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OF THE

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OF THE

PROVINCE OF ONTARIO

SESSION 1944

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TORONTO

Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1945

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REPORTS

DEPARTMENT OF LANDS AND FORESTS

INSPECTOR OF LEGAL OFFICES

DEPARTMENT OF INSURANCE

LOAN CORPORATIONS

DEPARTMENT OF PUBLIC WORKS

DEPARTMENT OF GAME AND FISHERIES

DEPARTMENT OF LABOUR

DEPARTMENT OF EDUCATION

UNIVERSITY OF TORONTO

REPORT
OF THE
Minister of Lands and Forests
OF THE
PROVINCE OF ONTARIO

For the Fiscal Year ending
31st March, 1943

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 3, 1944



ONTARIO

TORONTO

Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty

1944

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TO HIS HONOUR,

The Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to your Honour, the Annual Report of the Department of Lands and Forests for the fiscal year, 1st April, 1942, to 31st March, 1943.

W. G. THOMPSON,
Minister.

GENERAL INTRODUCTION

The outstanding features of the year ending March 31, 1943 were the continued demand for all forms of forest products and the shortage of labour to meet these demands. The quota of men was in part met by lengthening the cutting season and increasing summer logging. Of more than casual interest were the recorded figures of men in camps during the peak of the season.

TABLE OF MEN IN LOGGING CAMPS—JANUARY 1943
BY DISTRICTS

Algonquin.....	1895
Cochrane.....	3524
Fort Frances.....	709
Geraldton.....	900*
Kenora.....	925
Kapuskasing.....	2347
North Bay.....	2106
Parry Sound.....	1500
Port Arthur.....	3166
Sault Ste. Marie.....	2463
Sioux Lookout.....	913
Sudbury.....	1556
Tweed.....	1025
TOTAL.....	<hr/> 23,029 <hr/>

*Estimated.

No major administrative changes were made in the year under report. The work of the Department is listed under the same headings as last year, namely,

- Air Service
- Accounts
- Forest Protection
- Land and Recreational Areas
- Law
- Operation and Personnel
- Reforestation
- Research
- Surveys
- Timber Management

All events of note are recorded under the above headings.



RIVER DRIVER GUIDING LOGS INTO CHUTE



BUILDING PULPWOOD RESERVE PILE AT MILL

DIVISION OF ACCOUNTS

The reorganization of this Division, which was undertaken the previous year, was carried still further during the year under review.

MAIN OFFICE ACCOUNTING

As of 1st April, 1942, a modern system of accounting was put into operation to record transactions from that date. The centralization of all Main Office accounting provides a means of review by the Division of Accounts of all financial transactions throughout the Department. The many thousands of accounts required to collect amounts owing to the Department for Timber Dues, Land Sales, Land Rentals and Provincial Land Tax, are being placed under effective control as quickly as circumstances permit.

SUPERVISION OF DISTRICT OFFICES

Close supervision was maintained throughout the year on Field Office appropriations, thus providing a greater degree of control over Field Office financial transactions.

FIELD OFFICE ACCOUNTING

Accounting practice has been standardized throughout the Field Offices with particular attention being given to cash receipts.

All cash receiving agents are provided with official receipt forms, serially numbered, which are required to be issued on receipt of Department funds from any source. All funds received are required to be deposited in a Department bank account and withdrawals made only by transfer to the Department or to the Provincial Treasurer under the supervision of the Division of Accounts.

District Office expenditures are now recorded under a method permitting of effective budget control by the field administrative officers concerned.

CASH RECEIPTS

Cash Receipts for the year under review reached the highest level yet attained by the Department.

INSPECTION OF FIELD OFFICE ACCOUNTS

During the year under review, the following inspections were made by the Chief of the Division of Accounts:

1942

June 7	St. Williams Nursery
June 8	Rondeau Provincial Park
June 21	Orono Nursery
July 1	Midhurst Nursery
August 28	Timagami Chief Ranger Division
August 31	Lignite Development Administrative Office, New Liskeard
September 1	New Liskeard Crown Timber Agent's Office
September 2	North Bay District Office.

FINANCIAL REPORTS

1. *Cash Receipts and Disbursements:*

Statement for the year ending 31st March, 1943, is set out on Schedule A, page 10. The following summarizes the result of operations for the year.

TOTAL—Cash Receipts.....	\$6,071,262.44
Cash Disbursements.....	3,500,985.39
Excess of Receipts over Disbursements.....	\$2,570,277.05

2. *Comparison of Results with those of Prior Years.*(a) *Receipts*

In Schedule B, page 16, cash receipts for the year under review have been compared with those of the previous four years. For purposes of comparison rearrangement of items of previous years was made to conform with classification of receipts for the current year. The data in Schedule B may be summarized as follows:

Division	Years ending 31st March				
	1939	1940	1941	1942	1943
	\$	\$	\$	\$	\$
Accounts					
Water Power Rentals.....	406,019	402,529	571,352	628,691	648,485
Provincial Land Tax.....	129,178	133,936	169,609	146,802	146,014
Long Lac Diversion.....	24,000	23,550	.....	23,100	44,850
Miscellaneous.....	4,632	5,250	13,414	5,773	1,267
Land and Recreational Areas	194,263	219,228	173,661	164,998	173,779
Forest Protection.....	47,596	56,424	54,918	55,620	51,825
Timber Management.....	3,912,073	2,863,862	4,153,237	4,122,576	4,982,281
Surveys.....	.....	.....	5,030	36	3,438
Air Service.....	6,563	4,211	5,687	10,902	6,946
Reforestation.....	4,254	5,335	5,642	5,834	8,453
Lignite.....	.....	.....	.....	.....	924
	4,728,578	3,714,325	5,152,550	5,164,332	6,071,262

(b) *Disbursements*

Classification of Disbursements by Divisions was adopted during the year under review, with the result that a true comparison of expenditure detail of prior years cannot be obtained with the required accuracy. A comparison of total disbursements however, follows:

	Years ending 31st March				
	1939	1940	1941	1942	1943
	\$	\$	\$	\$	\$
<i>Total Disbursements.</i>					
Chargeable to appropriation as voted.....	2,622,133	2,525,604	2,451,755	2,565,551	2,799,689
<i>Additional Disbursements.</i>					
Uncontrollable items, chargeable to Special Warrants.....		2,100	2,741	88,802	701,296
Total Disbursements.....	2,622,133	2,527,704	2,454,496	2,654,356	3,500,985

(c) *Trend of Receipts and Disbursements*i. *Receipts:*

Annual Receipts 1943 as compared with 1939 show an increase of approximately \$1,343,000.00, or 28.4 per cent. This increase is due in large part to increased revenue from:

Water Power Rentals.....	\$ 242,466.00	
Timber Management.....	1,070,209.00	
		<u>\$1,312,675.00</u>

ii. *Disbursements:*

Annual Disbursements 1943 as compared with 1939 show an increase of approximately \$879,000.00, or 33.5 per cent. This increase is accounted for in large part by the following items:

Cost of Living Bonus.....	\$ 113,389.00	
Special Warrants—		
(Items not included in Department's original Budget)		
Hydro-Electric Power Commission of Ontario re Long Lac Diversion.....	400,000.00	
Lignite Development Project.....	299,993.00	
		<u>\$813,382.00</u>

Schedule A

DEPARTMENT OF
STATEMENT OF RECEIPTS
FOR YEAR ENDING

RECEIPTS

DIVISION OF ACCOUNTS

Water Power Rentals.....	\$648,484.87	
Provincial Land Tax.....	146,013.91	
Long Lac Diversion.....	44,850.00	
Back to Land Movement—Sale of Buildings, etc.....	962.06	
Refunds—re Flowage Easements.....	113.20	
Casual Fees, Surveys Office fees, etc.....	3,191.91	
	\$ 843,615.95	

DIVISION OF LAND AND RECREATIONAL AREAS

Land Sales

Agricultural.....	\$ 27,242.76	
Summer Resort.....	25,713.11	
Townsites.....	3,420.62	
University.....	437.70	
Miscellaneous.....	6,066.30	
Unallocated.....	6,281.59	
	69,162.08	

Land Rentals (Other than Parks)

Leases and Licenses of Occupation.....	61,910.54	
Bruce Beach.....	992.82	
Timagami Islands.....	3,078.65	
	65,982.01	

Park Revenue

Algonquin

Rentals.....	\$ 4,931.03	
Miscellaneous.....	13,577.84	
	18,508.87	

Rondeau

Rentals.....	9,236.07	
Miscellaneous.....	4,166.66	
	13,402.73	

Quetico

Miscellaneous.....	5,983.60	
--------------------	----------	--

Ipperwash Beach

Rentals.....	736.61	
Miscellaneous.....	3.00	
	739.61	

38,634.81

173,778.90

Carried forward..... \$1,017,394.85

Schedule A

LANDS AND FORESTS
AND DISBURSEMENTS

31st MARCH, 1943

DISBURSEMENTS

MAIN OFFICE

Minister's Salary—Statutory		\$ 8,000.00	
Salaries—Permanent	\$ 81,129.70		
Temporary	11,497.03		
		92,626.73	
Travelling Expenses		3,438.90	
Maintenance and Operating		45,792.50	
Moving Expenses of Officials		477.07	
Compensation for Injured Workmen		14,581.84	
Timber Trade Extension and Investigation		350.00	
Rewards		100.00	
Cost of Living Bonus		113,389.46	
			\$ 278,756.50

FIELD SERVICES

DIVISION OF LAND AND RECREATIONAL AREAS

Salaries—Permanent	24,949.99		
Temporary	1,230.90		
		26,180.89	
Travelling Expenses		1,085.49	
Maintenance and Operating		3,646.33	
Annuities and Bonuses to Indians		22,316.00	
			53,228.71

DIVISION OF SURVEYS

Salaries—Permanent	40,258.49		
Temporary	7,499.75		
		47,758.24	
Grant—Board of Surveys		200.00	
Aerial Surveys, Salaries, etc.		3,215.64	
Ground Surveys, Miscellaneous Expenses		19,730.95	
Lac Seul Storage Dam		8.22	
			70,913.05

DIVISION OF FOREST RESEARCH

Salaries—Permanent	6,817.81		
Temporary	675.00		
		7,492.81	
Salaries, Maintenance, Operating, etc.		4,654.81	
			12,147.62

GENERAL OFFICES

Division of Forest Protection			
Salaries—Permanent	6,375.34		
Temporary	523.18		
		6,898.52	
Travelling Expenses		884.60	
Maintenance		1,883.39	
			9,666.51
Division of Timber Management			
Salaries—Permanent	23,560.46		
Temporary	593.25		
		24,153.71	
Travelling Expenses		2,528.12	
Maintenance		2,469.37	
			29,151.20

Carried forward

\$ 453,863.59

Schedule A (Continued)

DEPARTMENT OF
STATEMENT OF RECEIPTS
FOR YEAR ENDING

RECEIPTS

Brought Forward		\$1,017,394 85
DIVISION OF FOREST PROTECTION		
Radio Service	\$23,155 68	
Miscellaneous	28,669 50	
		51,825 18
DIVISION OF TIMBER MANAGEMENT		
Crown Dues, Ground Rent, Fire Tax, etc.		4,982,281.03
DIVISION OF SURVEYS		
Aerial Surveys--Net Receipts		3,438 31
DIVISION OF AIR SERVICE		
Miscellaneous		6,945.96
DIVISION OF REFORESTATION		
Miscellaneous		8,453 36
LIGNITE DEVELOPMENT		
Miscellaneous		923 75

Carried forward

\$6,071,262 44

LANDS AND FORESTS
AND DISBURSEMENTS

Schedule A (Continued)

31ST MARCH, 1943

DISBURSEMENTS

Brought Forward			\$ 453,863 59	
FIELD OPERATIONS (including Provincial Parks)				
Forest Protection and Timber Management				
Branches Basic Organization				
Salaries—Permanent	\$217,859 46			
Temporary	713,060 39			
		\$930,919 85		
Travelling Expenses		66,072 93		
Maintenance and Operating		420,054 40		
			1,417,047 18	
Extra Fire Fighting				
Salaries—Temporary		78,500 15		
Travelling Expenses		4,170 46		
Maintenance and Operating		65,948 20		
			148,618 81	
Scaling				
Salaries—Temporary		175,292 12		
Travelling Expenses		14,213 65		
Maintenance and Operating		2,002 69		
			191,508 46	
Rondeau Provincial Park				
Salaries—Permanent	4,010 69			
Temporary	4,860 00			
		8,870 69		
Maintenance and Operating		3,298 53		
			12,169 22	
Ipperwash Beach Provincial Park				
Salaries—Permanent	600 00			
Temporary	1,468 90			
		2,068 90		
Maintenance and Operating		847 73		
			2,916 63	
Clearing Townsites and Removal of Fire Hazards				
Salaries, etc., Maintenance and Operating			7,551 73	
Forest Protection and Timber Management Branches,				
Field Operations—Total			1,779,812 03	
Total including General Office			\$1,818,629 74	
DIVISION OF AIR SERVICE				
Salaries—Permanent	85,018 10			
Temporary	72,242 30			
		157,260 40		
Travelling Expenses		2,547 04		
Maintenance and Operating		113,208 30		
			273,015 74	
DIVISION OF REFORESTATION				
General Office				
Salaries—Permanent		14,424 67		
Field Operations				
Salaries—Permanent	17,475 34			
Temporary	173,740 87			
		191,216 21		
Travelling Expenses		11,762 83		
Maintenance and Operating		75,452 80		
			292,856 51	
Total Field Services			\$2,520,791 37	
Carried forward			\$2,799,547 87	

Schedule A (Continued)

DEPARTMENT OF
STATEMENT OF RECEIPTS
FOR YEAR ENDING

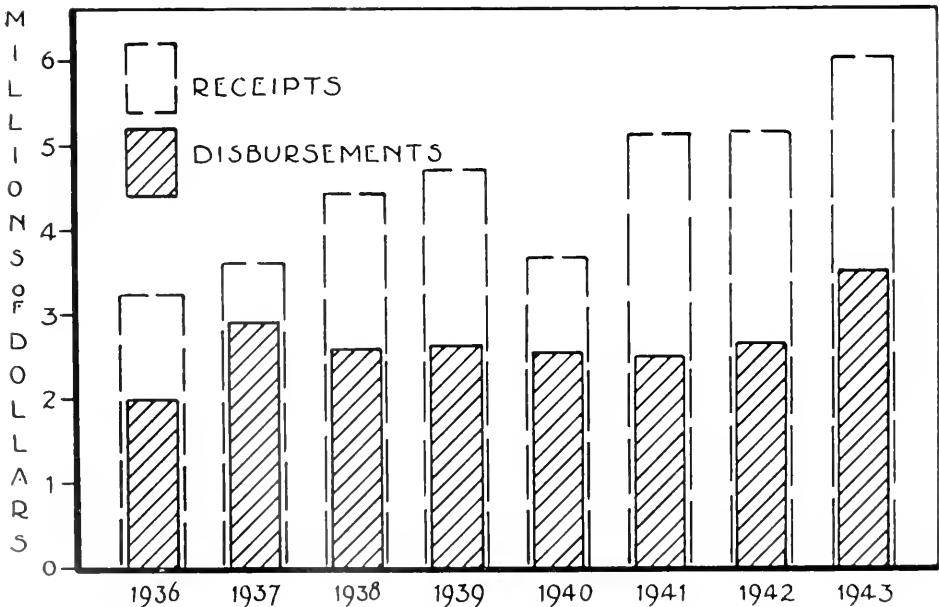
RECEIPTS

Total Receipts—Brought forward \$6,071,262.44

\$6,071,262.44

RECEIPTS AND DISBURSEMENTS

FOR THE EIGHT YEARS ENDING 31 MARCH 1943.



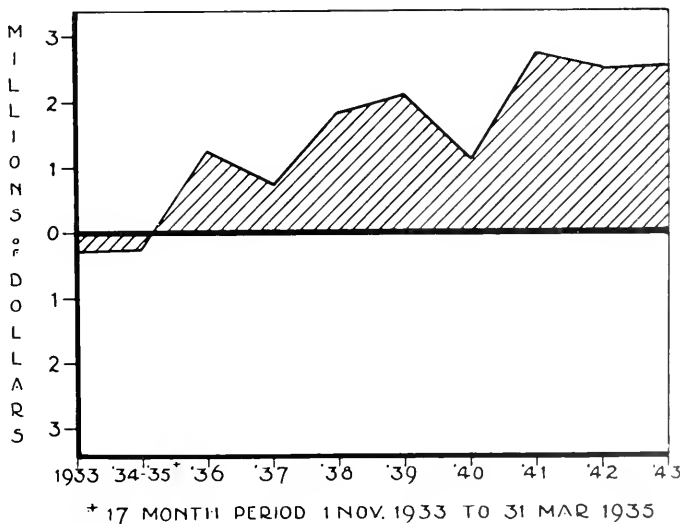
LANDS AND FORESTS
AND DISBURSEMENTS
31ST MARCH, 1943

Schedule A (Continued)

DISBURSEMENTS

Brought forward.....	\$2,799,517.87
DIVISION OF LAW	
To provide for Flowage Easements and Discharging Claims, etc.....	141.32
Total Disbursements chargeable to Appropriations as voted.....	<u>2,799,689.19</u>
SPECIAL WARRANTS	
Hydro-Electric Power Commission of Ontario re Long Lac Diversion.....	\$400,000.00
To compensate Timber Licensees in McCarthy Township.....	1,000.00
Lumbering Operations on Mining Claims.....	302.65
Lignite Development Project.....	<u>299,993.55</u>
	<u>701,296.20</u>
Total Disbursements.....	3,500,985.39
Excess of Receipts over Disbursements.....	<u>2,570,277.05</u>
	<u>\$6,071,262.44</u>

EXCESS OF RECEIPTS OVER DISBURSEMENTS
FOR FISCAL PERIODS ENDING 31 OCTOBER, 1933 TO 31 MARCH, 1943 INCLUSIVE



Schedule B

Comparison of Receipts for 5 years ending 31st March, 1943

	1939
DIVISION OF ACCOUNTS	
Water Power Rentals.....	406,019.17
Provincial Land Tax.....	129,178.01
Long Lac Diversion.....	24,000.00
Back to Land Movement—Sale of Buildings, etc.....	968.31
Refunds—Re Flowage Easements.....	
Casual Fees, etc.....	3,663.60
	<u>563,829.09</u>
DIVISION OF LAND AND RECREATIONAL AREAS	
Land Sales.....	75,212.06
Land Rentals (other than Parks).....	68,894.60
Park Revenue—including Park Rentals	
Algonquin.....	31,886.42
Rondeau.....	11,305.16
Quetico.....	6,764.56
Ipperwash Beach.....	200.70
	<u>194,263.50</u>
DIVISION OF FOREST PROTECTION	
Radio Service.....	17,932.06
Miscellaneous.....	29,664.28
	<u>47,596.34</u>
DIVISION OF TIMBER MANAGEMENT	
Crown Dues, Ground Rent, Fire Tax, Etc.....	3,912,072.51
DIVISION OF SURVEYS	
Lac Seul Storage Dam.....	
Aerial Surveys—Net Receipts.....	
DIVISION OF AIR SERVICE	
Miscellaneous.....	6,562.75
DIVISION OF REFORESTATION AND CONSERVATION	
Miscellaneous.....	4,253.89
LIGNITE DEVELOPMENT	
Miscellaneous.....	
Total Receipts.....	<u>4,728,578.08</u>

Schedule B

Comparison of Receipts for 5 years ending 31st March, 1943

1940	1941	1942	1943
402,529.44	571,351.76	628,691.25	648,484.87
133,935.87	169,608.77	146,801.88	146,013.91
23,550.00		23,100.00	44,850.00
2,177.89	1,379.62	2,311.89	962.06
	8,873.90		113.20
<u>3,072.18</u>	<u>3,160.63</u>	<u>3,461.64</u>	<u>3,191.91</u>
565,265.38	754,374.68	804,366.66	843,615.95
94,947.38	53,820.61	41,960.84	69,162.08
75,206.92	75,230.38	76,880.64	65,982.01
29,449.38	24,289.30	23,427.83	18,508.87
13,075.74	12,363.71	13,032.96	13,402.73
6,112.40	7,403.95	8,909.55	5,983.60
436.16	552.93	785.95	739.61
<u>219,227.98</u>	<u>173,660.88</u>	<u>164,997.77</u>	<u>173,778.90</u>
18,198.42	16,412.33	15,436.73	23,155.68
38,225.27	38,505.43	40,183.09	28,669.50
<u>56,423.69</u>	<u>54,917.76</u>	<u>55,619.82</u>	<u>51,825.18</u>
2,863,861.71	4,153,237.20	4,122,576.50	1,982,281.03
	5,030.54	35.55	
			3,438.31
	<u>5,030.54</u>	<u>35.55</u>	<u>3,438.31</u>
4,210.87	5,687.24	10,902.02	6,945.96
5,334.99	5,642.14	5,833.50	8,153.36
			923.75
<u>3,714,324.62</u>	<u>5,152,550.44</u>	<u>5,164,331.82</u>	<u>6,071,262.44</u>



RE-LAUNCHING AIRCRAFT AT BASE AFTER MINOR REPAIRS



PLANE BEING USED TO TRANSPORT CONSTRUCTION MATERIALS TO NORTHERN OUTPOST

DIVISION OF AIR SERVICE

Introduction

The whole Air Service operated with a high degree of efficiency. By anticipating its requirements for both men and material it was able to meet fully all the needs of the Department.

Summer Operations

As the chief function of the Air Service is to supply air transportation for forest fire protection, the degree of fire hazard has a pronounced effect upon the activity of the Service. In the summer of 1942 there were few large fires although the early spring hazard was so threatening that the Department feared a recurrence of the disastrous losses of 1936. Therefore, the amount of flying was not above the normal of 5,000 hours, which is the basic amount of flying needed by the Department.

Winter Operations

Two aircraft were operated in the winter season 1942-1943. One was based at Algonquin Park to control fur poaching and assist Park administration, and the other at Sault Ste. Marie, used essentially to service the Algoma Ore Properties. This Company has been developing certain iron ore deposits in the vicinity of Cowie and Morrison lakes. Mining engineers, food, mail and supplies were flown in to the property, and diamond drill cores were flown out, so that they could be made subject to immediate examination. This Company has been most appreciative of our co-operation, and it is felt that we have contributed in a very material way to the development of this vital wartime commodity. The Department is paid for the service given.

Supply of Aircraft

No new aircraft were purchased during the year, as none was available, all production being confined to war-planes. Nor were any good used aircraft available. It was therefore impossible to make the usual replacements to the fleet to make up for losses from obsolescence or accidents. Ultimately, a large portion of the fleet will have to be replaced if we are to maintain efficiency in this essential service.

Maintenance of Aircraft

As replacements were not available, an ultra-thorough program of aircraft maintenance was followed. Certain vital parts are, however, becoming increasingly difficult to procure.

Supply of Fuel

The grade of gasoline used by the Department's Air Service is of a lower octane rating than that generally used by military aircraft. Therefore, there has been no difficulty in obtaining adequate supplies of fuel, and the Department has not deprived the Armed Services of gasoline. The installation of storage tanks at several of the Department's air bases facilitates the quick return of empty drums and adds to the improvement of Air Service bases.

Supply of Pilots and Engineers

The Air Service has been comparatively successful in maintaining a skilled staff since the outbreak of war by utilizing men not callable for military duties.

Building Improvements

New building was confined to the bare essentials in meeting the changing requirements of the Service. Ordinary maintenance and repairs were undertaken during the year, in accordance with the established policy of building for long-term operation.

Statistical Data

The following tables analyze the operations of the Air Service for the past fiscal year,

ALLOCATION OF AIRCRAFT

1942-43

<i>Base</i>	<i>Registration</i>	<i>Type</i>
Algonquin Park.....	CF-OAX	Stinson
	CF-OAD	Moth
Biscotasing.....	CF-OAZ	Stinson
Caribou Lake.....	CF-OAS	Buhl
	G-CAPA	Moth
Fort Frances.....	CF-BGM	Stinson
Ignace.....	CF-OAV	Stinson
Kenora.....	CF-OAP	Fairchild 71-C
	G-CAOZ	Moth
Oba Lake.....	CF-OAR	Buhl
	CF-OAE	Moth
	G-CAPB	Moth
Orient Bay.....	G-CAND	Vedette
Pays Plat.....	CF-OAW	Stinson
Port Arthur.....	CF-OAH	Hamilton
	CF-OAY	Stinson
Red Lake.....	CF-BGN	Stinson
Remi Lake.....	CF-BGJ	Stinson
Sault Ste. Marie.....	CF-OBA	Stinson
	CF-OAF	Moth
	G-CAOU	Moth
	G-CAOW	Moth
Sioux Lookout.....	CF-OAJ	Hamilton
	CF-OBB	Stinson
	CF-OAA	Moth
Sudbury.....	CF-BDQ	Waco
Timagami.....	CH-AOH	Fairchild KR-34
Twin Lakes.....	CF-OAQ	Buhl
	CF-OAO	Moth

TRANSPORT AIRCRAFT—EFFECTIVE LOADS CARRIED
1942-43

AIRCRAFT		HOURS FLOWN	EFFECTIVE LOAD
Buhl	CF-OAQ	180.00	26 Tons, 275 Lbs.
Buhl	CF-OAR	146.25	31 Tons, 866 Lbs.
Buhl	CF-OAS	240.30	43 Tons, 1,975 Lbs.
Fairchild 71-C	CF-OAP	118.50	32 Tons, 595 Lbs.
Hamilton	CF-OAH	208.00	69 Tons, 1,540 Lbs.
Hamilton	CF-OAJ	164.10	53 Tons, 1,775 Lbs.
Stinson	CF-OBA	199.05	44 Tons, 1,675 Lbs.
Stinson	CF-OBB	128.30	19 Tons, 95 Lbs.
Stinson	CF-BGJ	174.45	43 Tons, 1,520 Lbs.
Stinson	CF-BGM	196.50	49 Tons, 1,264 Lbs.
Stinson	CF-BGN	271.15	60 Tons, 1,715 Lbs.
Stinson	CF-OAV	109.30	22 Tons, 780 Lbs.
Stinson	CF-OAW	221.10	43 Tons, 1,643 Lbs.
Stinson	CF-OAX	260.55	49 Tons, 950 Lbs.
Stinson	CF-OAY	231.10	33 Tons, 19 Lbs.
Stinson	CF-OAZ	319.05	155 Tons, 1,995 Lbs.
Vedette	G-CAND	71.35	12 Tons, 1,245 Lbs.
Waco	CF-BDQ	172.20	24 Tons, 610 Lbs.

Total Transport Section:—

Total Flying Time.....Hours.....	3,414.05
Total Loading.....Lbs.....	1,634,537
Total Loading.....Tons.....	817,537 Lbs.

HOURS FLOWN ON VARIOUS PHASES OF FLYING OPERATIONS

1942-43

	1924-42	1942-43	Total
FIRE DETECTION (1).....	39,519.45	855.00	40,374.45
FIRE SUPPRESSION (2).....	32,370.36	743.30	33,114.06
TRANSPORTATION—ORDINARY			
General Administration Service (3).....	27,700.30	1,853.25	29,553.55
Particular Services in:			
Game Detection (4).....	196.55	4.00	200.55
Photography (5).....	1,375.05	10.25	1,385.30
Sketching (6).....	3,496.38	23.55	3,520.33
Dusting (7).....	41.35		41.35
Tests—Wireless (8).....	69.10		69.10
Tests—Radio (9).....	8.25		8.25
Observers' Instruction (10).....	94.09		94.09
TRANSPORTATION—SPECIAL			
General Transportation Service (11).....	5,593.55	256.00	5,849.55
Particular Transportation Service			
Mercy Flights (12).....	217.42	22.55	240.37
OPERATIONS			
General Operations Service (13).....	5,078.23	94.15	5,172.38
Particular Service for:			
Ferrying (14).....	5,338.27	215.25	5,553.52
Forced Landings (15).....	864.54	6.10	871.04
Flying Instruction (16).....	2,887.17	43.25	2,930.42
Tests—Aircraft (17).....	1,358.32	38.20	1,396.52
TOTALS.....	126,211.58	4,166.45	130,378.43

CLASSIFICATION AND EXPLANATION OF FLYING
DURING THE YEAR 1942-43 BY THE DIVISION OF AIR SERVICE

- (1) FIRE DETECTION—Air patrols for the detection of Forest Fires.
 (2) FIRE SUPPRESSION—all flying directly connected with and required by forest fires, including location and extent, transportation to and from, and sketching of, the fire area.

TRANSPORTATION—ORDINARY

- (3) General Administration Service—all flying in connection with the administration of Forest Protection, Timber Management and Lands Management.

Particular Services in:

- (4) Game Detection—all flying that is carried out for the purpose of preventing poaching in our game preserves.
 (5) Photography—if not exclusively for the Air Service.
 (6) Sketching—all flying required to sketch spruce budworm infested, White Pine Needle Blight and sulphur fumes areas, etc.
 (7) Dusting—all flying incurred in insect dusting.
 (8) Tests—Wireless—if not exclusively for the Air Service.
 (9) Tests—Radio—if not exclusively for the Air Service.
 (10) Observers Instruction—all flying required for the purpose of training observers for fire detection, etc.

TRANSPORTATION—SPECIAL

- (11) General Transportation Service—revenue producing flying that is carried out for other Departments, commercial lumber operators, etc. and includes—
 (12) Mercy Flights—all flying of an emergency nature occasioned by sickness or accident, where commercial aircraft are not available.

OPERATIONS

- (13) General Operations Service—all flying required by the Division of Air Service in order to maintain the above services, and includes—

Particular Service for:

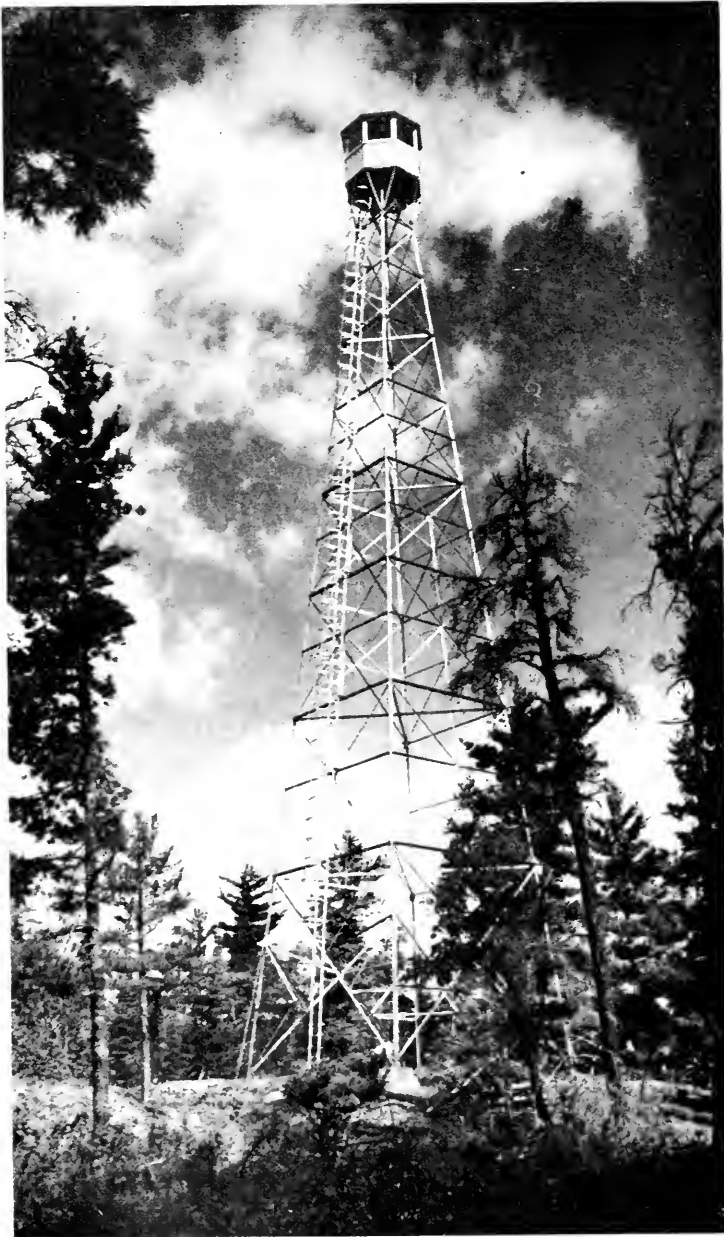
- (14) Ferrying—all flying required in moving aircraft from one base to another for repairs, opening and closing bases, etc.
 (15) Forced Landings—all flying incurred by forced landings.
 (16) Flying Instructions—all flying required for the purpose of training and refreshing personnel in their duties.
 (17) Tests—Aircraft—all flying required for the proper test flying of the Department's aircraft.

SUMMARY OF FLYING STATISTICS

	Average 1924-42	1942-43	Total
Number Passengers Carried.....	71,857	6,232	78,089
Number Personnel Carried.....	65,622	2,487	68,109
Total Number Passengers and Personnel Carried..	137,479	8,719	146,198
Miles Flown.....	8,759,529	383,086	9,142,615
Effective Loads Flown—Lbs.....	29,243,537	1,713,197	30,956,734
Effective Loads Flown—Tons.....	14,621 Tons 1,537 Lbs.	856 Tons 1,197 Lbs.	15,478 Tons 734 Lbs.



"SHE'S ROLLIN'." FIRE SCENE FROM AIR



FIRE DETECTION TOWER IN KENORA DISTRICT. FROM SUCH TOWERS AS THIS, FIRES MAY BE QUICKLY DETECTED, AND BY USE OF TELEPHONE OR RADIO, THE FIRE-FIGHTING CREWS MAY BE NOTIFIED IMMEDIATELY

DIVISION OF FOREST PROTECTION

SEASONAL FIRE AND HAZARD CONDITIONS

The 1942 fire season was characterized by a severe hazard which developed in April, moderated early in May in the central and eastern portions of the Province, but continued into June in the western portion of the Province. Numerous fires occurred during this period, but on the whole the situation was kept under control. A moderately high hazard developed in early July and continued until the first week of September in the Southern Region and in the southern part of the Central Region. Dangerous conditions in the fall caused the close season on fires to be extended to the end of October. No large conflagrations occurred during the season, and, with one exception the area burned over was the smallest in the past fifteen years.

LEGISLATION

There was no change in the course of the year in the basis of legislation governing forest protection. On April 15th, 1942, a proclamation by the Lieutenant-Governor-in-Council declared certain described portions of the Province a "Fire District." As already noted, the close season on fires was extended in the fall. There were twenty-nine prosecutions for breaches of the Forest Fires Prevention Act, and twenty-seven convictions.

ORGANIZATION

New District Formed

A new District, known as Geraldton District, with Headquarters at Geraldton, was formed from the Nakina Division of the Kapuskasing District and the Long Lac and Pays Plat Divisions of Port Arthur District.

Strength of Field Force

The average strength of the field force, including Chief and Deputy Chief Rangers, was as follows: April, 197; May, 869; June, 1,095; July, 1,144; August, 1,064; September, 714; October, 305. The largest number of men on duty at any one time, including Chief and Deputy Chief Rangers, was 1,161.

EQUIPMENT

Purchases of equipment were restricted to necessary replacements. The Federal Department of Pensions and National Health replaced with new equipment all the fire fighting units and hose shipped by the Department to British Columbia in December, 1941, to meet the Japanese invasion threat.

PERMANENT IMPROVEMENTS

Due to war conditions no steel lookout towers were erected in 1942, and only urgently required telephone lines and buildings were constructed.

Total Improvements Completed to March 31st, 1943

Cabins.....	520
Storehouses.....	120
Boathouses.....	42
Combined Storehouses and Boathouses.....	28
Bunkhouses.....	79
Offices.....	28
Garages and Car Houses.....	75
Other Buildings.....	196
Hose Towers.....	58
Wooden Lookout Towers.....	69
Steel Lookout Towers.....	221
Telephone Lines (Miles).....	4,558

RADIO COMMUNICATION

The Department sold on September 15th, 1942, to Canadian Pacific Air Lines, Limited, all interest of the Crown in the commercial radio system, formerly operated by the Crown under agreement with the Canadian Marconi Company in the District of Kenora with stations at Kenora, Sioux Lookout, Red Lake and Pickle Lake.

The total expenditures for the commercial radio system for the year were \$11,590.63 and the revenue was \$23,155.68, including the amount of \$12,135.69 received from the sale of the system.

During the year 5 new A.C. ultra high frequency transreceivers, operating in the 56-60 Mc. channels were built. These were constructed to be used in towers or headquarters having alternating current already wired in or readily accessible.

This equipment was distributed as follows:

Fort Frances.....	1 set
Geraldton.....	1 set
North Bay.....	2 sets
Cochrane.....	1 set

RADIO SETS IN USE 1942

District	Tower Sets	Portable Sets	Boat Sets	Pack Sets	Model 30	Model 300	Miscellaneous	Total
Sioux Lookout...	15	1	2	1	1	3	1	24
Kenora.....	14	1	.....	1	1	1	1	19
Fort Frances....	10	.....	1	.....	5	1	1	18
Port Arthur....	14	1	1	1	3	2	3	25
Kapuskasing....	12	2	.....	2	2	.....	.....	18
Cochrane.....	12	1	.....	.....	.....	.....	.....	13
Sault Ste. Marie.	15	2	.....	.....	3	.....	.....	20
Sudbury.....	34	2	.....	.....	2	.....	.....	38
North Bay.....	18	7	4	.....	.....	.....	.....	29
Total.....	144	17	8	5	17	7	6	204

In addition to the above, the following aircraft were equipped with R.C.A. aircraft sets:

OAV—Kenora District
 OAW—Port Arthur District
 OAY—Port Arthur District
 OBB—Sioux Lookout District
 BGJ—Kapuskasing District
 BGM—Fort Frances District
 BGN—Sioux Lookout District.

HAZARD DISPOSAL

Brush burning on timber operations in Timagami Provincial Forest was continued on a reduced scale.

EXPENDITURES

Expenditure on fire ranging for the year, excluding cost of Administration, Commercial Radio and the Provincial Air Service, was \$1,178,928.25; the amount of fire tax collectable from woods operators was \$425,408.60; miscellaneous revenue amounted to \$28,669.50, excluding that received from the commercial radio system.

Cost of living bonus was paid for the years 1941-42 and 1942-43 but was charged to a separate appropriation, and is not included in the table.

Prior to the year 1942-43, radio expenditures were not accounted under fire ranging. In the year 1942-43 they were paid out of the fire ranging appropriation and, with the exception of the expenditures for the commercial radio system which are given above, are included in the figures for 1942-43 in Table No. 1 following.

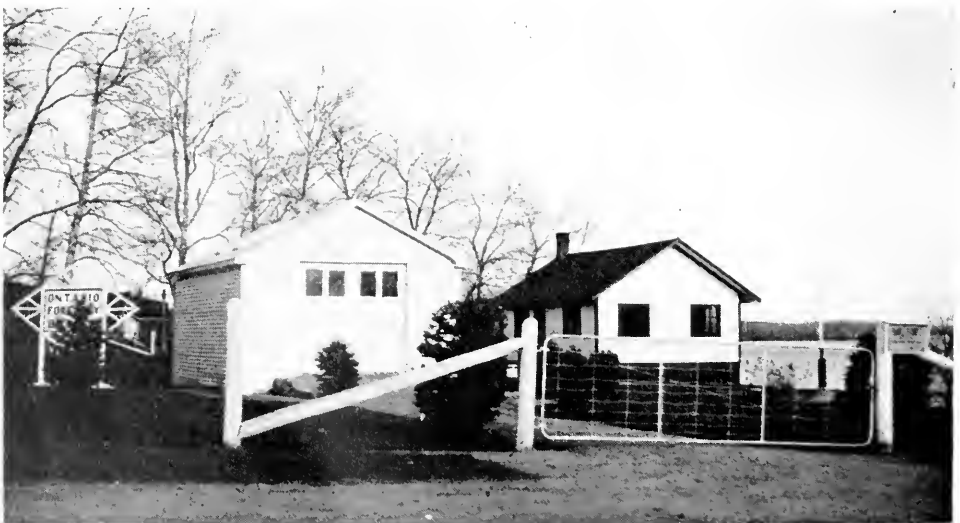
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INSPECTION TRIPS, CHIEF, DIVISION OF FOREST PROTECTION

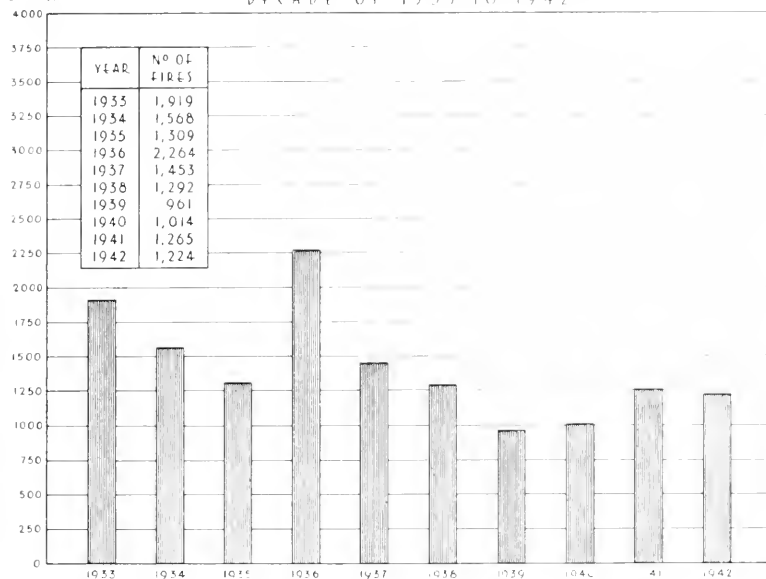
<i>Date</i>	<i>Place</i>
April 9-10, 1942.....	Sudbury District
April 11, 1942.....	North Bay
April 12-13, 1942.....	Timmins
August 28-September 1, 1942.....	Ipperwash Beach
October 28-29, 1942.....	Sudbury
October 30, 1942.....	North Bay
November 1, 1942.....	Parry Sound
November 19, 1942.....	Algonquin Park
March 20, 1943.....	Tweed
March 27-31, 1943.....	Sudbury



DEPUTY CHIEF RANGER'S HEADQUARTERS AT VERMILION BAY

FOREST FIRES IN ONTARIO
DECADE OF 1933 TO 1942

NUMBER
OF FIRES



THOUSANDS
OF ACRES

ACREAGE BURNED BY FOREST FIRES IN ONTARIO
DECADE OF 1933 TO 1942

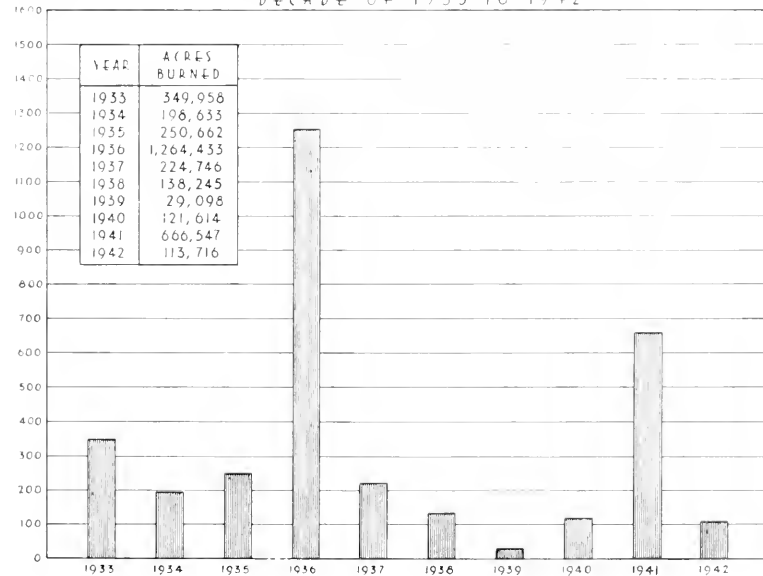


TABLE NO. 1
NUMBER OF MEN ON DUTY, INCLUDING CHIEF AND
DEPUTY CHIEF RANGERS

	1942	1941	1940	1939	1938	1937	1936
April 1.....	113	94	82	88	98	93	53
April 15.....	141	129	116	115	107	101	68
May 1.....	633	461	362	258	274	258	128
May 15.....	896	791	709	762	799	788	433
June 1.....	1,053	1,009	1,025	1,074	1,077	951	785
June 15.....	1,095	1,072	1,080	1,114	1,110	979	913
July 1.....	1,118	1,081	1,088	1,140	1,130	977	939
July 15.....	1,147	1,084	1,092	1,141	1,150	988	945
August 1.....	1,086	1,095	1,093	1,142	1,142	998	940
August 15.....	1,072	1,085	1,094	1,139	1,141	1,000	934
September 1.....	909	941	1,022	1,082	1,100	965	916
September 15.....	747	739	783	838	924	871	874
October 1.....	411	380	477	335	560	351	391
October 15.....	329	232	336	220	419	209	183
October 31.....	193	158	192	190	264	114	127

TABLE NO. 2
CLASSIFICATION OF EXPENDITURES

Item	1942-43	1941-42	1940-41	1939-40
Payroll.....	\$660,139.71	\$582,328.56	\$555,773.82	\$571,003.77
Equipment.....	147,886.64	54,350.14	58,527.38	88,152.35
Improvements.....	42,213.78	39,653.12	34,488.37	49,615.99
Extra Fire Fighting.....	148,618.81	234,930.83	124,190.37	74,095.54
Freight, Express, Postage, etc.....	11,927.97	14,632.18	12,058.77	12,337.82
Gasoline and Oil.....	38,214.51	43,725.76	42,130.52	41,318.10
Maintenance.....	99,908.75	77,919.15	77,508.89	82,565.75
Travel.....	25,901.41	15,383.42	15,118.56	15,406.09
Rent.....	2,558.50	3,867.79	3,836.00	4,421.65
Miscellaneous.....	1,558.17	2,734.26	1,377.50	967.05
Totals.....	\$1,178,928.25	\$1,069,525.21	\$925,010.18	\$939,894.11

TABLE NO. 3
CLASSIFICATION OF FOREST FIRES
By Month

Month	1942	1941	1940	1939	1938	1937	1936
	Number	Number	Number	Number	Number	Number	Number
April.....	286	85	103	13	20	38	12
May.....	102	398	122	169	245	307	135
June.....	137	273	112	115	114	378	261
July.....	235	331	227	402	233	369	993
August.....	287	124	282	214	282	292	809
September.....	61	52	108	42	134	68	47
October.....	116	2	60	6	237	1	7
November.....	...	..	...	...	27	.	.
Totals.....	1,224	1,265	1,014	961	1,292	1,453	2,264

TABLE NO. 4
CLASSIFICATION OF FOREST FIRES
By Origin

Origin	1942	1941	1940	1939	1938	1937	1936
	Number	Number	Number	Number	Number	Number	Number
Settlers.....	114	103	64	54	97	113	118
Campers.....	296	271	339	325	442	288	474
Railways.....	143	81	24	29	25	45	40
Lightning.....	195	278	212	190	245	303	755
Logging Operations..	34	45	23	17	44	46	34
Mining Operations..	3	2	5	3	4	17	9
Smokers.....	243	219	179	162	172	263	347
Road Construction..	8	20	12	17	27	35	17
Incendiary.....	13	23	34	87	109	129	272
Prospectors.....	3	3	2	5	10	17	16
Miscellaneous.....	56	60	30	19	26	37	20
Unknown.....	116	160	90	53	91	160	162
Totals.....	1,224	1,265	1,014	961	1,292	1,453	2,264

TABLE No. 5
CLASSIFICATION OF FOREST FIRES
By Size

Size	1942	1941	1940	1939	1938	1937	1936
	Number	Number	Number	Number	Number	Number	Number
Quarter acre and under	276	278	224	296	312	371	457
Over quarter to 5 acres	487	506	441	459	613	554	819
Over 5 to 10 acres	97	94	99	64	103	111	181
Over 10 to 100 acres	244	235	170	113	201	281	432
Over 100 to 500 acres	86	89	56	23	40	73	159
Over 500 to 1,000 acres	20	23	10	3	8	25	65
Over 1,000 to 10,000 acres	13	32	10	2	14	35	116
Over 10,000 acres	1	8	4	1	1	3	35
Totals	1,224	1,265	1,014	961	1,292	1,453	2,264

TABLE No. 6
CLASSIFICATION OF AREA BURNED OVER
By Month

District	April	May	June	July	August	Sept.	Oct.	Totals
	Acres	Acres	Acres	Acres	Acres	Acres	Acres	Acres
Sioux Lookout	31	40,232	13,024	93	18			53,398
Kenora	1,166	352	615	26	4		4	2,167
Fort Frances	16		5	3	2			26
Port Arthur	1,045	1,559	398	250	51	4	60	3,367
Kapuskasing	51	2	425		12			490
Cochrane	129	4	925	61	131	5		1,255
Geraldton	5	2	85	353	1		5	451
North Bay	2,142	1,017	30	931	1,996	767	367	7,250
Sudbury	13,031	3,361	56	1,922	2,699	59	2,904	24,032
Sault Ste. Marie	1,120	9	54	87	2,131		30	3,431
Parry Sound	5,646	24	3	303	4,051	863	4,290	15,180
Algonquin	572	65	1	348	6		10	1,002
Tweed	434	25		19	290	407	492	1,667
Totals	25,388	46,652	15,621	4,396	11,392	2,105	8,162	113,716

TABLE No. 7
CLASSIFICATION OF AREA BURNED OVER
By Origin

District	Settlers Acres	Campers Acres	Railways Acres	Light- ning Acres	Logging Opera- tions Acres	Mining Opera- tions Acres	Smokers Acres	Road Construc- tion Acres	Incendi- ary Acres	Prospect- ors Acres	Miscel- laneous Acres	Unknown Acres	Totals Acres
Stioux Lookout		256	5	5,027	5	1,850	990		19		37,061	8,185	53,398
Kenora	372	657	7	44	150		81	730			126		2,107
Fort Frances		6		2							1	17	26
Port Arthur	148	411	55	1,727	205		511	35			14	228	3,367
Geraldton	4	9		346	5		14		75			1	451
Kapuskasing	135	19	50	36	10		6		80		4	150	490
Cochrane	106	111		710	10		8		13			166	1,255
North Bay	1,512	918	6	563	11		3,574	1		6	151	508	7,250
Sudbury	2,282	3,805	6,292	126	205	5	7,518	1,080	153	81	102	2,383	21,032
Sault Ste. Marie	713	127	23	2,189	6		362			3		8	3,431
Parry Sound	1,576	1,192	403	2,919	675		924		125		91	3,842	15,180
Algonquin	11	29	462	379			79					12	1,602
Tweed	31	1,078	178	129			58	1	160		30	2	1,667
Totals	7,017	11,924	7,481	14,227	1,282	1,855	11,158	1,847	625	90	37,708	15,502	113,716

TABLE No. 8
CLASSIFICATION OF FOREST AREAS BURNED OVER
By Forest Types

District	Number of Fires		Mature Growth		Second Growth		Young Growth		Slash Not re-stocking	Old Burn Not re-stocking	Muskeg	Barren	Grass	Totals (Acres)
	Coniferous	Hard-wood	Coniferous	Hard-wood	Coniferous	Hard-wood	Coniferous	Hard-wood						
Sioux Lookout	50	30,191	35	7,963	191	3,341	402	1,534	8,431	1,005	91	2	53,398	
Kenora	17	15		310	19	222	176	614	657		33	1	2,167	
Fort Frances	20	237	58	53	35	388	222		1	12	2	527	3,367	
Port Arthur	25	40	35	13	335			17	747	3	4		451	
Geraldton	20	248	53	15		20		38	120			26	490	
Kapuskasing	52	120	6	460	5	61	10	287	64	11	205	23	1,255	
Cochrane	133	63	276	2,365	348	1,245	703	53	1,945	168	41	13	7,250	
North Bay	260	99	30	2,990	1,612	1,521	2,879	2,940	7,683	459	889	3,600	24,632	
Sudbury	92	706	21	31	7	49	243	1,318	93	200	27	706	3,431	
Sault Ste. Marie	291	108	1,568	548	1,116	403	3,167	850	4,371	305	2,080	664	15,180	
Parry Sound	88	6		262	186	9	395	1	28	6		109	1,002	
Algonquin	83	1	1	25	126	51	974	225	24		22	218	1,667	
Tweed														
Totals	1,224	32,157	2,083	14,336	4,010	7,313	9,171	8,993	24,161	2,172	3,361	5,956	113,746	
1941 Totals	1,265	221,362	50,793	33,035	20,702	55,650	22,311	150,422	86,837	10,169	5,257	9,639	666,547	
1940 "	1,011	11,588	1,809	23,130	5,678	29,661	6,719	17,574	20,354	1,316	903	2,852	121,614	
1939 "	961	3,807	575	2,512	352	1,892	936	3,083	8,363	187	6,649	688	29,098	
1938 "	1,292	11,551	5,915	23,760	6,128	26,676	23,030	23,402	10,597	1,024	673	2,192	138,245	
1937 "	1,453	52,972	9,983	31,756	3,662	47,954	8,755	27,770	31,281	3,226	2,423	2,004	224,746	
1936 "	2,261	380,504	31,514	148,287	23,358	168,181	90,423	91,175	201,409	65,613	44,716	13,253	1,261,433	

TABLE No. 9
CLASSIFICATION OF AREA BURNED OVER
By Ownership

District	Crown Land	Private Land	Totals	
	Area in Acres	Area in Acres	No. of Fires	Area in Acres
Sioux Lookout	52,505	893	50	53,398
Kenora	1,545	622	47	2,167
Fort Frances.....	25	1	17	26
Port Arthur.....	2,541	826	63	3,367
Geraldton.....	447	4	25	451
Kapuskasing.....	194	296	20	490
Cochrane.....	131	1,124	52	1,255
North Bay.....	1,996	5,254	133	7,250
Sudbury.....	5,637	18,395	260	24,032
Sault Ste. Marie.....	2,492	939	92	3,431
Parry Sound.....	8,730	6,450	294	15,180
Algonquin.....	620	382	88	1,002
Tweed.....	846	821	83	1,667
Totals.....	77,709	36,007	1,224	113,716



"MOPPING UP" SPOT FIRES WITH PACK PUMPS AFTER MAIN "BATTLE"

TABLE No. 10
 MAJOR EQUIPMENT PURCHASED AND IN USE—1942-43

Districts	Fire Fighting Units		Portable Hand Pumps		Fire Fighting Hose (Feet)		Tents		Blankets (Pairs)		Canoes		Motor Boats		Auto Trucks		Railway Motor Cars		Velo-cycles		Out-board Motors		Bimoculars	
	Purchased 1942	Total Now in Use	Purchased 1942	Total Now in Use	Purchased 1942	Total Now in Use	Purchased 1942	Total Now in Use	Purchased 1942	Total Now in Use	Purchased 1942	Total Now in Use	Purchased 1942	Total Now in Use	Purchased 1942	Total Now in Use	Purchased 1942	Total Now in Use	Purchased 1942	Total Now in Use	Purchased 1942	Total Now in Use	Purchased 1942	Total Now in Use
Sioux Lookout	96	169	369	272,800	4	154	127	1,081	2	102	6	3	4	10	29	3	3	4	10	29	3	3	3	3
Kenora	67	175	175	182,800	4	102	55	996	78	4	4	10	10	2	34	1	11	10	2	34	1	11	11	11
Fort Frances	35	69	69	104,500	45	429	429	429	57	3	3	4	1	1	25	1	12	1	1	25	1	12	12	12
Port Arthur	63	48	318	145,700	150	1,219	1,219	1,219	78	4	4	7	2	3	16	9	9	2	3	16	9	9	9	9
Kapuskasing	28	274	274	77,500	74	363	363	363	47	1	1	1	8	10	11	17	17	10	21	11	17	17	17	17
Cochrane	7	46	223	123,600	2	50	38	656	55	1	6	16	6	6	15	5	5	6	18	15	15	15	15	15
Sault Ste. Marie	2	52	22	136,400	4	143	22	998	88	1	1	10	4	4	13	18	18	4	7	13	13	13	13	13
Sudbury	2	88	289	194,600	257	1,521	1,521	1,521	188	5	5	16	7	2	30	33	33	7	2	30	33	33	33	33
North Bay	47	20	183	131,700	149	1,020	1,020	1,020	109	3	3	20	1	1	24	22	22	1	10	24	22	22	22	22
Parry Sound	21	3	134	49,100	32	6	368	368	50	8	8	11	5	6	6	11	11	5	6	6	6	6	6	6
Algonquin	2	21	78	60,000	57	746	746	746	2	2	2	5	5	3	18	11	11	5	3	18	11	11	11	11
Tweed	9	6	161	22,000	20	9	258	258	12	1	1	8	1	1	14	17	17	1	1	14	17	17	17	17
Geraldton	4	32	24	85,600	14	76	461	461	2	55	2	2	3	2	11	2	2	3	2	11	2	11	11	11
Head Office	5	123	123	24,200	12	64	64	64	6	46	1	120	44	86	246	171	171	44	86	246	171	171	171	171
Totals	17	610	514	3,282	29,600	1,610,500	28	1,321	257	10,180	6	965	2	46	1	120	44	44	86	2	246	171	171	171

TABLE No. 11
STATEMENT OF TRAVEL PERMITS ISSUED

District	1942		1941		1940		1939		1938		1937		1936	
	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons
Sioux Lookout.....														
Kenora.....	662	2,225	1,107	3,175	1,185	3,796	1,073	3,222	903	2,501	927	2,784	833	2,344
Fort Frances.....	50	178	68	234	66	269	106	391	115	343	110	355	96	359
Port Arthur.....	267	861	381	1,377	254	1,078	186	1,031	249	431	20	58	57	124
Geraldton.....	12	12												
Kapuskasing.....	100	222	84	155	55	113	217	530	180	378	106	162	146	312
Cochrane.....	1,012	4,502	1,091	3,549	1,045	3,060	1,312	3,992	1,326	3,655	1,370	3,857	1,438	4,078
Sault Ste. Marie.....	1,478	4,674	2,707	8,402	1,982	6,320	1,890	5,947	1,780	5,707	1,877	6,042	1,301	3,963
Sudbury.....	1,270	3,908	1,482	4,848	1,524	4,990	2,222	5,446	2,195	5,486	1,638	4,023	1,604	4,897
North Bay (Other than Ferguson Highway).....	2,438	4,919	3,128	10,677	3,787	13,066	4,073	15,634	3,611	11,005	2,569	10,202	2,723	9,808
Parry Sound.....														
Algonquin.....	1,069	3,224	1,305	3,898	264	658	1,328	4,253	1,857	6,446	330	863	249	679
Tweed.....														
Totals.....	8,358	24,725	11,353	36,315	10,162	33,350	12,507	40,446	12,216	38,952	8,947	28,946	8,447	26,564

TABLE No. 12
WORK PERMITS

District	Mining Operations			Woods Operations			Miscellaneous Operations			Totals		
	No. of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged		
Sioux Lookout	36	102	21	1,066			57	1,168				
Kenora	25	91	71	1,585		10	104	1,689		999		
Fort Frances	29	101	15	898			41	939		4,965		
Port Arthur	33	127	60	1,168		670	103	1,838		1,107		
Geraldton	25	63	5	1,011		30	31	1,042		57		
Kapuskasing	13	57	11	1,173			50	1,223		409		
Cochrane	221	1,151	138	6,315		1,017		7,423		8,513		
Sault Ste. Marie	41	439	25	5,612		2,722	69	6,311		6,051		
Sudbury	110	575	100	2,511		11	122	3,261		3,361		
North Bay	171	610	152	2,621		41	330	3,302		3,302		
Parry Sound	15	70	71	1,176		28	91	1,267		1,571		
Algonquin	17	111	69	1,972			86	2,083		2,083		
Tweed	19	103	91	1,019			110	1,129		1,152		
Totals.	761	3,633	868	31,163		2,098	197	40,194		40,194		
1941-42 Totals	1,285	6,018	834	35,013		4,988	132	46,079		46,079		
1910-11 "	1,760	8,817	816	31,934		2,975	108	46,726		46,726		
1929-40 "	2,732	14,691	709	27,793		3,721	245	48,208		48,208		
1928-39 "	3,343	17,971	657	23,891		3,017	106	41,882		41,882		
1937-38 "	3,531	19,685	737	31,713		3,350	162	57,378		57,378		
1933-34 "	3,510	19,778	2,310	28,500		7,727	209	6,029		56,405		

Note: As all Districts did not issue operating permits in the years 1934-35, 1935-36 and 1936-37, the totals for those years are not included in the above table.

TABLE No. 13
STATEMENT OF FIRE PERMITS ISSUED

District	Number of Permits						
	1942	1941	1940	1939	1938	1937	1936
Sioux Lookout.....	123	232	215	322	315	362	609
Kenora.....	470	376	791	811	1,069	711	1,168
Fort Frances.....	195	203	300	424	69	54	42
Port Arthur.....	529	563	1,671	1,083	1,457	1,043	969
Geraldton.....	101						
Kapuskasing.....	1,677	947	2,757	3,188	2,544	2,838	4,178
Cochrane.....	2,555	2,275	3,397	3,304	2,706	3,926	5,089
Sault Ste. Marie.....	217	288	361	560	583	567	562
Sudbury.....	979	886	1,436	1,811	1,959	1,445	1,977
North Bay.....	1,129	1,458	2,885	3,117	3,321	3,216	3,259
Parry Sound.....	300	306	303	443	498	624	669
Algonquin.....	74	124	178	245	169	197	86
Tweed.....	193	175	228	317	345	417	356
Totals.....	8,542	7,833	14,522	15,565	15,035	15,400	18,964

TABLE No. 14
MEANS OF FIRE DETECTION

District	Total Fires	Air Service	Towers	Rangers	Public
Sioux Lookout.....	50	9	9	8	24
Kenora.....	47	7	17	2	21
Fort Frances.....	17		4	4	9
Port Arthur.....	63	12	21	9	21
Geraldton.....	25	9	4	1	11
Kapuskasing.....	20	2	7		11
Cochrane.....	52		17	20	15
North Bay.....	133	5	50	29	49
Sudbury.....	260	5	112	36	107
Sault Ste. Marie.....	92	14	11	12	55
Parry Sound.....	294	2	132	36	124
Algonquin.....	88	21	12	7	48
Tweed.....	83		65	2	16
Totals.....	1,224	86	461	166	511

TABLE No. 15
FIRE DAMAGE TABLE 1942-43

Districts	Sawlogs		Pulpwood		Ties		Fuelwood		Cedar Posts		Cedar Poles		Protection Charges		Total Timber Damage	Property Damage
	F.B.M.	\$	Cords	\$	No.	\$	Cords	\$	No.	\$	No.	\$	Mature	Young Growth		
Sioux Lookout	500	1.25	149,555	207,027.00			70,128	17,584.00					37,726.65	4,015.91	266,354.81	9,942.50
Kenora	55,700	139.25	148	150.90	50	5.00	746	232.00			100	25.00	486.71	70.76	1,109.62	180.00
Port Frances	16,000	40.00					20	8.00					7.20	4.67	59.87	148.00
Port Arthur	75,000	189.00	284	352.90	59	5.90	69	27.00					169.45	108.36	852.61	7,729.50
Geraldton	5,000	12.50	90	126.00			126	63.00					53.92		255.42	
Kapuskasing	10,000	20.00	4,583	6,415.85	400	40.00	102	51.00					272.50	12.25	6,811.60	8,472.50
Coehrane	63,228	147.98	477	667.80			1,172	301.75	45	.90	7	1.75	139.30	293.42	1,552.90	5,115.00
North Bay	316,200	761.80	658	391.90			4,343	1,324.25			1	.12	1,686.54	256.45	4,421.06	
Sudbury	217,540	543.85	1,133	1,050.80			14,184	5,642.40					2,454.53	1,211.75	11,403.33	7,427.50
Sault Ste. Marie	18,400	46.00	2,453	3,082.80	450	45.00	25	12.50	140	2.80	500	250.00	2,105.05	15.98	5,560.13	2,611.00
Parry Sound	121,650	270.92	41	66.15			1,284	575.50					1,685.04	1,313.72	3,911.33	1,049.50
Algonquin	46,800	117.00	58	64.50			199	91.50					208.25	114.95	596.20	348.75
Tweed	37,350	225.70					33	18.50					.30	215.05	459.55	340.00
Totals	983,368	2,515.25	159,480	219,396.60	959	95.90	92,431	25,931.40	185	3.70	608	276.87	47,495.44	7,633.27	303,348.43	43,364.25

DIVISION OF LAND AND RECREATIONAL AREAS

1. *Land Administration*

Beneficial changes have been effected in the Division of Land and Recreational Areas. In the fiscal year 1942-43 new administrative Regulations were passed, and changes in the distribution and functions of personnel were made.

The new Regulations under The Public Lands Act were approved by Order-in-Council on June 23, 1942. The principal changes effected by these new Regulations are as follows:

Lands available for agricultural settlement are clearly defined, and inspection of lands before settlement is required.

Lands which may be acquired for agricultural purposes are restricted to such lots as are at least 50% fit for cultivation, being within one mile of a public travelled road and within three miles of a school.

Areas open for agricultural settlement in different parts of the Province, and the conditions of patent issuance for lands therein are clearly defined.

Eligibility to acquire land is more clearly specified and the amount of land which may be acquired, in addition to lands patented, is established. Deserted wives, after three years of desertion, are allowed to acquire the husbands' rights to lands. Persons abandoning land without reasonable cause being shown are not permitted to acquire other land. Assignments of unimproved land are prevented.

Provision is made for free land grants to men who served overseas in the present war, who wish to homestead.



SUMMER COTTAGE SITE, LAKE-OF-THE-WOODS, ONTARIO FORESTS PROVIDE
MANY BEAUTIFUL SUMMER LOCATIONS

The conditions of patent issuance are clearly defined.

Provision is made for the sale and issuance of patent to resident settlers, of land unsuited for cultivation but suitable for fuelwood and pasturage. The Regulations clearly define who may acquire such lands, and the conditions of patent issuance.

Settlers' rights to cut timber on lands sold or located, are clearly stated, and provision made for permit control by Officers of the Department. Removal of timber is allowed only when satisfactory progress towards establishment has been made. Provision is made for securing the purchase price of land, and for liens recorded against lands, from part of the revenue received by the settler from timber cut.

The new regulations provide for the sale or lease of lands for special use, and conditions of sale and lease are stated. The public interest is adequately protected against detrimental alienation.

District Foresters are allowed to issue Land Use Permits, under specified conditions and at stated charges. The permits are granted with despatch, and at greatly reduced cost to the Department.

The administration of the sale, lease, or licensing of Crown lands for summer resort use has been greatly improved. With the exception of lands in Provincial Parks, all accessible lands, the sale of which is in the public interest, are now available for disposition. The units of land which may be sold are defined, and provision is made for the sale of appropriate areas, according to their contemplated use and the amount of money to be expended on their improvement. Prices of lands are set uniformly throughout the Province. The rights to occupy land are granted with little delay, and surveys may be made by the Department, if desired by the applicant, on payment of a fixed charge. Applications are accepted and sale agreement completed by local field officers, eliminating delay.

Conditions of purchase of summer resort lands are clearly defined and patents are issued without delay upon completion of these conditions. Provision is made for a holder of summer resort land which has been extensively improved, to acquire additional land.

Units of land which may be acquired for commercial summer resort use are specified, and the conditions of purchase and patent issuance are definitely established.

Land Use Permits may be acquired expeditiously from District Officers, at set charges, under which the erection of hunting camps and their maintenance is authorized.

New regulations provide for issuance of pine patents where pine trees were reserved in the original patent. Tree planting is one of the conditions of pine patent issuance in the case of non-resident lands.

Authority for the seizure of buildings erected without authorization on Crown lands, and charges for unauthorized use of Crown lands are provided for in the new regulations. Buildings on abandoned Crown lands are claimed by the Crown, and are protected against theft and destruction. Provision is made for disposing of them as rapidly as possible at the best prices obtainable.

The policy of administrative control, exclusively by the Toronto Office, which had existed prior to 1942, has been radically changed to effect decentralization of control. District Foresters have been charged with responsibility for independent action in dealing with land administration within their districts. The new regulations, together with comprehensive instructions, have made this possible. The result has been greatly increased efficiency, and better public service at reduced costs.

The administrative duties of the staff of Toronto Office have been reallocated, and more equitably distributed, and lines of responsibilities defined. Instructions as to duties have been issued.

2. *Provincial Parks*

In spite of travel restrictions, the Parks continued to attract a large number of visitors. Hotel bookings, outfitters' businesses, and public camping ground records indicate that as many visitors used the Parks as in the year 1941, when an all-time high for number of visitors was established.

The boys' and girls' camps co-operative plan for Algonquin Park improvement and forest protection, inaugurated in 1941, was continued and enlarged upon.



A STREAM IN TIMAGAMI PROVINCIAL FOREST, WHERE NATURE BECKONS THE VACATIONIST



A CABIN IN THE PINES, WOLSELEY BAY, FRENCH RIVER AREA

3. *Inspection and Instruction*

The following inspection and instruction trips were made to Districts by the Chief of the Division of Land and Recreational Areas:

Tweed.....	7
Pembroke.....	4
Parry Sound.....	5
North Bay.....	2
Sudbury.....	1
Cochrane.....	1
Sault Ste. Marie.....	1
Port Arthur.....	1
Kenora.....	1
Fort Frances.....	1
Sioux Lookout.....	1

Provincial Parks

Ipperwash.....	3
Rondeau.....	3
Algonquin.....	3

Other Places

Windsor.....	1
Peterborough.....	2
Ottawa.....	1

ONTARIO PROVINCIAL PARKS

Name	Area, sq. mi.	Date of Establish- ment	Location	Main Characteristics
Algonquin.....	2,741	1893	Highlands of Southern Ontario, 150 miles north of Toronto, and 105 miles west of Ottawa.	Wilderness area. Forest, game and fish preserve. Fishing controlled by special license. Wildlife abundant. Good camping facilities. Girls' and Boys' Camps, Hotels, Lodges, Outfitters. Excellent canoe trips. Easy of access by road and rail.
Quetico.....	1,720	1913	Rainy River District, North Western Ontario North of Minnesota.	Wilderness area. Forest, game and fish preserve. Fishing controlled by special license. Good camping facilities. Easy of access from Minnesota.
Rondeau.....	8	1894	North shore Lake Erie, County of Kent.	Not wilderness area, but timber stands. Highly improved camping facilities. Duck shooting by special license. Exceedingly simple of access by road and rail.
Ipperwash Beach....	1.6	1937	South east shore of Lake Huron, County of Lambton.	Primarily for local use. Fine bathing beach. Picnic grounds.

4. *Tables*

In the following tables are set out the various transactions which have been completed by the Division of Land and Recreational Areas during the year 1942-43:

STATEMENT OF PATENTS, ETC., ISSUED DURING
THE YEAR ENDING MARCH 31st, 1943.

Public Lands Patents.....	337	
Free Grant.....	150	
Pine.....	8	
Transfers (Town Lots).....	20	
Patents (Town Lots).....	30	
Miscellaneous, Etc.....	10	
	<hr/>	555
Mining Land Patents.....	414	
Mining Rights Patents.....	11	
Mining Leases.....	131	
	<hr/>	556
Crown Leases.....	24	
Algonquin Park Leases.....	11	
Bruce Beach Renewals.....	7	
Rondeau Park Leases.....	2	
Timigami Island Leases.....	3	
	<hr/>	47
Total.....		<hr/> 1,158
License of Occupation (Mines).....		55
" " (Lands).....	165	
" " (Rondeau).....	1	
	<hr/>	166
		<hr/> 221
License of Occupation (Cancelled).....	152	
Crown Leases (Cancelled).....	32	

PINE PATENTS ISSUED

Administrative District	District Forester	No.
Fort Frances.....	J. M. Whalen.....	1
North Bay.....	J. P. Marchildon.....	1
Pembroke.....	E. L. Ward.....	1
Parry Sound.....	R. L. Snow.....	2
Tweed.....	A. P. Leslie.....	2
Main Office.....	Main Office.....	1

VESTING ORDERS ISSUED

Administrative District	District Forester	Sales		Patents	
		No.	Acres	No.	Acres
Cochrane.....	A. Hurd.....	1	29	1	29
Geraldton.....	U. W. Fiskar.....	1	49.80	1	49.80
Kapuskasing.....	T. E. Mackey.....	1	135.90	1	135.90
North Bay.....	J. P. Marchildon.....	1	25.00	1	25.00
Sioux Lookout.....	K. Acheson.....	1	111.07	1	111.07
Main Office.....	Main Office.....	1	.30	1	.30
	Totals.....	6	322.36	6	322.36

SUMMER RESORT LANDS

Administrative District	District Forester	Sales		Patents	
		No.	Acres	No.	Acres
Cochrane.....	A. Hurd.....	4	2.02	5	16.66
Fort Frances.....	J. M. Whalen.....	1	1.15	4	8.25
Geraldton.....	U. W. Fiskar.....	1	3.00		
Kapuskasing.....	T. E. Mackey.....	1	.50	2	2.58
Kenora.....	W. D. Cram.....	54	133.62	24	75.18
North Bay.....	J. P. Marchildon.....	17	78.44	29	106.28
Parry Sound.....	R. L. Snow.....	29	64.42	11	38.42
Pembroke.....	E. L. Ward.....	3	5.37	6	10.34
Port Arthur.....	P. Addison.....	4	16.14	1	1.17
Sault Ste. Marie.....	D. H. Smith.....	9	24.20	7	45.50
Sioux Lookout.....	K. Acheson.....	6	26.46	5	50.04
Sudbury.....	P. McEwen.....	21	72.23	22	74.35
Tweed.....	A. P. Leslie.....	19	34.79	11	35.87
	Totals.....	169	462.34	127	421.61

RETURNED SOLDIERS' LOCATIONS

Administrative District	District Forester	Locations		Cancellations	
		No.	Acres	No.	Acres
Cochrane.....	A. Hurd.....	2	152.50	9	959.30
Kapuskasing.....	T. E. Mackey.....	1	74.50	1	75.00
North Bay.....	J. P. Marchildon.....	1	160.00	3	328.50
Sudbury.....	P. McEwen.....	1	84.00	11	1357.25
	Totals.....	5	471.00	24	2720.05

SPECIAL USE SALES

Administrative District	District Forester	Sales		Patents	
		No.	Acres	No.	Acres
Cochrane.....	A. Hurd.....	1	1.00	4	7.00
Fort Frances.....	J. M. Whalen.....	1	2.50	1	2.50
Geraldton.....	U. W. Fiskar.....	1	49.81	1	.06
Kapuskasing.....	T. E. Mackey.....	1	159.17	1	46.00
Kenora.....	W. D. Cram.....	2	20.24		
North Bay.....	J. P. Marchildon.....	2	73.00	3	4.23
Parry Sound.....	R. L. Snow.....	1	5.00		
Pembroke.....	E. L. Ward.....	1	100.00		
Port Arthur.....	P. Addison.....	8	391.87	6	1531.90
Sudbury.....	P. McEwen.....	6	384.66	5	374.01
Sioux Lookout.....	K. Acheson.....	1	188.76		
Tweed.....	A. P. Leslie.....	9	729.65		
Toronto.....	Toronto.....	2	22.22	1	22.00
	Totals.....	36	2127.88	22	1987.70

AGRICULTURAL LANDS IN SALE TOWNSHIPS

Administrative District	District Forester	Sales		Cancellations		Assignments		Patents	
		No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane.....	A. Hurd (Acting).....	27	2,067.10	149	13,198.75	50	4,526.88	50	5,742.13
Kapuskasing.....	T. E. Mackey.....	21	1,894.00	174	14,336.92	58	5,537.44	18	1,904.66
Geraldton.....	U. W. Fiskar.....					1	45.70		
North Bay.....	J. P. Marchildon.....	23	2,385.56	48	1,931.75	16	2,109.43	32	3,764.26
Sault Ste. Marie.....	D. H. Smith.....	1	111.14	1	141.44	1	58.00	2	316.00
Sioux Lookout.....	K. Acheson.....	2	176.80	3	221.21			1	109.24
Sudbury.....	P. McEwen.....	33	3,324.60	52	6,988.09	16	1,909.50	30	3,429.95
Port Arthur.....	P. Addison.....	2	236.50	23	3,407.00	9	1,341.12	6	954.00
Tweed.....	A. P. Leslie.....	10	1,292.75	2	240.00	7	565.50	17	1,919.85
Toronto.....	Toronto.....	5	377.00	1	82.48	1	.185	5	475.00
	Totals.....	124	11,765.45	456	43,850.67	159	16,093.755	161	18,615.09

LAND USE PERMITS ISSUED

Administrative District, Etc.	District Forester, Etc.	Dwelling and Gardening		Sawmill Sites		Boathouse Sites		Hunt Camp Sites		Pasture Land		Hay Cutting		Agricultural		Miscellaneous		Garages		Department Owned Houses	
		No.	Acres	No.	Acres	No.	Acres	No.	Acres	No.	Acres	No.	Acres	No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane	A. Hurd	9	37	4	17											1	1				
Fort Frances	J. M. Whalen			1	5																
Kapuskasing	T. E. Mackey	1	1	1	1							1	7			1	4.39				
Kenora	W. D. Cram	1	10	3	15											1	5				
North Bay	J. P. Mareb-ildon	7	24	7	28.82	2	20	6	23.215	3	345.50	1	160	1	80.50	8	2				2
Parry Sound	R. L. Snow	12	23	4	18	7	275	35	35.46	1	300	1	3			3	51.417				2
Pembroke	E. L. Ward	5	10	2	20.9			3	2.50	3	386					1	1				3
Port Arthur	P. Addison	5	7.438	20	36					1	480					1	80				1
Sault Ste. Marie	D. H. Smith							2	2							1	40				1
Sioux Lookout	K. Acheson			4	20			1	2												3
Sudbury	P. McPween	42	61	15	112.83			1	1	6	303	1	160	15	925.80						2
Tweed	A. P. Leslie	7	45	7	37			14	11.5	7	900					4	110				2
Orono	G. Linton																				3
Rondeau Park	R. A. McLaron					1	005														3
Totals		89	218.438	68	311.55	10	480	62	77.675	21	2723.50	4	330	18	1126.30	20	175.807	5			19

AGRICULTURAL LANDS IN FREE GRANT TOWNSHIPS

Administrative District	District Forester	Locations		Sales		Cancellations		Assignments		Patents	
		No.	Acres	No.	Acres	No.	Acres	No.	Acres	No.	Acres
Fort Frances	J. M. Whalen			13	556.50	33	4,071.25			29	4,032.87
Kenora	W. D. Cram		638.00	16	1,237.03	30	3,403.90		1,989.60	20	2,595.48
North Bay	J. P. Marchildon	4		15	1,615.27	28	2,844.76		442.77	13	1,237.94
Parry Sound	R. L. Snow			3	346.00	79	9,506.00		470.82	15	1,387.79
Pembroke	E. L. Ward	1	20.00	10	795.45	17	1,483.38		848.00	13	1,350.47
Port Arthur	P. Addison	10	1,313.00	9	731.95	31	4,405.46		1,783.40	13	1,769.17
Sault Ste. Marie	D. H. Smith					1	80.00			2	320.50
Sioux Lookout	K. Acheson			8	844.21	26	3,615.46		714.00	1	79.25
Sudbury	P. McEwen			22	1,620.83	96	40,772.00		2,456.91	11	4,204.07
Tweed	A. P. Leslie	1	98.00							64	6,209.93
Totals		16	2,069.00	96	7,747.24	341	40,481.91	77	8,705.50	181	20,387.47

CITIES, TOWNS AND TOWNPLOTS

Administrative District	District Forester	Sales		Cancellations		Assignments		Patents	
		No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane	A. Hurd	2	1.93			3	.21	6	.616
Geraldton	U. W. Fiskar	2	.64					4	.70
Kapuskasing	T. E. Mackey	7	1.43	2	.495	5	.969	3	7.67
Kenora	W. D. Cram	5	1.70					8	3.20
North Bay	J. P. Marchildon							1	.276
Pembroke	E. L. Ward	4	1.07	1	.227			6	1.210
Port Arthur	P. Addison							2	.561
Sault Ste. Marie	D. H. Smith	3	1.25					6	1.600
Stouffville	K. Acheson	3	.24	3	.66	5	.60	7	1.492
Sudbury	P. McEwen	3	1.86					5	.575
Main Office	Main Office	2	.59					2	.59
Totals		31	10.71	6	1.382	13	1.779	50	18.490



FINE SPRUCE STAND IN THE SUDBURY DISTRICT



THE FINEST PULPWOOD IN THE WORLD. STACKED SPRUCE PULPWOOD IN NORTHERN ONTARIO—RAW MATERIAL FOR NEWSPRINT

DIVISION OF LAW

The duties of this Division remain unchanged and are shown in the Administrative Chart on page 57.

Legislation Affecting the Department

NEW ACTS:

No new Acts were effected during the fiscal year.

AMENDMENTS TO EXISTING ACTS:

1. Abitibi Power and Paper Company Moratorium Act, 1941, 1942—
The operation of the Act was extended to June 30, 1944.
2. The Cullers' Act—Was amended by enlarging the definition of "Cull".
The duties of the cullers were more specifically set out by amending
Section 10 of the Act. Provisions for the marking of cull logs is
provided by repealing Section 11 of the Act and substituting another
section therefor.
3. Land Surveyors' Act—Provision is made for the exemption from
apprenticeship of certain graduates of Universities set out in Section
23 of the Act.
4. Long Point Park Act—Section 2 of the Act was amended by providing
that the property comprising the Long Point Park is vested in the
Long Point Park Commission. Section 4 of the Act was repealed
and a new section substituted therefor, providing for disposal of park
land for sale thereof by the Long Point Park Commission, with the
approval of the Lieutenant-Governor-in-Council.
5. The Provincial Forests' Act—Section 3 was repealed and a new section
substituted providing for the sale, lease and disposal of land, upon
the authority of the Lieutenant-Governor-in-Council Subsection 1 of
Section 4 of the Act was amended by providing for control, manage-
ment and disposal of land therein by the Minister, subject to the
regulations made by the Lieutenant-Governor-in-Council.
6. The Provincial Land Tax Act—Section 4 of the Act was repealed and
the substitution therefor provides for regulations by the Lieutenant-
Governor-in-Council with respect to exemption from tax.
7. The Public Lands Act—Section 55 of the Act is amended by adding
thereto a subsection providing certain exceptions which are not to
apply to section 55. Sections 56 and 57 dealing with the reservation
of minerals were repealed.

TIMBER AGREEMENTS:*

During the year, five Timber Agreements were prepared by the Division of Law for execution by the Minister and operator or company, as follows:

1. E. E. Johnson—April 16, 1942.
2. Ontario-Minnesota Pulp and Paper Co. Ltd.—June 2, 1942.
3. Northern Forest Products Ltd.—October 7, 1942.
4. Newago Timber Co. Ltd.—December 12, 1942.
5. J. A. Mathieu Ltd.—December 29, 1942.

*See complete memoranda of agreements, page 110.

PROSECUTIONS AND CHARGES:

Prosecutions:	No.
Under Forest Fires Prevention Act.....	24
Found guilty.....	21
Acquitted.....	3
Charges:	
Under Provincial Parks Act.....	14
Found guilty.....	14
Miscellaneous Charges.....	5
Found guilty.....	3
Acquitted.....	2

INSPECTION AND ADMINISTRATION TRIPS:

The Chief of the Division of Law visited the following Field Headquarters of the Department during the year for the purpose of investigating Departmental matters and discussion of various matters which had arisen requiring legal advice:

North Bay
Sudbury
Sault Ste. Marie
Parry Sound

In addition, the Chief of the Division visited various Registry Offices throughout the Province on Land Title matters.

DIVISION OF OPERATION AND PERSONNEL

The continuation of the war during the past year did not lighten the tasks of the Division, which is primarily concerned with securing and retaining an adequate staff, and sufficient equipment and supplies to carry on the work of the Department. Nevertheless, it is believed that efficiency was maintained.

*Operation**Organization*

The Division continued during the year to carry out the details of the plan for improvement in organization, instituted in the summer of 1941. The functions of the several Divisions of the Department were more clearly defined, as indicated in the "Administrative Chart" on page 57.

The temporary Geraldton District was officially established, with definite boundaries, as indicated on the plan showing "Forest Regions and Districts", page 58.

The boundaries of the Southern Forest Zones were temporarily defined, as indicated on the plan showing "Reforestation Zones", on page 59.

Better accommodation was provided the staff at several field offices. The North Bay District office was transferred from a rented premises to the Provincial Government Building. The staff at Englehart, which formerly used rented premises, were provided space in a building owned by the Department.

The organization of the chief officers of the Department, as of 31st March, 1942, is shown in the following tabular statements:

HEAD OFFICE, TORONTO

Minister—Hon. N. O. Hipel*Deputy Minister*—F. A. MacDougall

<i>Division</i>	<i>Chief</i>
Accounts.....	J. G. McMillen
Air Service.....	G. E. Ponsford (Sault Ste. Marie)
Forest Protection.....	J. A. Brodie (Acting)
Land and Recreational Areas.....	H. W. Crosbie
Law.....	R. J. Cudney (Acting)
Operation and Personnel.....	P. O. Rhynas
Reforestation.....	E. J. Zavitz
Research.....	J. A. Brodie
Surveys.....	C. H. Fullerton
Timber Management.....	J. F. Sharpe

FIELD OFFICES

NORTHERN ONTARIO

<i>Region</i>	<i>Regional Forester</i>	<i>District</i>	<i>District Forester</i>	<i>District H.Q.</i>
Southern.....	H. W. CROSBIE.....	Tweed.....	A. P. LESLIE.....	Tweed
		Algonquin.....	E. L. WARD.....	Pembroke
		Parry Sound.....	R. L. SNOW.....	Parry Sound
Central.....	P. McEWEN.....	Sudbury.....	P. McEWEN.....	Sudbury
		North Bay.....	J. P. MARCHILDON.....	North Bay
		Sault Ste. Marie.....	D. H. SMITH (Acting).....	Sault Ste. Marie
Kapuskasing.....	T. E. MACKEY.....	Kapuskasing.....	T. E. MACKEY.....	Kapuskasing
		Cochrane.....	A. HURD (Acting).....	Cochrane
Thunder Bay.....	P. ADDISON (Acting).....	Port Arthur.....	P. ADDISON (Acting).....	Port Arthur
		Geraldton.....	U. W. FISKAR.....	Geraldton
Western.....	W. D. CRAM.....	Kenora.....	W. D. CRAM.....	Kenora
		Fort Frances.....	J. M. WHALEN (Acting).....	Fort Frances
		Sioux Lookout.....	K. ACHESON.....	Sioux Lookout

SOUTHERN ONTARIO

<i>Zone</i>	<i>Zone Forester</i>	<i>Headquarters</i>
Eastern.....	A. B. WHEATLEY.....	Kemptville
Central Eastern.....	G. M. LINTON (Acting) (also Superintendent Orono Forest Nursery).....	Orono (temporarily)
Georgian Bay Counties.....	J. F. L. SIMMONS.....	Toronto (temporarily)
Central Western.....	I. C. MARRITT.....	Galt
Lake Erie.....	F. S. NEWMAN (Acting) (also Superintendent St. Williams Forest Nursery).....	St. Williams (temporarily)
South Western.....	C. H. ZAVITZ.....	Chatham

AREAS OF FOREST DISTRICTS

<i>District</i>	<i>Area</i>
Sioux Lookout.....	17,100,000 acres
Kenora.....	6,800,000 acres
Fort Frances.....	3,900,000 acres
Port Arthur.....	9,600,000 acres
Geraldton.....	6,800,000 acres
Kapuskasing.....	8,200,000 acres
Sault Ste. Marie.....	8,800,000 acres
Cochrane.....	9,700,000 acres
Sudbury.....	14,100,000 acres
North Bay.....	5,300,000 acres
Parry Sound.....	4,200,000 acres
Algonquin.....	3,000,000 acres
Tweed.....	3,200,000 acres
TOTAL.....	100,700,000 acres

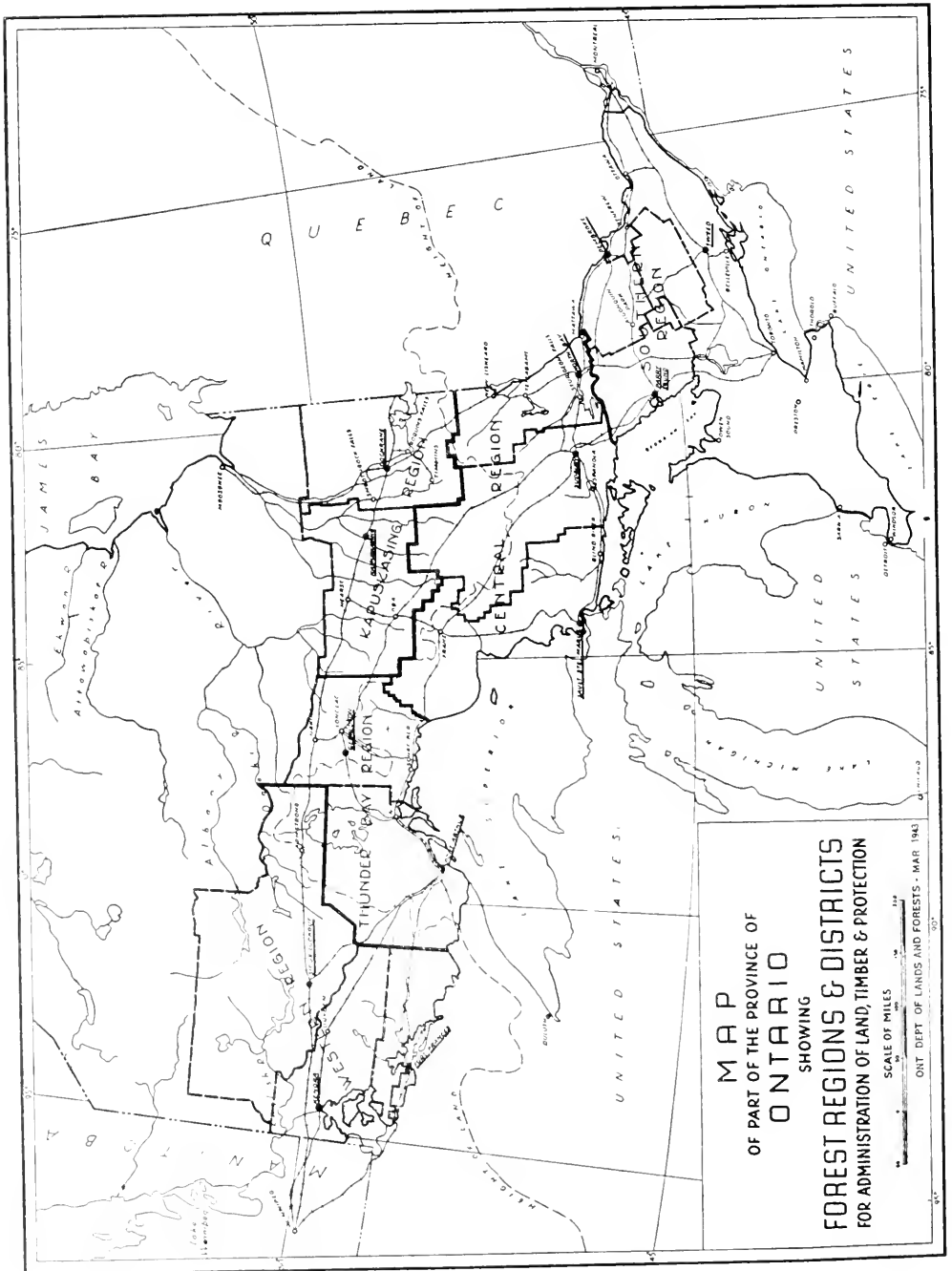
DEPARTMENT OF LANDS AND FORESTS
PROVINCE OF ONTARIO
ADMINISTRATIVE DIVISIONS

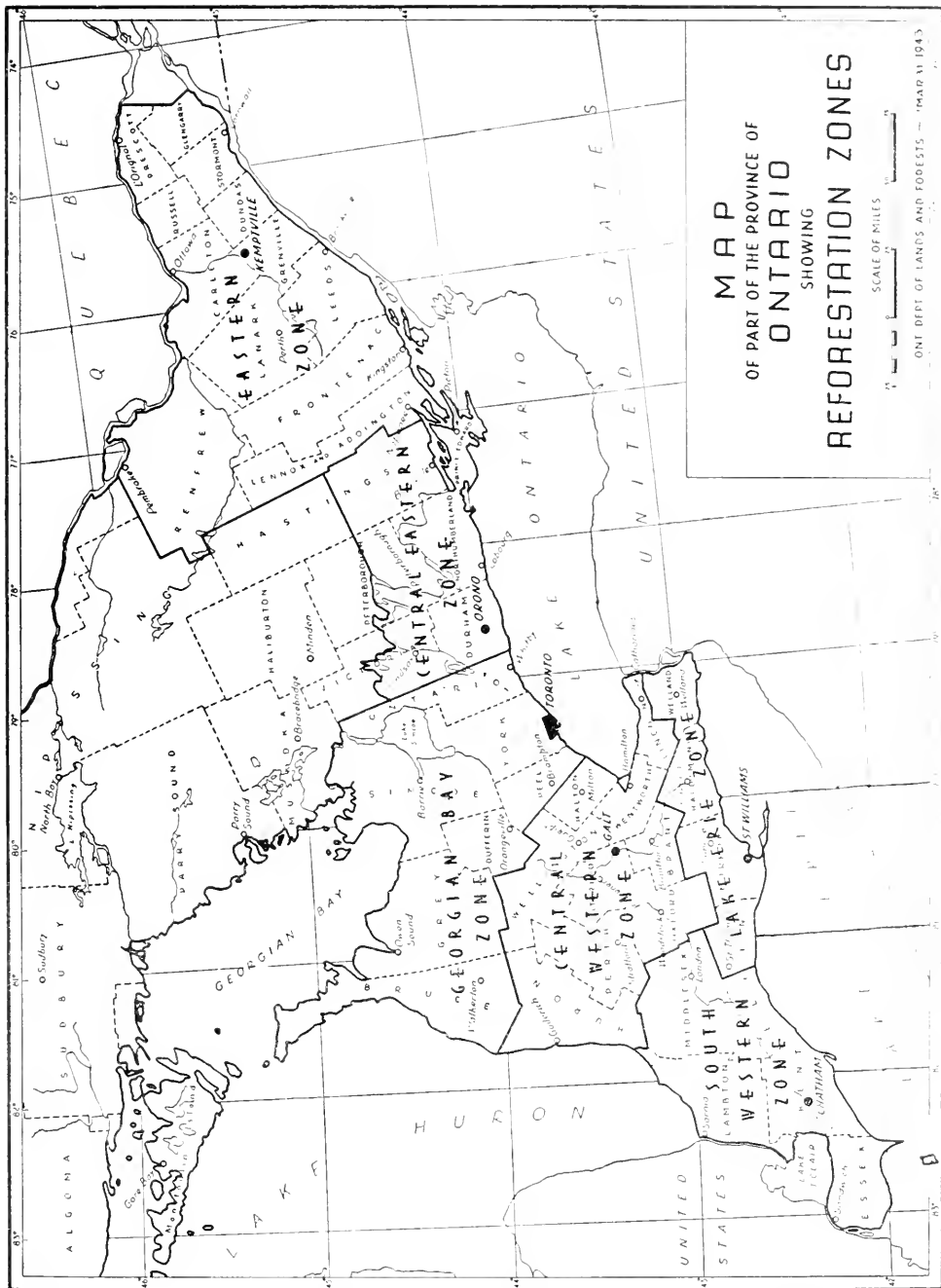
March 31st, 1943

MINISTER
DEPUTY MINISTER

ACCOUNTS	AIR SERVICE	FOREST PROTECTION	LAND AND RECREATIONAL AREAS	LAW	OPERATION AND PERSONNEL	REFORESTATION	RESEARCH	SURVEYS	TIMBER MANAGEMENT
J. G. McMillen <i>Chief</i>	G. E. Ponsford <i>Chief</i>	J. A. Brodie <i>Acting Chief</i>	H. W. Crosbie <i>Chief</i>	R. J. Cudney <i>Acting Chief</i>	P. O. Rhynas <i>Chief</i>	E. J. Zavitz <i>Chief</i>	J. A. Brodie <i>Chief</i>	C. H. Fullerton <i>Surveyor General</i>	J. F. Sharpe <i>Chief</i>
Accounting for all Divisions. Collection of Departmental revenue Payment of Departmental expenditures Administration of Land Tax Act. Preparation of— Budget estimates. Financial reports. Permanent Staff payrolls. Main Office tax lists Departmental staff salary records. Data for Public Accounts report. Control of— Accountable Warrant Funds. Field Office trust funds Items held in safe-keeping. Collateral securities. Field Office accounting. Budget for main and field offices. Checking of receipts and disbursements. Maintenance of Accounts owing the Department for— Timber dues. Ground rent. Fire tax. Land sales. Rentals for Leases. Fees for Licenses of Occupation. Water power leases. Provincial Land Tax. Permit operations. Accountable advances.	Control of purchase and improvement of suitable aircraft. Provisioning and training of pilots and engineers. Supply of fuel and oil Supply of equipment to air bases. Maintenance of airworthiness. Flying for— Departmental requirements of all kinds. Special requirements of other Provincial Departments. Emergencies, such as mercy flights. Control of— Funds. Field Office trust funds Items held in safe-keeping. Collateral securities. Field Office accounting. Budget for main and field offices. Checking of receipts and disbursements. Maintenance of Accounts owing the Department for— Timber dues. Ground rent. Fire tax. Land sales. Rentals for Leases. Fees for Licenses of Occupation. Water power leases. Provincial Land Tax. Permit operations. Accountable advances.	Supervision of— Forest fire protection. Purchasing, maintenance and distribution of fire fighting equipment and supplies. Radio communication service. Fire ranking staff. Forest protection in relation to insect epidemics and fungus diseases. Control of— Records and plans of all improvements. Fire statistics. Townsite clearing and fire hazard disposal. Administration of— Forest fire protection under Board of Transport Commissioners. Classification and approval of Forest Protection accounts. Compilation of District budgets.	Selling, leasing and licensing of Crown Lands for— Farming, recreation and all other purposes excepting for dam sites, rights-of-way for electric power transmission lines and telephone lines, or for hydro-electric power developments. Administration of— All Provincial Parks Preparation of— Patents, leases, licenses of occupation in other forms of land transfer and authorization of use of land. Maintenance of— Records of patents, leases, license etc. Selling, leasing and licensing of Crown Lands for— Farming, recreation and all other purposes excepting for dam sites, rights-of-way for electric power transmission lines and telephone lines, or for hydro-electric power developments. Administration of— All Provincial Parks Preparation of— Patents, leases, licenses of occupation in other forms of land transfer and authorization of use of land. Maintenance of— Records of patents, leases, license etc.	Preparation of— Legislation, regulations and timber agreements. Recommendations to Legislative Council. Special patents, land transfers and other documents. Legal Advice on— Interpretation and application of statutes, orders-in-council and other regulations. Arbitration of— Disputes. Appeals re Land Tax collections. Examination and checking of all patents. Searching deeds and titles of land acquired by the Department.	Personal Management— Selection and placement. Appointments. Classification. Training. Investigations. Accident prevention. Attendance records. Workmen's compensation. Operation— Office management Preparation of manuals. Administrative statistics. Permanent departmental records. Equipment and supplies. Information and Education— Correspondence. Articles. Publications. Lectures. Press. Radio. Photographs Lantern slides. Motion pictures. Schools. Exhibits. Signs and posters. Advertisements.	Production— Tree seed collection. Growing seedlings. Experimental planting. Seedling distribution. Promotion and Assistance— Reforestation projects in County and Municipal forests, farm woodlots, school forest plots, roadside planting and watershed protection.	Research in— Forest Management (Inventory, Yield, Drain, Soils). Forest Protection (Fire, Insects, Disease). Reforestation (Genetics). Wood Utilization. Forest Economics. Departmental Library.	Ground— Issuing instructions for Crown surveys. Checking and recording of surveyors' returns Checking plans of surveys of Crown Lands pertinent for private parties. Preparing returns of mining claim surveys. Preparing descriptions of Crown lands to be disposed of. Dealing with water power leases and plans of dams. Preparation and compilation of maps. Publication and distribution of maps. Delineation of Provincial boundaries. Custody of, and supplying of copies of original plans and field notes of surveys. Authorization of geographical names in conjunction with Geographic Board of Canada. Air— Preparation of contour maps for the projection of road location plans. Forest types classification for timber estimating. Exposure and processing of aerial survey films. Supplying photographic survey material to the Dept. of Highways and other Provincial departments. Compilation of maps from aerial survey photographs.	Timber Sales— Analysis of Applications. Preparing Conditions of Sale. Issuing Licenses and Renewals. Transfers and abandonments. Maintenance of statistical and map records. Timber Cut Returns— Checking returns. Recording quantity cut, with locations. Checking affidavits Licensing of Mills— Saw mills. Pulp and paper mills. Lath, shingle, veneer and other mills handling timber. Recording mill locations. Scaling— Supervision. Scalers' training and examinations. Appointing scalers. Forest Surveying Export from Crown Lands— Pulpwood. Hardwood logs. Other forest products.

NOTE:—The Development and Processing of Lignite Fuel and the War Emergency Training Programme were under the direct supervision of the Minister of Lands and Forests.





Office Management

Study was continued in office management systems, and items considered applicable were incorporated into the Department's routine practices. The number of forms was reduced, and those retained in use simplified. Filing methods were improved. Redistribution of office space was continued to effect better working conditions.

Preparation of Manuals

"Personnel Diary": A new personnel diary was prepared by the Information and Education office of this Division, to consolidate requirements of rangers, scalers and all other members of the staff on detached duty.

"Manual of Scaling Instructions": The Division of Timber Management spent some time in the preparation of a manual for the use of the Department's scalers. This was not completed by March 31st, 1943.

"Radio Handbook": A draft of a radio handbook was prepared by the Division of Forest Protection for the use of the Department's communication staff.

"Reference Notes for Connecting Company Linemen": A handbook, prepared by the Bell Telephone Co. of Canada, was made available by which the Department adopts the Bell Telephone Company Telephone Line Construction Standards.

Administrative Statistics

The Division continued to compile and record Departmental administrative statistics, in loose-leaf book and chart and graph form.

Permanent Departmental Records

A marked improvement has been noted with regard to the routine handling of permanent files, as a result of definite instructions given in 1942 to all members of the staff.

Equipment and Supplies

Normal war-time difficulties were encountered in securing materials in short supply, especially metallic and paper products. However, sufficient equipment and supplies were obtained to meet operating requirements. Fluorescent lighting fixtures were purchased for the ground and aerial survey draughting rooms. A large paper cutter was purchased to enable the Department to cut its own paper for the production of multilith forms for sundry purposes. This enabled the Department to eliminate waste of paper through cutting from large standard sheets to meet specific size requirement. Additional office furniture was supplied from Head Office to the field offices to replace their inadequate furnishings.

Personnel:

Selection: Greater difficulty was experienced than in previous years to meet staff requirements, especially in the technical field. In many instances it has been impossible to fill vacancies through enlistments in the Armed Forces. Consequently many members of the staff, some in key positions have been called upon to undertake the work of enlisted men. Numerous transfers have been made from one branch of the service to another, in some cases simply because no one else of the requisite ability was available to fill an important position, and in others to take "square pegs out of round holes".

Appointments: Toward the close of the fiscal year Mr. J. B. Metzler, Solicitor, was transferred to the Department of Labour. Mr. R. J. Cudney, of the Department of the Provincial Secretary, was Acting Solicitor, part-time.

Mr. P. Addison was appointed Acting Regional Forester of the Thunder Bay Region, following the resignation of Mr. J. B. Matthews. Mr. Addison also assumed the duties as Acting District Forester of the Port Arthur District, in replacement of Mr. J. R. McDonell, who had been superannuated. A number of appointments were made in other categories.

Superannuations: The following members of the staff were superannuated during the fiscal year,—

<i>Name</i>	<i>Division or District</i>	<i>Date of Superannuation</i>
JAMES J. BRYSON.....	Div. of Accounts.....	May 23, 1942
SELBY DRAPER.....	Div. of Land and Recreational Areas.....	Nov. 30, 1942
ALLAN FERGUSON.....	Div. of Land and Recreational Areas.....	Jan. 1, 1943
(Miss) E. F. O'NEILL.....	Div. of Land and Recreational Areas.....	Oct. 1, 1942
H. D. GILLARD.....	Div. of Timber Management.....	May 31, 1942
J. P. KELLY.....	Div. of Operation and Personnel.....	Dec. 1, 1942
J. P. LEGRIS.....	Port Arthur District.....	June 1, 1942
J. R. McDONELL.....	Port Arthur District.....	June 1, 1942

DEATHS

The following deaths of tried and trusted employees
are regretfully noted:

E. J. GILLIGAN.....	Cochrane.....	August 7, 1942
F. X. ROBICHAUD.....	Pembroke.....	December 25, 1942

Technical Personnel:

Foresters.....	56
Others.....	19
	—
TOTAL.....	75
Head Office Foresters.....	13
Field Office Foresters.....	43
(Of which 12 are in the Army)	

Classification:

With the co-operation of the office of the Civil Service Commissioner numerous salaries and classifications were adjusted. A programme was started to reduce the number of classifications, and to make them correspond with the qualifications of the members in the several groups.

Training:

As part of a broad programme for improving the efficiency of its personnel, the Department intensified the training course given to scalers under the leadership of the Division of Timber Management. A Head Office Training Course, under the direction of the Information and Education section of the Division of Operation and Personnel, was given to new members of its administrative staff, and to selected members of its existing staff who have shown promise of development. A special course in the Faculty of Forestry, University of Toronto, was given to three members of the field staff during the past year. A field Ranger School was planned for the fall of 1943 in co-operation with the University of Toronto.

Attendance Records:

During the past year the Division has supplied detailed information concerning Civil Service Regulation requirements to the administrative officers of the Department. A complete statement is supplied monthly to each Division Chief, setting out the record of attendance, lateness, and leaves for all reasons of all members of his staff. Through the resulting better understanding, improved controls have been exercised over absenteeism, lateness, sick leaves and vacations.

Workmen's Compensation:

This Division now deals directly with The Workmen's Compensation Board, thereby effecting greater uniformity and despatch.

ALL MEMBERS OF THE STAFF OF THE DEPARTMENT OF LANDS
AND FORESTS WHO HAVE ENLISTED TO DATE OF
MARCH 31ST, 1943.

Permanent

Adamson, M. A.
Baker, M. H.
Bliss, R. H.*
Boulton, Richard
Bragg, V. Edward
Canning, H. A.
Chapman, W. G.
Clucas, C. M.
Culliton, J. P.
Dawson, F. J.
Delahey, George
Donnelly, J. T.
Fleming, E. M.*
Foster, George
Halliday, R.
Ladouceur, E. J.*
Liddle, C.
MacBean, R. R.*
Madigan, B. W.
Mills, C. R.
Mulholland, Sam
McCausland, H. L.
McMahan, N. B.
McMillan, H. J.
Noble, C. E.
Phillips, G. H. R.
Phillips, H. J.
Prentice, J. M.
Rawlinson, M. E.
Rorke, J. B.
Stanley, F. W.
Strain, J. H.
Wattie, C. M.
Willmot, F. F.
Wilson, A.

Continuous Temporaries

Armstrong, Walter
Barron, James
Day, H. W.
Forster, W. F.
Longley, G. M. B.
Mason, J. E.
Michell, A. S.
Middleton, Harry
Murray, George
McConnell, L. J.
McCuaig, G. A. (Deceased)
Nylund, Neil

Sider, F. E.
Soucie, T. A.
Speight, H. C.
Way, J.
Westaway, H. W.
Wright, R. E.
Wyborn, J. S.
Young, R. J.

Casual

Abbott, R.
Ackwood, Harold
Albert, Elmer
Albert, George
Alton, H. T.
Amm, Courtney F.*
Anderson, A. E.
Auger, F.*
Bailey, James
Baldwin, Gordon L.
Barrett, Albert
Bedard, P. A.
Bellavance, Paul
Belmore, Oliver
Bennett, Stanley
Bishop, Harvey
Bockes, H. C.
Boileau, Rudolph
Boucha, Alfred
Bouchey, G. P.
Boudreau, F.
Brown, Oscar
Brown, M. R.
Bruce, David
Buchanan, Sam
Burns, Angus
Bussineau, J. S.
Carey, Dalton
Caron, R.
Carpenter, H.
Carson, J.
Chamilliard, F.
Clavelle, L.
Clifton, Chas.
Cook, George
Cooke, A.
Cooper, C. W.
Cooper, D. A.
Cote, Leonard
Cox, C. D.

Croome, W. B.
Davies, John
Davis, Wm.
Dawley, Frank
Day, C. E.
Deschamps, P.
Dickinson, P.
Donaldson, Roy
Donnelly, E. R.
Doyle, M. J.
Earl, Albert
Ericson, Eric
Erikson, Harry*
Forsythe, Hugh
Fortin, M.
Fortunato, George
Frenette, J. A.
Furlong, A. J.
Gagnon, N. R.
Gagnon, Wm.
Gauld, George
Gibbons, A.
Gideon, Robt. G.
Girvan, Thos.
Gorman, Chas.
Gregg, Gerald
Green, R. G.
Greenshields, K.
Gresky, A.
Hall, Ted.
Hallada, Wm.
Hamilton, Jas.
Harrison, J. C. R.
Hayward, J.
Heggart, L. G.
Hey, Stanley
Hines, L.
Holmes, J. J.
Hoover, Russell
Howe, David J.
Hughes, S.
Ibey, L.
Irving, A. L.
Irwin, Richard
Jobson, George
Johnson, John
Johnston, F. W.
Jones, T. B.
Jorgenson, Gus
Kennedy, Wm.
Kerr, Geo.

Enlistments (cont'd)

Kirk, M. D.	McNally, John (Deceased)	Sabadoz, John
Koski, W.	McPhee, Laughie	Samuels, V.
Labatte, W.	McWatch, H. H.	Sarazin, F. J.
Lambert, Fred	McWatch, R. S.	Sargent, J. J.
Laurin, Roddy	Nelson, Wilfred F.	Seller, Roy G.
LeBleu, Edgar	Newell, J. James	Sexton, J.
Linklater, Chas.	Newton, F.	Shaw, Harold
Logan, D.	Nicholas, Thomas	Shirk, O.
Lehtinen, M.	Nuttall, A.	Simpson, Richard
Lunam, Wm. G.	Obery, L.	Sommers, Victor
MacAinsh, G.*	Ogima, I.	Sprickerhoff, H.
MacAinsh, Malcolm*	O'Neill, W. H.	Stevens, Earl
MacMartin, James	O'Shea, James	Stone, A. W.
Mansfield, Stan	Otway, Martin	Stray, Albert
Martel, L. J.	Owen, David	Stuart, Harold
Maskerine, P.	Palmer, H. T.	Strutt, E. A.
Mason, W. J.	Parker, A. F.	Suffron, Wm.
Mawn, V.*	Paterson, L. S.	Sunstrom, Paul
Melin, Elmer	Patterson, J.	Tario, Hector R.*
Miller, F. M.	Paxton, J.	Taylor, D. W.
Minolettie, F.	Peacock, R. C.	Taylor, J. A.
Montgomery, R.	Pelletier, E.	Thetford, W.
Moore, C. K.	Pelletier, George	Tregonning, Charles C.*
Moore, G. W.	Peplinskie, Frank	Trochinchuk, Wilfred
Moore, John	Peters, Wilfred	Trochinchuk, William
Morden, Wm.	Peterson, K.	Troke, J. A.
Mousseau, R. J.	Pigott, Wm.	Turnbull, Wm. G.
Mullin, R. E.	Poirier, J. J.	Turner, D. G.
Mulvihill, John	Ponton, Les	Turner, E.
Munro, N. B.	Rajala, U.	Turner, S. C.
McAuley, Angus	Readman, Robt. W.	Uren, Edwin F.
McCallum, Leo	Regan, Jack	Watson, Wm.
McClelland, C. A.	Reid, James	Weir, Charles
McCuaig, Stuart	Retty, Ross	Wesley, R.
McDonald, Condley	Rionx, Dan	Whitefield, Harry
McDonald, Wm.	Roberts, S. V.	Wigmore, Wm. J.
McDougall, Allan	Robinson, Linden	Williams, D. R.
McDowell, Sam	Robson, Clarence	Willis, L. G.
McGraw, Henry	Rolph, S.	Wilson, Thos.
McKenna, G.	Rose, Charles	Wyllie, Gordon
McKie, Gordon	Ross, Allan	Zepik, O. A.
McLean, Lloyd	Ross, Charles	Zrobac, N.
McNally, Allan	Ross, George	
	Russell, Percy	

*Have returned to the Department.

NUMBER OF EMPLOYEES BY MONTHS

for fiscal year ending March, 1943

MONTH	INSIDE			OUTSIDE			TOTAL
	<i>Perm.</i>	<i>Con. Temp.</i>	<i>Casual</i>	<i>Perm.</i>	<i>Con. Temp.</i>	<i>Casual</i>	
1942							
April.....	98	23	3	121	297	1092	1634
May.....	99	26	5	117	293	1518	2058
June.....	98	25	7	117	285	1298	1830
July.....	96	24	7	116	296	1350	1889
August.....	95	22	5	181	233	1284	1820
September.....	105	24	6	186	214*	1157*	1692
October.....	104	23	5	187	210	620	1149
November.....	104	14	5	183	218	440	964
December.....	108	16	3	187	213	366	893
1943							
January.....	106	18	5	186	205	355	875
February.....	113	14	6	192	205	329	859
March.....	113	15	4	191	203	335	861

*From date of September 1942 the above statement includes approximately five Continuous Temporaries and twenty Casuals from the Lignite list each month.

Lignite Development

On September 1st, 1942, the administration of the Lignite Development from the Onakawana deposits in the James Bay area was transferred to the Department of Lands and Forests from the Temiskaming and Northern Ontario Railway. During the period September 1, 1942, to the close of the fiscal year March 31, 1943, the Department proceeded with the construction of a steam plant. Excavating equipment to remove the overburden and take out the lignite was ordered but not delivered. At the close of the fiscal year it was hoped that the plant would be in production by the fall of 1943.

INFORMATION AND EDUCATION

During the fiscal year 1942-43 the functions of the Information and Education service of the Department, which is a section of the Division of Operation and Personnel, were further defined. Its overall purpose is to stimulate public interest in, understanding of, and support for the main objective of the Department, which is to protect from depletion and bring about the full development and utilization of the land, forest and water resources under its administration, in the best interests of all of the people of Ontario.

If consideration be given alone to the great annual losses to the people's rich forest resources as a result of their own carelessness with fire—not to mention the large annual outlay of public funds in combating fires,—there would appear to be sufficient justification for a vigorous forest fire prevention campaign. The expression, "An ounce of prevention is worth a pound of cure", applies aptly in this case.

It is to be noted particularly that public relations activities are not confined to the Information and Education service, but are a responsibility of each Division of the Department and of each Forest District in the field. The Information and Education service is not intended as a service to which this responsibility is shifted or which will relieve the administrative officers of the time and effort necessary to insure proper relations with the public.

The Primary Functions of the Information and Education service are to plan, co-ordinate, assist, provide machinery, develop technique, concentrate on especially difficult or large Department-wide problems, furnish analyses of the public relations aspect of particular situations, and to furnish leadership and inspection in this field.

The Sub-Functions of the Information and Education service are to disseminate information to the Public, based upon data to be supplied currently by other offices, using such devices as contacts with the general public by members of the field staff, personal contacts with key people, appeals for co-operation by associations, service clubs and teachers' organizations, demonstration trips, lectures, press releases, special articles, radio, photographs and slides, correspondence, school work, publications, circulars, motion pictures, exhibits, signs and posters.

During the past war-time year under review it was not considered desirable to expand the Information and Education service, and moreover staff was not available. The staff consisted of one Forester and a part-time stenographer. A considerable volume of work other than public Information and Education occupied the time of the Forester in charge. The work undertaken in the past year may be presented under the following headings:

Correspondence:

General Inquiries—

The Information and Education service answered about 90% of the general inquiries for information, the balance being referred to the administrative specialists concerned. There was a marked increase in the volume of inquiries over the previous year, especially with reference to the use of forest products, stimulated by the spot-lighting of use of wood in the war effort, fuel shortage and under-supply of labour in timber cutting.

A number of letters were written to key people, usually covering the transmittal of forestry literature.

Articles:

Occasionally, special articles were furnished to newspapers and periodicals, —mostly to forest industry journals. A page of copy was provided each month to a popular outdoors magazine. Numerous interviews were given to provide material to outside writers, commentators and free-lance writers.

Lectures:

A forest fire prevention lecture tour, supplemented by motion pictures, was conducted in the District of Thunder Bay in the early summer of 1942. The tour, which occupied five weeks, covered logging camps, forest communities, and in a few instances, schools. Several individual lectures were given at intervals during the year. Information for speeches was supplied to outside writers, and in some instances editorial assistance was rendered to members of the Department who delivered public addresses.

Press:

Press releases, as distinguished from special articles, were usually made directly from the Minister's or Deputy Minister's offices in Toronto, and from the District Foresters' offices in the field. On occasion these were edited by the Information and Education service. Advertising copy was prepared by the Information and Education service. The media generally used were forest industry journals and forestry periodicals.

Radio:

Script suggestions were furnished to broadcasting companies for recordings and spot broadcasts. One script was furnished for a dramatic sketch, relating to a forest fire. The Forester in charge of Information and Education gave a radio commentary on the Paramount film "Forest Rangers", over a provincial hook-up.

Photographs and Slides:

A start was made in the collection of a library of photographs and Kodachrome lantern slides. Dependence was placed primarily on the field staff for collection of pictures. Numerous inquiries were made by the public for photographs, chiefly by teachers for school projects. Other inquiries were made for illustrations for articles.

Motion Pictures:

The Department depended for supply upon the Canadian Forestry Association, which secured motion pictures from various sources, chiefly in the United States. These pictures were used in the fire prevention lecture tour which was conducted, and for individual showings.

Posters:

Six fire prevention posters were redesigned for field use.

Exhibits:

Exhibits were confined to two Reforestation displays, one at the International Plowing Match in Peterborough, and the other at the Fair for Britain in Toronto. In both cases the Forester in charge of Information and Education lent assistance in planning and servicing both exhibits.

Schools:

School work was confined to supplying information to school teachers for class work. Educationalists were consulted concerning a proposed plan to incorporate forestry material into school curricula. This important field of work will be developed after the war.

Publications:

The following publications were completed during the fiscal year 1942-43:

- Crown Timber Dues.....(leaflet)
- A Disease of the Scots Pine.....(booklet)
- Forest Fire Protection in Post-War Rehabilitation
(in Sudbury District).....(leaflet)
- Glacial Pot Hole Area, Durham County, Ontario... (booklet)
- The Public Lands Regulations.....(booklet)
- Lands for Settlement in Ontario.....(folder)
- Summer Resort Lands in Ontario.....(folder)
- The History and Status of Forestry in Ontario... (booklet)
- Indians of Ontario.....(booklet)
- Ontario Forest Atlas.....(loose-leaf atlas)
- Annual Report of the Department, for 1941-42... (booklet)

Revised editions of the following were published during the fiscal year 1942-43:

- Procedure to Obtain Authority to Cut Timber from
Crown Lands.....(leaflet)
- The Farm Woodlot.....(booklet)
- Windbreaks and Shelterbelts.....(folder)
- Forest Trees for Distribution.....(folder)
- Forest Tree Planting.....(booklet)

DEPARTMENTAL PUBLICATIONS AVAILABLE FOR
DISTRIBUTION

Timber Management

- Forest Resources of Ontario.....(booklet)
 Manual of Scaling Instructions.....(pocket booklet)
 Crown Timber Regulations.....(mimeo paper)
 Procedure to Obtain Authority to Cut Timber from
 Crown Lands.....(leaflet)
 Crown Timber dues.....(leaflet)

Forest Protection

- Forest Fires Prevention Act and Regulations.....(booklet)
 A Disease of the Scots Pine (caused by *Diplodia
 pinea*).....(booklet)
 Forest Fire Protection in Post-War Rehabilitation
 (in Sudbury District).....(booklet)

Reforestation

- The Farm Woodlot.....(booklet)
 Windbreaks and Shelterbelts.....(folder)
 Trees for Schools.....(booklet)
 Forest Trees for Distribution.....(folder)
 Forest Tree Planting.....(booklet)
 Farm Forestry.....(folder)
 Glacial Pot Hole Area, Durham County, Ontario.....(booklet)

Land and Recreational Areas

- The Public Lands Regulations.....(booklet)
 Lands for Settlement in Ontario.....(folder)
 Summer Resort Lands in Ontario.....(booklet)
 Algonquin Park.....(folder)
 A New Species of Tapeworm from Lake Trout.....(booklet)

Surveys

- List of Townships in the Province of Ontario.....(booklet)
 List of Lithographed Maps and Plans.....(sheet)

General

- The History and Status of Forestry in Ontario.....(booklet)
 Indians of Ontario.....(booklet)
 Ontario Forest Areas.....(loose-leaf atlas)
 Definitions of Important Branches of Forestry.....(folder)
 Annual Reports of the Department.....(booklets)



THIS AREA ONCE MAINTAINED GOOD STANDS OF WHITE PINE; SAND LANDS MISAKENLY CLEARED FOR AGRICULTURE ARE NOW BEING REFORESTED



EARLY LIFE OF A NEW FOREST ON SAND PLAINS SIMILAR TO THE ABOVE PHOTOGRAPH

DIVISION OF REFORESTATION

In the work of this Division, which is concerned with the promotion of forestry among private owners and public agencies in Southern Ontario, there has been increasing collaboration with the Department of Agriculture. Fundamental soil and water problems are of prime importance to both agricultural and forestry interests. The Extension, or Zone Foresters, whose work was initiated last year, have worked successfully with private land-owners and municipal bodies, and with County Agricultural Representatives.

County Forests

Continued work on County Forests was simplified this year by the fact that the Zone Foresters were able to look after these properties.

The County of Simcoe acquired a new property of some 1,400 acres, to be known as the Wildman Forest, as an addition to their County Forest area.

Tree Distribution

The distribution of trees this past season has declined, largely owing to the labour situation caused by war conditions.

Private land owners received $8\frac{1}{2}$ million trees and some 2 million were used on Provincial and Municipal properties. A detailed table on page 73 gives the distribution to the various planting projects.

Protection

No serious fire damage occurred in either the Provincial or County forest areas this past season.

Co-operation was continued with the Federal Forest Insects Division. Inspections were maintained, and a certain amount of spraying done at the various forest stations.

Ganaraska Survey

The Ontario Government in co-operation with the Dominion Re-construction Committee at Ottawa carried out a sample survey on the Ganaraska River Basin in Durham County. This was considered a suitable area for Southern Ontario in which to determine how many men could be employed, what tasks are involved in the restoration of a countryside, how much it will cost, and what will be the benefit to the community and the state. The Ganaraska River empties into Lake Ontario through the town of Port Hope and drains approximately 75,000 acres lying largely in the townships of Clarke and Hope in Durham County. The upper reaches of the Ganaraska drainage embrace considerable areas of light land on which agriculture can be conducted only with difficulty.



A GROVE OF RED AND WHITE PINE, FORTY YEARS OF AGE, IN NEED OF IMPROVEMENT



THE SAME GROVE AS SHOWN ABOVE AFTER A THINNING AND PRUNING OF THE DEAD BRANCHES. THESE PHOTOS ILLUSTRATE WOODLOT MANAGEMENT

TABLE No. 1
TREES DISTRIBUTED TO PRIVATE LANDOWNERS

County or District	Applicants	Conifers	Hardwoods	Cuttings	Totals
Algoma.....	19	46,020	5,312	125	51,457
Brant.....	199	217,739	37,763	5,928	261,430
Bruce.....	140	86,403	21,060	916	108,379
Carleton.....	60	43,205	8,642	6,035	57,882
Cochrane.....	7	1,270	86	200	1,556
Dufferin.....	46	59,475	8,875	1,210	69,560
Dundas.....	28	46,422	22,875	825	70,122
Durham.....	144	266,577	60,606	12,097	339,280
Elgin.....	195	647,263	99,246	14,590	761,099
Essex.....	115	67,477	10,377	810	78,664
Frontenac.....	34	34,060	4,896	430	39,386
Glengarry.....	15	5,935	1,872	25	7,832
Grenville.....	20	24,850	6,142	850	31,842
Grey.....	188	106,868	14,998	1,200	123,066
Haldimand.....	67	37,446	11,120	881	49,447
Haliburton.....	26	27,860	1,789	810	30,459
Halton.....	132	76,391	12,855	2,265	91,511
Hastings.....	52	76,945	4,309	786	82,040
Huron.....	191	183,033	51,553	690	235,276
Kenora.....	4	1,570	430	105	2,105
Kent.....	59	23,822	5,531	706	30,059
Lambton.....	102	52,317	25,543	1,494	79,354
Lanark.....	19	20,445	2,642	100	23,187
Leeds.....	35	15,076	3,534	2,560	21,170
Lennox and Addington.....	34	33,765	1,876	1,275	36,916
Lincoln.....	62	80,712	8,041	1,275	90,028
Manitoulin.....	10	3,535	330	.....	3,865
Middlesex.....	253	294,133	41,828	5,618	341,579
Muskoka.....	108	181,240	16,408	1,600	199,248
Nipissing.....	9	8,810	1,325	500	10,635
Norfolk.....	441	1,315,236	162,527	9,597	1,487,360
Northumberland.....	95	89,197	14,002	6,903	110,102
Ontario.....	192	184,564	32,198	18,597	235,359
Oxford.....	217	194,548	69,115	8,847	272,510
Parry Sound.....	68	114,470	6,248	295	121,013
Patricia.....	.....	.....	.....	.....	.....
Peel.....	180	113,855	23,911	3,704	141,470
Perth.....	82	72,832	21,643	3,955	98,430
Peterborough.....	238	130,359	22,117	4,299	156,775
Prescott.....	13	21,576	1,288	12	22,876
Prince Edward.....	43	15,499	5,574	2,687	23,760
Rainy River.....	4	575	310	250	1,135
Renfrew.....	16	22,388	2,503	1,112	26,003
Russell.....	19	11,465	2,843	1,105	15,413
Simcoe.....	407	736,603	57,075	8,159	801,837
Stormont.....	15	7,145	2,220	75	9,440
Sudbury.....	19	7,015	1,710	585	9,310
Thunder Bay.....	18	10,340	930	50	11,320
Timiskaming.....	5	1,365	150	50	1,565
Victoria.....	50	26,511	4,694	1,356	32,561
Waterloo.....	149	100,337	21,435	5,742	127,514
Welland.....	163	93,948	21,924	1,203	117,075
Wellington.....	110	113,933	40,697	10,265	164,895
Wentworth.....	160	112,791	15,006	3,031	130,828
York.....	689	495,804	90,386	26,042	612,232
Totals.....	5,766	6,763,020	1,112,370	183,827	8,059,217

TABLE No. 2
SUMMARY OF TREES DISTRIBUTED, 1942

Class of Property	Total Shipments	Conifers	Hardwoods	Cuttings	Total Trees
<i>Private Lands:</i>					
Reforestation and Windbreaks	5,766	6,763,020	1,112,370	183,827	8,059,217
School Children	386	359,286	143,511	2,848	505,645
<i>Semi-Public Properties</i>	83	111,618	21,087	6,365	139,070
<i>Municipal Properties:</i>					
County Forests	11	982,350	121,385	1,500	1,105,235
Forest Plantations	65	486,800	118,075	4,550	609,425
Roads	17	44,000	11,700		55,700
School Grounds					
School Demonstration Plots					
Sundry	24	25,410	7,236	350	32,996
<i>Provincial Crown Lands:</i>					
Forest Stations	3	306,100	10,000		316,100
Northern Plantations					
Forests	1	50,000			50,000
Ranger Plantations	11	20,610	150		20,760
Parks	4	6,269	325	200	6,794
Highways	7	66,970	15,410		82,380
Hydro-Electric Power Commission	3	660	2,100		2,760
Hospitals	2	3,250	400		3,650
Penal Institutions	2	2,000			2,000
Sundry	3	20,600	12,310		32,910
<i>Dominion Crown Lands</i>	46	143,990	9,135	800	153,925
<i>Miscellaneous</i>	31	87,810	36,710	100	124,620
Totals	6,465	9,480,743	1,621,904	200,540	11,303,187



TABLE No. 3
NUMBER OF TREES DISTRIBUTED EACH YEAR, 1933-1942

	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942
Conifers.....	7,564,869	8,288,659	9,467,904	8,484,077	9,247,200	9,984,368	13,963,646	13,831,098	10,946,196	9,480,743
Hardwoods...	1,181,051	479,523	988,968	1,247,544	1,350,371	1,740,752	2,487,607	2,907,437	2,327,438	1,621,904
Cuttings.....	172,422	209,994	281,860	413,222	418,173	527,415	470,653	528,162	237,665	200,540
Totals.....	8,918,342	8,978,176	10,738,732	10,144,843	11,015,744	12,252,535	16,921,906	17,266,697	13,511,299	11,303,187



MATURE STAND OF JACKPINE AND BLACK SPRUCE WITH NATURAL REGENERATION

DIVISION OF RESEARCH

The shortage of trained personnel limited the amount of work undertaken during the past fiscal year by the Division of Research, which was established in the previous year. The staff of the Division consisted of a Divisional Chief, who also acted as Chief of the busy Division of Forest Protection, one Forest Pathologist, one other Forester, transferred from the position of Assistant District Forester at one of the field offices during the year, and one lady assistant employed in the auxiliary service of maintaining the Departmental Library.

In the restricting circumstances of wartime, a minimum of field investigation work was undertaken during the year.

Using the terms in their wider significance, the work carried on during the fiscal year 1942-43 may be summarized under the following headings:

A. FOREST MANAGEMENT STUDIES

- (1) Treatment of cut-over pine lands—Timagami area. Records were kept on the program of slash disposal following logging operations, initiated by the Division of Timber Management in 1936, with a view to determining the feasibility of this method of perpetuating the pine stands in this area. An interim report was submitted.
- (2) Treatment of cut-over pulpwood stands—Lake Nipigon area. Records were kept of the effect of slash burning on natural regeneration, a project initiated by the Division of Timber Management in 1940. An interim report was submitted.

B. FOREST ECONOMICS

- (1) A paper study of the Land Acquisition Policy of the United States Government was made during the year, and a report was submitted.
- (2) A study of Stumpage Prices in Ontario was commenced in 1942. This project was not completed at the close of the fiscal year. No interim report was submitted.
- (3) A study of Tax Revision for Farm Woodlots, having such revision in view as a possible means of encouraging improved woodlot conditions, was authorized during the year, but not commenced.

C. WOOD UTILIZATION

- (1) Preliminary office work was done on a study of sawmill waste, in the T. & N. O. and Pembroke areas.

D. FOREST PROTECTION

(1) Fire Protection:

(a) Allowable Fire Loss: Statistical material was worked up to obtain round figures for each of the Forest Districts in the Province. The report, which was virtually completed, was not quite ready for submittal at the close of the fiscal year.

(2) Protection from Insects: Co-operation was continued with the Division of Entomology, Department of Agriculture, Ottawa, in connection with the Insect Survey and forest insect control in Ontario. Insects were collected by many members of the Department's field staff, and sent to Ottawa.

(3) Protection from Chemical Fumes: Further data on the spread of sulphur fumes from Sudbury were compiled. An interim report was submitted.

E. LIBRARY

A Departmental Library was established last year, under the supervision of the Division of Research, for the purpose of making available to the staff of the Department all of the more important forestry literature for technical and administrative reference.

During the year under review, library facilities were improved, permitting of a more satisfactory arrangement of the material. All material was classified and listed for reference.

Accessions to the library during the year were as follows:

Books—291 (making a total of 1,030 volumes).

Pamphlet material—290 (making a total of 4,057 pamphlets).



MIXED HEMLOCK AND YELLOW BIRCH STAND IN ALGONQUIN PROVINCIAL PARK

DIVISION OF SURVEYS

The Division of Surveys does a great deal of aerial mapping and survey work for outside services and for other government departments. By so doing, the Province of Ontario is assured of maps of its timber and other resources over immense areas at practically no cost to itself. The companies which receive this service, and pay for it, benefit through having trained technicians placed at their disposal at a cost much lower than they could establish the same service for themselves.

The magnitude of this work of aerial survey, which is basic to planning the development of our natural resources, is indicated by the figure of total area so surveyed in the past six years. From 1937 to 1942 this Division surveyed from the air 21,249,560 acres of forest land in Northern Ontario.

Ground Survey work is all done by private contract by Ontario Land Surveyors.

The following surveys were made during the fiscal year ending March 31st, 1943.

AERIAL SURVEYS

For Timber Companies		For Other Departments		For Department of Lands and Forests	
Company	Area Sq. Mi.	Department	Area Sq. Mi.	Department Only	Area Sq. Mi.
*Ontario-Minnesota	984	Highways	675	*Lands & Forests	120
Patten Logging	81	Highways	1,067	Lands & Forests	660
Arrow Land & Logging	81	Highways	1,628	*Lands & Forests	160
†Abitibi P. & P. Co.	1,649	H.É.P.C.	100		
		*Mines	210		
Totals	2,795		3,680		940

GRAND TOTAL—7,415 SQUARE MILES

*Includes preparation of maps.

†Includes mapping only.

GROUND SURVEYS

1. Certain lines in the Township of Burns.
2. Summer resort locations in the Township of Harrison.
3. Boat House Sites, Finlayson Park, Lake Timagami.
4. Islands in lakes in Townships of Goschen, Carlyle, Humboldt, Kilpatrick, No. 59 and No. 67.
5. Renewing permanent monuments, Townships of Scarfe and Patton.
6. Limits between Townships of Rolph and Head and between Head and Maria.
7. Traversing central and western portions of Lake of the Woods.
8. Lots numbers 2 and 3, concessions 1 and 2, Township of Nipigon.

During the year a municipal survey of a portion of the town of Merritton was confirmed, and a number of townsites were surveyed on privately owned land subject to the provisions of the Townsites Act. These townsites are as follows:

1. Burrough's Townsite, Township of Tyrrell, in which the Crown selected one-quarter of the lots.
2. Jeromston Addition in which the Crown accepted a cash consideration in lieu of selecting the lots.
3. Subdivision of part of Lot 8, Concession 6, Township of Leitch in which the Crown accepted a cash consideration in lieu of selecting the lots.

Total Mileage of Ground Surveys, not including traverse of islands, was 238 miles:

Number of Islands surveyed.....	100
Number of Summer Resort Locations surveyed.....	23
Number of Boat House Sites surveyed.....	63



A MIXED TIMBER STAND IN THE OTTAWA VALLEY

LEGEND

- A WEEDS IN LAKE.
- B SCRUB.
- C BLACK SPRUCE PULPWOOD.
- Cs SMALL BLACK SPRUCE PULPWOOD.
- D DRY DUMP, SHOWING PILES OF PULPWOOD.
- E MAIN HAUL ROAD.
- F MARSH GRASS.
- G DWARE SPRUCE.
- H MATURE BIRCH AND POPLAR.
- C.O. CUT OVER, SHOWING STRIP ROADS RUNNING INTO A HAUL ROAD.



TYPES OF FOREST MAY BE DETERMINED FROM AERIAL PHOTOGRAPHS. THESE ASSIST IN PLANNING TIMBER CUTTING OPERATIONS.



WHITE PINE FOREST, UPPER NIPISSING RIVER

DIVISION OF TIMBER MANAGEMENT

The operating season of 1942-43 throughout Ontario was marked by the intensive efforts of the wood-using industries to meet the increasing demand for forest products due to the war. In this, the Department co-operated by endeavouring to make available suitable areas of timber as a source of raw material. The shortage of labour and materials continued to be acute, however, with the result that over-all production in the woods for the season was somewhat less than the previous season.

A statement of timber cut during the 1941-42 season and returned during 1942, is given on page 86. Preliminary returns for 1942-43 indicate the decrease in production already noted.

Timber Sales—1942-43

The details of the 69 new sales of timber made during the season are given on pages 88 to 97 inclusive, and indicate that 373.25 square miles of timber limits were sold.

During the season, 88 timber licenses comprising 360.75 square miles were abandoned, details being on pages 98 to 109 inclusive.

The status of the timber licensed areas in Ontario as at March 31st, 1943, was therefore as follows:

	<i>No.</i>	<i>Area—Sq. Miles</i>
Licenses and Renewals Issued, 1942-43.....	846	12,424.00
Licenses in Suspense.....	167	1,666.25
	<hr/>	<hr/>
TOTAL.....	1013	14,090.25

This is 23.75 square miles less than that under license as at March 31st of the previous year. The 36.25 square miles not accounted for by new sales and abandonments is the result of minor adjustments in the areas of individual timber licenses.

Pulpwood and Timber Agreements, 1942-43

New agreements entered into during the season increased the area held by pulpwood concession and timber agreement to 71,636.50 square miles. Complete memoranda of the agreements concerned are reproduced on pages 110 to 151. A table of the "Area Under Pulpwood and Timber Agreement" for the past nine years is given on page 86.

Mills Licensed, 1942-43

The mills licensed in accordance with the regulations of The Mills Licensing Act were as follows:

Sawmills, less than 5000' per diem.....	477
Sawmills, 5000' to 30,000' per diem.....	630
Sawmills, over 30,000' per diem.....	37
Pulp and/or Paper Mills.....	34
	<hr/>
	1178
	<hr/>

By Order-in-Council of October 27th, 1942, the regulations under The Mills Licensing Act were amended to provide the Minister of Lands and Forests with authority to require mill owners and operators to produce statements certifying to the source of supply. It is believed the new regulations will facilitate the effective supervision of the small portable sawmill.

During the year, new mill license application forms were introduced to provide for the collection of mill supply and production statistics.

Pulpwood Exports from Ontario Crown Lands, 1942

The pulpwood exported from Ontario Crown Lands during the calendar year 1942 amounted to 482,597.62 cords.

The pulpwood imported into Ontario, chiefly from Quebec, amounted to approximately 400,000 cords.

Ontario Crown Land exports, less imports into Ontario, amount, therefore, to approximately 82,597 cords.

Export of Hardwood Logs—January 1 to December 31, 1942

War needs have greatly increased the demand for hardwood logs, particularly those suitable for veneer. To assist in meeting these requirements, an Order-in-Council was passed on June 30, 1942, authorizing the export of hardwood logs to Great Britain until cessation of hostilities in the present war.

The export of hardwood logs to the United States was also permitted during the season, subject to the approval of the Export Permit Board, Department of Trade and Commerce, Ottawa.

Hardwood logs exported from Ontario, all sources, amounted to 4,690,280 ft. B.M. during the 1942-43 season.

Termination of Stumpage Reductions

The improvement in the lumber industry made possible the termination, by Order-in-Council of June 30th, 1942, of the special reduction in the dues on sawlog timber which had been in effect since the 1934-35 season on all timber sales made prior to September 11th, 1934. The Order-in-Council also provided the Minister with authority to make stumpage adjustments when necessary.

Transfer Fee

By Order-in-Council of February 5th, 1943, the former fee of \$5.00 per square mile or fraction thereof applicable to the transfer of all timber licenses and pulpwood concessions, was substituted by the following schedule:

First 10 square miles.....	\$5.00 per square mile
11 to 50 square miles.....	\$2.00 " " "
51 to 100 square miles.....	\$1.00 " " "
101 to 500 square miles.....	.50 " " "
501 square miles, plus.....	.25 " " "
Minimum charge: \$10.00	

*Timber Scaling**Scaling Examinations:*

Three scaling examinations were held during the year at Minden, Dryden and Port Arthur, with the following results:

	<i>Minden</i>	<i>Dryden</i>	<i>Port Arthur</i>
Number of Candidates.....	65	68	52
Number obtaining full license.....	16	23	27
Number obtaining sawlog license.....	9	8	
Number obtaining pulpwood license...	8	9	5

The balance of the candidates were unsuccessful, or were recommended for licenses after additional practical experience.

Scalers' Refresher Course:

A scalers' Refresher Course was held at West Arm near North Bay on October 5th to 9th inclusive, and was attended by 63 of the Department's scalers from the North Bay, Sudbury and Sault Ste. Marie districts. This was a new undertaking by the Department, which contributed greatly to the standardization of scaling practice in the Province.



NATURE HAS TAKEN 300 YEARS TO PRODUCE THESE HUGE WHITE PINE TREES

Scalers' Manual:

Preparation of an official Manual of Scaling Instructions was continued during the season.

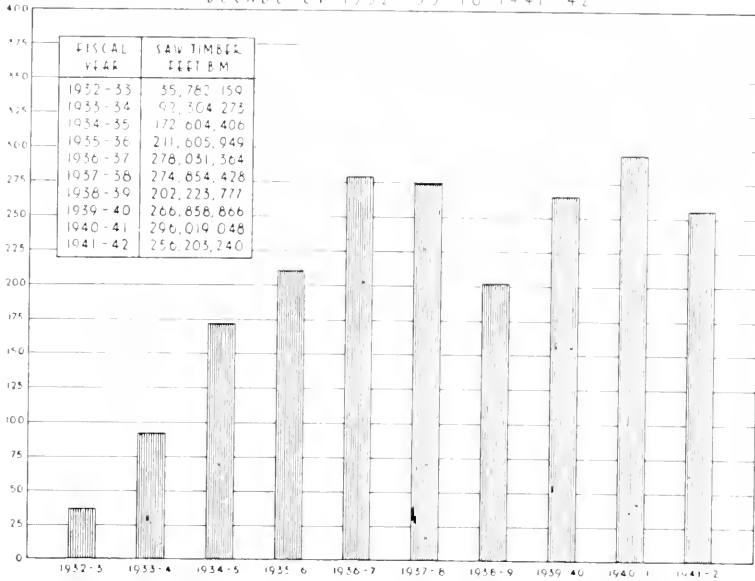
Area Under Pulpwood and Timber Agreements

<i>Fiscal Year</i>	<i>Area Sq. Miles</i>	<i>Fiscal Year</i>	<i>Area Sq. Miles</i>
1934-35.....	53,416.25	1939-40.....	65,330.00
1935-36.....	52,849.25	1940-41.....	65,497.50
1936-37.....	52,898.25	1941-42.....	66,509.50
1937-38.....	54,625.50	1942-43.....	71,636.50
1938-39.....	62,643.00		

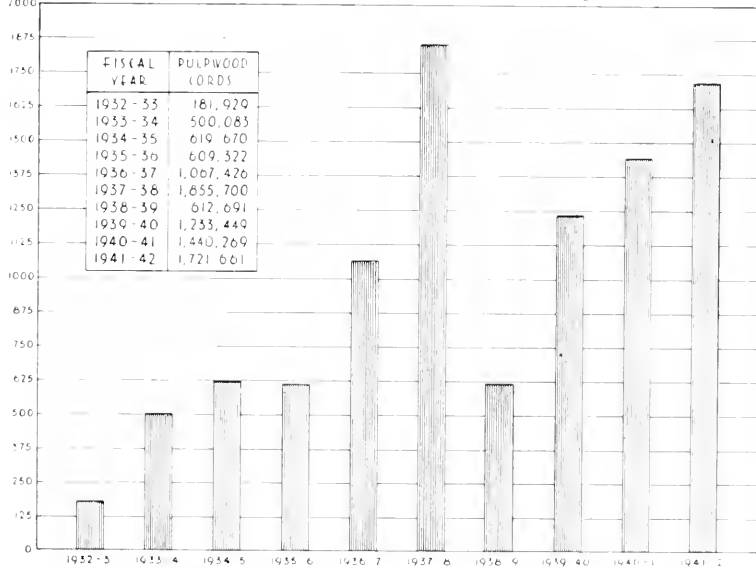
Amounts of Timber Cut—Season 1941-42

Species	Pieces	Feet	Cords
White Pine and Red Pine.....	2,283,614	101,082,685	
Jackpine.....	3,800,360	59,441,441	168,376
Spruce.....	1,859,191	43,219,088	1,407,365
Balsam.....	47,220	682,649	116,767
Hemlock.....	624,611	22,067,081	
Birch.....	279,348	18,075,316	
Maple.....	84,222	4,311,776	
Other Hardwoods.....	95,301	3,588,580	
Poplar.....	183,993	3,642,354	29,151
Cedar.....	5,416	62,008	
Tamarac.....	1,358	30,262	
TOTAL.....	9,264,634	256,203,240	1,721,659
	Pieces	Lineal Feet	Cords
Ties.....	398,278		
Poles.....	18,593		
Posts.....	56,750		
Fuelwood.....			83,403
Logging and Mining Timber.....		202,678	
Miscellaneous.....	100		116

MILLIONS OF FEET
SAW TIMBER CUT FROM CROWN LANDS IN ONTARIO
 DECADE OF 1932-33 TO 1941-42



THOUSANDS OF CORDS
PULPWOOD CUT FROM CROWN LANDS IN ONTARIO
 DECADE OF 1932-33 TO 1941-42



Timber areas sold from April 1st, 1942 to March 31st, 1943

Date Sold 1942	Locality	Area No. of Ten-nders sq. miles	To Whom Sold	Prices Paid				
				Kind of Timber	Bid	Upset	Dues	Total
April 24	Devon Twp.....	2	Nick Glowacki, Ft. William, Ontario	White Pine Logs... Jackpine Logs... Spruce Logs... Jackpine Pulpwood... Poplar Pulpwood...	\$1 10 1 25 1 75 1 15 30	\$7.50 4.00 5.50 20 10	\$2.50 1.50 2.00 .40 .40	\$11.10 6.75 9.25 7.75 8.80
May 8	Horden Twp.....	8	Russell E. Johnson Moose River, Ont.	Spruce Logs... Balsam Logs.....	..... .....	5.00 5.00	2.00 2.00	7.00 7.00
May 18	Lee Twp.....	3	T. S. Woolings, Englehart, Ont.	Poplar Pulpwood...	.05	.20	.40	.65
July 7	Rea Lake Area, Parcel 1.....	35	J. A. Mathien Ltd., Rainy Lake, Ont.	White and Red Pine Logs.....	.....	4.75	2.50	7.25
June 3	Vermilion additional	1 1/4	P. J. Scollard, Hudson, Ont.	Spruce Pulpwood... Balsam Pulpwood...	.15.....	.25 1.10	1.40 .70	1.80 1.80
June 12	Black Twp.....	23	J. N. Cloutier, Ramore, Ont.	Jackpine Logs... Spruce Logs.....	..... .....	6.00 5.50	1.50 2.00	7.50 7.50
June 12	Idington Twp.....	1/4	Eugene Levesque, Harty, Ont.	Spruce Pulpwood... Balsam Pulpwood...	.05.....	.30 1.05	1.40 .70	1.75 1.75
June 30	Askin and Hartle Twp.....	10 1/2	Mattawa Wood Products Ltd., per R. C. Bus- tard, 28 Highland Crescent, Toronto, Ont.	Poplar Pulpwood... Spruce Pulpwood... Balsam Pulpwood...	..... ..... .....	.10 .25 .95	.40 1.40 .70	.50 1.65 1.65

Timber areas sold from April 1st, 1942 to March 31st, 1943

Date Sold 1942	Locality	Area sq. miles	No. of Ten-nders	To Whom Sold	Prices Paid				Total
					Kind of Timber	Bid	Upset	Dues	
July 3	Owens Twp.....	1/4	1	Willfred Bergeron, Harty, Ont.	Spruce Pulpwood, Balsam Pulpwood	.45 1.15	.45 1.15	1.40 1.85	1.85 1.85
July 3	McCowan Twp. Dist. of Cochrane...	3/4	2	Narcisse Veilleux, Lowther, Ont.	Spruce Pulpwood, Balsam Pulpwood	.41 .35	.41 .35	1.40 1.40	2.16 2.16
July 3	Stoddart, Dist. of Cochrane.....	2	1	George Lecours, Hearst, Ont.	Spruce Pulpwood, Balsam Pulpwood	.25 .25	.25 .25	1.40 1.40	1.65 1.65
July 10	Griffith, Renfrew County.....	3/4	2	Charles Rhode, Clontarf, Ont.	Maple Logs..... Basswood Logs..... Spruce Logs..... Poplar Logs..... Birch Logs..... Elm Logs..... Spruce Pulpwood..... Balsam Pulpwood.....	2.50 2.50 3.00 1.50 2.50 2.50 .60 1.30	2.50 2.50 3.00 2.00 2.50 2.50 1.40 1.70	2.50 2.50 2.00 2.00 2.50 2.50 1.40 1.70	5.00 5.00 5.00 3.50 5.00 5.00 2.00 2.00
July 20	McCowan Twp.....	3/4	1	V. Roy, Opasatika, Ont.	Spruce Pulpwood, Balsam Pulpwood	.35 1.05	.35 1.05	1.40 1.70	1.75 1.75
July 20	McCowan Twp.....	1 1/4	2	Narcisse Veilleux, Lowther, Ont.	Spruce Pulpwood, Balsam Pulpwood	.41 .41	.35 1.05	1.40 1.70	2.16 2.16
Aug. 4	Bowman and Currie Twp.....	3	2	Feldman Thr. Co. Ltd., Schumacher, Ont.	Jackpine..... Spruce Logs..... Spruce Pulpwood..... Balsam Pulpwood.....	1.10 2.25 .30 .30	6.00 5.50 1.40 .80	1.50 2.00 1.40 1.70	8.60 9.75 1.80 1.80
Aug. 18	Kendry Twp.....	1 1/2	1	V. T. Filion, Moonbeam, Ont.	Spruce Pulpwood, Balsam Pulpwood	.06 .06	.60 1.30	1.40 1.70	2.06 2.06

Timber areas sold from April 1st, 1942, to March 31st, 1943

Date Sold 1942	Locality	Area sq. miles	No. of Ten- ders	To Whom Sold	Prices Paid				Total
					Kind of Timber	Bid	Upset	Dues	
Aug. 18	Olive Twp.	7	2	Temagami Trb. Co. Ltd., Goward, Ont.	Red and White Pine	1 65	6 00	2 50	10 15
Aug. 12	Brower Twp.	12	1	T. B. Skidmore, Brower, Ont.	Spruce Pulpwood Balsam Pulpwood Poplar Pulpwood	.05 .05 .20	.35 1 05 .20	1 40 .70 .40	1 80 1 80 .60
Sept. 14	Area 2, Area S. of Wade and parts of Pelican and Unbach Twps.	20	1	Jas. Glover, Giroux, Man.	Jackpine Ties Tops for Lumber		.04 1 50	.10 1 50	.14 3 00
Sept. 14	Area 1, S. of Fowler Adjacent to Sturgeon Lake	75	1	Russell & Johnson per W. H. Russell, Savant Lake, Ont.	Jackpine Tie Timber Jackpine Ties		4 50 .02	2 50 .10	7 00 .12
Sept. 14	Area 2, Vic. of Wawang Lake	10	1	Thomas Falls, Room 10, Kuttan Block, Port Arthur, Ont.	Jackpine Tie Timber Jackpine Ties	1 00 .02	4 50 .02	1 50 .10	7 00 .14½
Sept. 8	Watten Twp.	2	1	Garnet Cornell, LaValles, Ont.	Poplar Pulpwood Spruce Pulpwood Balsam Pulpwood Jackpine Pulpwood	.12 .10 .10 .35	.10 .75 .10 .35	.40 1 40 .70 .40	.62 2 25 .80 .75
Sept. 8	Owens Twp.	34	1	Mathias Ouellette, Harty, Ont.	Spruce Pulpwood Balsam Pulpwood	.05 .05	.45 .45	1 40 1 40	1 90 1 90

Timber areas sold from April 1st, 1942, to March 31st, 1943

Date Sold 1942	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Total
					Kind of Timber	Bid	Upset	Dues	
Sept. 8	Shawanaga Twp., Burpee Twp.	2 ³ / ₄	1	Noble O. Dumont, Shawanaga, Ont.	White & Red Pine Spruce & Balsam. Hemlock Tamarac Hardwood	.50 .30 .30 .25 .50	5.00 4.00 2.50 4.50 2.50	2.50 2.00 1.50 1.50 2.50	8.00 6.30 4.30 6.25 5.50
Sept. 4	Nansen Twp.	1/4	1	W. Lamontagne, Moonbeam, Ont.	Spruce Pulpwood Balsam Pulpwood	..........	.25 .25	1.40 1.40	1.65 1.65
Sept. 10	McCann Twp.	4	1	D. M. Johnson, Matheson, Ont	Spruce Pulpwood Balsam Pulpwood Spruce Logs Jackpine Logs	.10 .10 1.50 1.15	.35 .35 5.50 6.00	1.40 1.40 2.00 1.50	1.85 1.85 9.00 8.65
Sept. 16	Eilber Twp.	1/4	2	Napoleon Gagnon, Mattice, Ont.	Spruce Pulpwood Balsam Pulpwood	.25 .25	.40 .40	1.40 1.40	2.05 2.05
Sept. 16	Shannon Twp.	8 ³ / ₄	1	Arsene Brocher, Hallebourg, Ont.	Spruce Pulpwood Balsam Pulpwood	..........	.15 .15	1.40 1.40	1.55 1.55
Sept. 16	Lebel Twp.	1 1/4	1	Ed. Wilson, Kirkland Lake, Ont.	Jackpine Logs	1.50	3.00	1.50	6.00
Sept. 22	Melgund Twp.	3/4	1	Dryden Paper Co. Ltd., Dryden, Ont.	Jackpine Logs Jackpine Pulpwood Spruce Pulpwood	.50 05 05	6.00 .10 .35	1.50 40 1.10	8.00 .55 1.80
Sept. 30	Halkirk Twp.	2	1	A. Sawicki, Erno, Ont.	Jackpine Spruce Poplar Jackpine Pulpwood Spruce Pulpwood Poplar Pulpwood	..... ..... ..... ..... ..... .....	3.50 4.00......35 .10 .10	2.50 2.00 2.00 40 1.40 1.40	6.00 6.00 2.00 75 1.65 50

Timber areas sold from April 1st, 1942, to March 31st, 1943

Date Sold 1942	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Total
					Kind of Timber	Bid	Upset	Dues	
Sept. 30	Fingal Twp.	7	1	K. W. Biglow, Ramsay, Ont.	Jackpine Spruce Cedar	.15 .50 .10	6.00 5.50 6.00	1.50 2.00 1.50	7.65 8.00 7.60
Oct. 5	McCrea Twp.	3 ⁴	3	Joe Matko, Lowther, Ont.	Spruce Pulpwood Balsam Pulpwood	.26 .26	.35 .35	1.40 1.4	2.01 2.01
Oct. 5	Township 167	1	1	S. L. Sellers, Blind River, Ont.	Birch Logs Hemlock Red & White Pine	1.00	2.00 1.50 5.00	2.50 1.50 2.50	5.50 3.00 8.50
Oct. 15	Mateking Twp.	1	2	Dryden Paper Co. Ltd., Dryden, Ont.	Jackpine Spruce Spruce Pulpwood	1.00 .50 .10	7.00 6.00 .35	1.50 2.00 1.40	9.50 8.50 1.85
Oct. 15	Abinger Twp.	3 ⁴	1	Eady & Graham, Cloyne, Ont.	White & Red Pine Poplar Hardwoods Hemlock Spruce & Balsam	.25 .50 .25 .75 2.00	6.00 2.00 3.50 2.50 4.00	2.50 2.00 2.50 1.50 2.00	8.75 4.50 6.25 4.75 8.00
Oct. 20	Gurd Twp.	1 ⁴	1	The Trout Creek Lumber Co., Powassan, Ont.	Pine Hardwoods Hemlock Spruce	.05 .35 3.00 4.00	7.50 3.50 3.00 4.00	2.50 2.50 1.50 2.00	10.00 6.00 4.50 6.00
Oct. 20	Twp. 68, Sudbury Dist.	3	1	C. A. Fielding, Copper Cliff, Ont.	Red & White Pine Hemlock	.05 .05	6.50 3.00	2.50 1.50	9.05 4.55
Oct. 20	Area 1—S. West 14, Arnold.	9	3	Hill, Clark, Francis Ltd., New Liskeard, Ont.	Jackpine Logs Spruce Pulpwood	2.65 .15	6.00 .30	1.50 1.40	10.15 1.85

Timber areas sold from April 1st, 1942, to March 31st, 1943

Date Sold 1942	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Total
					Kind of Timber	Bid	Upset	Dues	
Oct. 20	Area 2—Arnold, Katrine, Gauthier & McVittie Twp.	42	3	Walter Little Ltd., Kirkland Lake, Ont.	Jackpine Logs Spruce Logs Spruce & Balsam Pulpwood	3.65 3.65 .20	4.00 3.50	1.50 2.00 1.40	9.15 9.15 1.60
Oct. 20	Area 3—Gauthier & McVittie Twp.	4	3	Dominion Bottling Works, Kirkland Lake, Ont.	Jackpine Logs Spruce Logs Balsam Logs Spruce Pulpwood Balsam Pulpwood	1.50 1.50 1.50 .10 .10	6.00 5.50 4.00 .30 .30	1.50 2.00 2.00 1.40 1.40	9.00 9.00 7.50 1.80 1.80
Oct. 13	Norman Twp.	3	2	Birmingham & Steehyn, Capreol, Ont.	Red & White Pine Spruce Jackpine Birch Jackpine Lagging	5.50 5.25 5.00 5.50	7.50 5.00 2.50 2.50	2.50 2.00 1.50 2.50	15.50 12.25 9.00 10.50
Oct. 15	Best Twp.	1 1/4	2	A. J. Murphy Lumber Co., Ltd., Latchford, Ont.	Red & White Pine Spruce Jackpine	2.00	6.00 4.50 4.00	2.50 2.00 2.50	10.50 6.50 6.50
Oct. 5	Denbigh Twp.	3 1/4	2	A. G. Wilson, Boulder, Ont.	Red & White Pine Hemlock Spruce & Balsam Hardwoods . . . . .	...........25 .25	7.50 3.00 4.00 3.00	2.50 1.50 2.00 2.50	10.00 4.50 6.25 5.75
Oct. 26	Bayly Twp.	6	1	Milton Irvine, Englehart, Ont.	Red & White Pine Jackpine Spruce Sawlogs Spruce Pulpwood	1.50......50 .15	7.50 6.00 5.50 .20	2.50 1.50 2.00 1.40	11.50 8.00 8.00 1.75
Oct. 26	Boston Twp.	1	1	W. H. Nichol, Tarswell, Ont.	Jackpine Logs Spruce Logs Spruce Pulpwood . . . . .	...........15	6.00 5.50 .20	1.50 2.00 1.40	7.65 7.65 1.75

Timber areas sold from April 1st, 1942, to March 31st, 1943

Date Sold 1942	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Kind of Timber	Prices Paid			Total
						Bid	Upset	Dues	
Nov. 3	Mafeking Twp.	3	1	Dryden Paper Co. Ltd. Dryden, Ont.	Jackpine Logs..... Jackpine Pulpwood..... Spruce Pulpwood.....	.50 .10 .35	6.50 .40 1.40	8.50 .50 1.75	
Nov. 2	McNaught Twp.	4	1	Kormac Lumber Co., Nemigos, Ont.	Jackpine Logs.....	6.00	1.50	7.50	
Nov. 9	Catharine Twp.	1½	1	Armand Touzin, Marter, Ont.	Spruce Logs..... Jackpine Logs..... Tamarac Logs..... Spruce Pulpwood.....	1.50 1.50 1.00 .15	5.50 6.00 3.00 .20	2.00 1.50 1.50 1.40	9.00 9.00 5.50 1.75
Nov. 9	Blain Twp.	6¼	1	Willfred Paiment, Earlton, Ont.	Jackpine Logs..... Spruce Pulpwood.....	.06	6.00 .20	1.50 1.40	7.50 1.65
Nov. 9	Rathloun Twp.	3	1	Carl Wallin, P.O. Box 121, Markstay, Ont.	Red & White Pine Jackpine Jackpine Lagging.....	.10 .10 .07	6.00 5.00	2.50 1.50	7.60 6.60 .07
Nov. 16	Stoddart Twp.	1¼	2	Arthur Lecours, Carey Lake, Ont.	Spruce Logs Spruce Pulpwood Balsam Pulpwood	.50 .25 .95	4.00 1.40 .70	2.00 1.65 1.65	6.50 1.65 1.65
Oct. 19	Haycock Twp.	¼	1	Joe Peterson, P.O. Box 212, Kenora, Ont.	White Pine Red Pine Spruce Birch Spruce Pulpwood Balsam Pulpwood	.20 .15 .10 .35 .15 .10	6.50 2.50 2.00 4.35 1.40 .30	2.50 9.15 8.10 4.35 1.90 1.10	9.20 9.15 8.10 4.35 1.90 1.10
Nov. 23	Watten Twp. and area immediately north.....	4½	1	Campbell Timber Co., Fort Frances, Ont.	Spruce Logs..... Jackpine Logs..... Spruce Pulpwood..... Poplar Pulpwood.....	4.00 4.50 .75 .20	2.00 1.50 1.40 .40	6.00 6.00 2.15 1.60	6.00 6.00 2.15 1.60

Timber areas sold from April 1st, 1942, to March 31st, 1943

Date Sold 1942	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Total
					Kind of Timber	Bid	Upset	Dues	
Nov. 7	Limerick Twp. and Pt. E. Hastings Rd.	3.4	1	W. N. Gilroy, Coe Hill, Ont.	White & Red Pine Hardwoods Poplar Spruce Hemlock		7.50 5.00 3.00 5.00 3.50	2.50 2.50 2.00 2.00 1.50	10.00 7.50 5.00 7.00 5.00
Nov. 23	Aylmer, Rathbun and Mackelcan....	4½	1	M. Kolari, Skead, Ont.	Red & White Pine Jackpine Spruce Lagging 4" to 6" 16 feet		6.50 5.50 5.00	2.50 1.50 2.00	9.00 7.00 7.00
Nov. 30	McFadden and McCarry Twps....	4	2	Aristide Roy, 115 Taschereau St. E. Rouyn, Quebec	Spruce Jackpine	2.50 2.50	4.50 5.00	2.00 1.50	9.00 9.00
Dec. 2	Township 202, District Algoma...	1	1	Chas. Schultz, Echo Bay, Ont.	Red & White Pine Jackpine Spruce Pulpwood Balsam Pulpwood		4.70 4.40 20 10	2.50 1.50 40 70	7.20 5.90 60 80
Dec. 9	Lyndoch, Griffith & Sebastopol Twps...	½	3	Chas. Rhode, R.R. No. 1, Clontarf, Ont.	Hemlock Hardwoods Poplar Spruce and Balsam <i>Cedar Poles:</i> 31 to 40 feet Hardwood Ties Spruce Pulpwood Balsam Pulpw'd	.25 .50	3.00 4.00 2.50 4.50	1.50 2.50 2.00 2.00	4.75 7.00 4.50 6.50
						20	30 20 70 70	.50 10 1.00 70	1.00 30 2.10 1.40

Timber areas sold from April 1st, 1942, to March 31st, 1943

Date Sold 1942	Locality	Area sq. miles	No. of Ten- ders	To Whom Sold	Prices Paid				Total
					Kind of Timber	Bid	Upsct	Dues	
Dec. 16	Boulter Twp.	3	1	O. Martin Lumber Mill, Bonfield, Ont.	Pine Logs.....	.....	5.50	2.50	8.00
					Hemlock Logs.....	.....	2.50	1.50	4.00
					Hardwoods.....	.....	2.50	2.50	5.00
					Spruce Logs.....	.....	4.00	2.00	6.00
					Spruce Pulpwood.....	.....	.50	1.40	1.90
Poplar Pulpwood.....	.....	.20	.40	.60					
Dec. 28	Hendrie Twp.	6½	2	Victor Brisson, Jr. St. Charles, Ont.	Jackpine Logs.....	2.75	5.00	1.50	9.25
					Spruce Logs.....	2.75	4.50	2.00	9.25
Dec. 30	Auld Twp.	1½	1	R. Sparks, Cane P.O., Ont.	Jackpine.....	1.00	6.00	1.50	8.50
					Spruce.....	1.00	5.50	2.00	8.50
					Red & White Pine.....	1.00	5.00	2.50	8.50
Dec. 28	Sabine Twp.	2	1	Judson A. Gantner, Princes Lake, Ont.	Hardwood.....	.50	2.50	2.50	5.50
					Hemlock.....	.50	2.50	1.50	4.50
					Spruce & Balsam.....	4.00	2.00	2.00	6.00
					Fuelwood - Hard.....	15	.10	.50	.85
Dec. 28	Sherborne Twp.	1	1	Canada Wood Specialty Co. Ltd., Baysville, Ont.	Pine Logs.....	5.00	5.00	2.50	7.50
					Hemlock Logs.....	2.50	2.50	1.50	4.00
					Hardwood Logs.....	.25	3.00	2.50	5.75
					Spruce Logs.....	.25	4.00	2.00	6.25
1943	Jan. 11	Chandos Twp.	1½	1	Scott Lumber Co., 485 Reid St., Peterboro, Ont.	Hemlock.....	3.50	1.50	5.00
Hardwoods.....						1.50	5.00	2.50	9.00
								.25	.75

Timber areas sold from April 1st, 1942, to March 31st, 1943

Date Sold 1943	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Total
					Kind of Timber	Bid	Upset	Dues	
Jan. 18	Pts. Anderson and Chesley Twps.	5 1/2	1	Messrs. J. J. Byrne and W. B. McPherson, 171 Yonge St., Toronto, Ont.	Pine..... Spruce..... Hardwoods.....	.50 .25 .75	7.50 4.50 2.00	2.50 2.00 2.50	10.50 6.75 5.25
					<i>Cedar Poles:</i> All lengths.....	.05	.20	plus	Crown dues
					Cedar Posts..... Spruce Pulpwood..... Balsam Pulpwood..... Hemlock (fixed rate).....	.01 .25 .05	.01 .10 .30 1.50	.02 1.40 .70 1.50	.04 1.75 1.05 3.00
Jan. 20	Black Twp.	6	1	Felix St. Aubin, Ramore, Ont.	Jackpine Logs..... Spruce Logs..... Spruce Pulpwood..... Balsam Pulpwood..... Poplar Pulpwood.....	.10	6.50 6.00 .10 .80 .25	1.50 2.00 1.40 .70 .40	8.10 8.00 1.50 1.50 .65
Feb. 2	McAuslan Twp.	2 1/2	1	Hill, Clark, Francis Ltd., New Liskeard, Ont.	Jackpine Logs.....	1.00	6.00	1.50	8.50
Mar. 22	Herschel and McLeure Twps.	2 1/2	1	Gordon W. Jones, Bancroft, Ont.	Hardwood (cdr.)		.20	.50	.70

Timber areas abandoned from April 1, 1912 to March 31, 1943

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licencee	Kind of Timber	Bid	Upset	Dues	File	Proposition	Ref.
May 19, 1939	Feb. 27, 1943	Badgerow Twp.	14	Josephat Aubin, Field, Ont.	Poplar Pulpwood						
Sept. 10, 1914	Apr. 29, 1942	Twp. 24, Range 22	9	Austin Lumber (Dalton) Ltd. Nicholson, Ont.	Pine Logs						
Sept. 10, 1914	Apr. 29, 1942	E. 1/2 Twp. 24, Range 22	18	Austin Lumber (Dalton) Ltd. Nicholson, Ont.	Pine Logs						
1910	Apr. 29, 1942	Twp. 24, Range 24	36	Austin Lumber (Dalton) Ltd. Nicholson, Ont.	Pine and Spruce Logs						
1910	Apr. 29, 1942	Twp. 25, Range 24	36	Austin Lumber (Dalton) Ltd. Nicholson, Ont.	Pine and Spruce Logs						
Dec. 27, 1912	Apr. 29, 1942	Twp. 38	10	Austin Lumber (Dalton) Ltd. Nicholson, Ont.	Pine and Tamarac Logs						
Sept. 20, 1919	Apr. 29, 1942	Block C	16	Austin Lumber (Dalton) Ltd. Nicholson, Ont.	Jackpine Logs						
Dec. 2, 1940	May 6, 1942	Haggart Twp.	14	Valmore Bedard, Departure Lake, Ont.	Spruce Pulpwood Balsam Pulpwood						
Prior to 1903	June 14, 1942	Clara and Cameron Twp.	22	Bronson Company, Ottawa, Ont.	All Species						

Timber areas abandoned from April 1, 1942, to March 31, 1943

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licencee	Kind of Timber	Bid	Upset	Dues	File	Proposition	Ref.
Prior to 1903	June 14, 1942	Deacon and Fitzgerald Twp.	12	.....	All Species.....						
June 17, 1918	Jan. 8, 1943	Area North of Gooderham....	10	Canadian Timber Company, Ltd., Callander, Ont.	Red and White Pine Logs.....						
Oct. 16, 1941	Oct. 31, 1942	Ridout Twp....	1/4	Canada Wood Specialty Co., Ltd., Baysville, Ont.	Hardwood Logs. Hemlock Logs. Pine Logs.....						
Feb. 17, 1936	Jan. 28, 1943	Delora Twp....	2 1/2	Alfred Caron, Timmins, Ont.	Spruce Pulpwood White Pine Logs Balsam Logs Cedar Posts Cedar Poles.....						
Dec. 7, 1939	May 6, 1942	Devitt Twp....	1/4	Edward Chabot, Fryatt, Ont.	Spruce Pulpwood Balsam Pulpwood						
Sept. 23, 1940	May 13, 1942	Colquhoun Twp.	1/4	J. M. Charpentier, Driftwood, Ont.	Spruce Pulpwood Balsam Pulpwood						
Nov. 17, 1941	June 18, 1942	Mg. Claim S.V. 16 between Zealand and Hartman Twp., Kenora District.....	1/4	C. O. Collen, Wabigoon, Ont.	Ties..... Jackpine Pulpw'd Spruce Pulpwood Balsam Pulpwood						
Dec. 7, 1939	May 6, 1942	Devitt Twp....	1/4	Edmond Comeau Val Cote, Ont.	Spruce Pulpwood Balsam Pulpwood						

Timber areas abandoned from April 1, 1942, to March 31, 1943

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licencee	Kind of Timber	Bid	Upset	Dues	File	Proposition	Ref.
Nov. 10, 1939	July 23, 1942	Laughton Twp.	14	John J. Cooper, Gardiner, Ont.	Spruce Logs Balsam Logs Spruce Pulpwood Balsam Pulpwood						
Sept. 30, 1940	July 23, 1942	Laughton Twp.	12	John J. Cooper, Gardiner, Ont.	Spruce Logs Spruce Pulpwood Balsam Pulpwood						
Sept. 30, 1938	May 13, 1942	Nansen Twp.	12	Nazaire D'Amours, Moonbeam, Ont.	Spruce Logs Spruce Pulpwood						
Nov. 21, 1940	June 30, 1942	McCrea Twp.	12	J. De Kaspé, Lowther, Ont.	Spruce Pulpwood Balsam Pulpwood						
Sept. 5, 1939	May 23, 1942	Williamson Twp.	14	Jean Dufour, Kapuskasing, Ont.	Spruce Pulpwood						
Sept. 30, 1936	Aug. 7, 1942	Parkinson Twp.	14	Walter Dunn, Iron Bridge, Ont.	Pine Logs Hardwood Logs Hemlock Logs						
Aug. 31, 1939	Mar. 31, 1942	Twp. M. L. & J., Algoma Dist.	22	C. A. Dewal, Massey, Ont.	Jackpine Pulpwd						
Sept. 30, 1940	Oct. 5, 1942	Alinger Twp.	1	Eady & Graham, Cloyne, Ont.	Hemlock Logs Hardwood Logs Spruce Logs Balsam Logs Cedar Logs						
Apr. 30, 1934	Jan. 7, 1943	McTavish Twp.	34	R. J. Flatt, Fort William, Ont.	Poplar Pulpwood						

Timber areas abandoned from April 1, 1942 to March 31, 1943

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licencee	Kind of Timber	Bid	Upset	Dues	File	Proposition	Ref.
Dec. 7, 1940	Sept. 21, 1942	Raglan Twp.	1/2	Henry O. Fleguel, Schutt, Ont.	Maple Logs Oak Logs Hemlock Logs. Elm Logs Basswood Logs Birch Logs Poplar Logs Spruce Logs Balsam Logs						
May 6, 1942	Sept. 29, 1941	Owens Twp.	1/4	F. Gallant, Val Rita, Ont.	Spruce/Pulpwood Balsam Pulpwood						
May 8, 1939	May 19, 1942	Macbeth Twp.	2	Albert J. Giroux, River Valley, Ont.	Cedar Poles						
Jan. 10, 1933	Feb. 2, 1942	Dane Twp.	1/2	A. B. Gordon Co. Ltd., Montreal Trust Bldg., Toronto, Ont.	Pine Logs Spruce Logs						
Order-in-C. Dec. 3, 1934	Feb. 2, 1942	Dane Twp.	1	A. B. Gordon Co. Ltd., Montreal Trust Bldg., Toronto, Ont.	Pine Logs Spruce Logs						
1903	Nov. 19, 1942	McCarthy Twp.	7 1/2	George Gordon & Co. Ltd., Cache Bay, Ont.	Red and White Pine Logs						

Timber areas abandoned from April 1, 1942, to March 31, 1943

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licencee	Kind of Timber	Bid	Upset	Dues	File	Proposition	Ref.
1903	Nov. 19, 1942	McCarthy Twp.	8 ³ / ₄	George Gordon & Co. Ltd., Cache Bay, Ont.	Red and White Pine Logs						
1903	Nov. 19, 1942	McCarthy Twp.	8 ³ / ₄	George Gordon & Co. Ltd., Cache Bay, Ont.	Red and White Pine Logs						
June 15, 1923	Sept. 15, 1942	Barr Twp.	11 ¹ / ₄	Grant & Dunn, Latchford, Ont.	Red and White Pine Logs						
Dec. 6, 1940	May 13, 1942	Shackleton Twp.	1 ¹ / ₄	L. Gravel, Gregoire Mills, Ont.	Spruce Pulpwood Balsam Pulpwood						
Oct. 21, 1941	May 30, 1942	Sabine Twp.	1 ¹ / ₄	J. A. Gunter, Princes Lake, Ont.	Birch Logs Maple Logs Hemlock Logs Fuelwood						
Nov. 4, 1940	May 13, 1942	Pyne Twp.	1 ¹ / ₄	E. Hakala, Arpin, Ont.	Spruce Pulpwood Balsam Pulpwood						
Mar. 15, 1937	Apr. 1, 1942	Hearst Twp.	11 ² / ₂	Hill, Clark, Francis Ltd., New Liskeard, Ont.	Spruce Logs White Pine Logs Jackpine Spruce Pulpwood Cedar Poles						
Prior to 1909	Nov. 23, 1942	Glamorgan Twp.	21 ² / ₂	Alice Hunter, Gooderham, Ont.	All Species						

Timber areas abandoned from April 1, 1942, to March 31, 1943

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licencee	Kind of Timber	Bid	Upset	Dues	File	Proposition	Ref.
Dec. 29, 1919	Nov. 23, 1942	Monmouth Twp.	1	Mrs. A. Hunter & Sons, Gooderham, Ont.	All Species						
Nov. 22, 1910	Nov. 6, 1942	Glamorgan Twp.	3/4	L. H. and J. J. Hunter, Gooderham, Ont.	Maple Logs Birch Logs Basswood Logs Poplar Logs Spruce Logs Balsam Logs Hemlock Logs						
Nov. 4, 1940	June 18, 1942	Lynsloch Twp.	3/4	Herb. Hyderman, Kormac, Ont.	Maple Logs Hemlock Logs Basswood Logs Spruce Logs Birch Logs Balsam Logs Elm Logs Poplar Logs Spruce Pulpwood Balsam Pulpwood						
May 8, 1937	July 7, 1942	Marmora Twp	1/4	Gordon W. Jones Bancroft, Ont.	Poplar Pulpwood						
May 25, 1939	Apr. 20, 1942	Bruton Twp	5	Gordon W. Jones, Bancroft, Ont.	Spruce Pulpwood Balsam Pulpwood						
July 4, 1910	Dec. 18, 1942	McLaren Twp.	2 1/4	Donat Labelle, Sturgeon Falls, Ont.	Cedar Poles						

Timber areas abandoned from April 1, 1942 to March 31, 1943

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licencee	Kind of Timber	Bid	Upset	Dues	File	Proposition	Ref.
Sept. 3, 1941	Dec. 18, 1942	McCarty and Macbeth Twp.	8	Donat Labelle, Sturgeon Falls, Ont.	Cedar Poles						
Jan. 10, 1928	May 7, 1942	Stirling Twp.	4	Albert Langtree, Hurkett, Ont.	Spruce Logs Spruce Pulpwood Balsam Pulpwood Cedar Posts						
Aug. 19, 1940	May 30, 1942	Idlington Twp.	4	Eugene Levesque, Harty Station, Ont.	Spruce Pulpwood						
Aug. 30, 1940	May 30, 1942	McCowan Twp.	1.2	Joe Matko, Lowther, Ont.	Spruce Pulpwood Balsam Pulpwood						
June 2, 1941	Aug. 7, 1942	Area north of Mes Campbell Twp., Dist. of Rainy River	1.2	Hubert Midhurst, Fort Frances, Ont.	Jackpine Pulpwood Spruce Pulpwood						
Sept. 10, 1925	Apr. 29, 1942	Lerwick Twp.	2	Missinabi Timber Co. Ltd., 15 King St. W., Toronto, Ont.	Jackpine Logs						
1906	Apr. 7, 1942	Berth G. 53, Kenora Dist.	17	Montreal Trust Co., Montreal, Que.	Pine Logs Spruce Logs Tamarac Logs Poplar Logs Ties						

Timber areas abandoned from April 1, 1912, to March 31, 1913

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licencee	Kind of Timber	Bid	Upset	Dues	File	Proposition	Ref.
1906	Apr. 7, 1912	Berth C. 55, Kenora Dist.	20	Montreal Trust Co., Montreal, Que.	Pine Logs Spruce Logs Tamarac Logs, Poplar Logs, Ties						
1906	Apr. 7, 1912	Berth C. 54, Kenora Dist.	12	Montreal Trust Co., Montreal, Que.	Pine Logs Spruce Logs Tamarac Logs, Poplar Logs, Ties						
1906	Apr. 7, 1912	Berth C. 56, Kenora Dist.	11	Montreal Trust Co., Montreal, Que.	Pine Logs Spruce Logs Tamarac Logs, Poplar Logs, Ties						
1906	Apr. 7, 1912	Berth C. 57, Kenora Dist.	31 ²	Montreal Trust Co., Montreal, Que.	Pine Logs Spruce Logs Tamarac Logs, Poplar Logs, Ties						
1906	Apr. 7, 1912	Area adjacent to C. 53 to C. 57 Kenora Dist.	40	Montreal Trust Co., Montreal, Que.	Pine Logs Poplar Logs Spruce Logs Tamarac Logs, Pulpwood Railway Ties						

Timber areas abandoned from April 1, 1942 to March 31, 1943

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licencee	Kind of Timber	Bid	Upset	Dues	File	Proposition	Ref.
Apr. 2, 1918	Apr. 7, 1942	Beath, Z.B., Kenora Dist.	144	Montreal Trust Co., Montreal, Que.	Pine Logs Spruce Logs Tamarac Logs Poplar Logs Ties Pulpwood Cedar Posts Cedar Poles						
Oct. 10, 1940	June 18, 1942	Boyd Twp.	2 ¹ / ₄	John Montreuil, Mattawa, Ont.	Hardwoods Hemlock						
Oct. 21, 1941	May 30, 1942	Calvin Twp.	3 ⁴ / ₄	John Montreuil, Mattawa, Ont.	Red and White Pine Spruce						
Dec. 4, 1940	July 7, 1942	Carlow Twp.	1 ² / ₂	Sheldon McPherson, Boulter, Ont.	Spruce Logs Balsam Logs Hemlock Logs Pine Logs Poplar Pulpwood						
Dec. 13, 1937	May 19, 1942	Bangor and Carlow	1	John S. L. McRea	Hardwood Logs Spruce Logs Hemlock Logs Poplar Logs Spruce Pulpwood Balsam Pulpwood Poplar Pulpwood Cedar Poles						
Jan. 15, 1938	July 21, 1942	Ledger Twp.	3 ¹ / ₂	Nipigon Lake Timber Co. Ltd., Port Arthur, Ont.	Jackpine Logs and Pulpwood.						

Timber areas abandoned from April 1, 1942, to March 31, 1943

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licencee	Kind of Timber	Bid	Upset	Dues	File	Proposition	Ref.
Oct. 21, 1940	Apr. 20, 1942	Fauquier Twp.	1/2	Northern Traders Ltd., Kapuskasing, Ont.	Spruce Pulpwood.						
July 29, 1930	Mar. 4, 1942	Stirling Twp.	1/4	Arvu Paju, Nipigon, Ont.	Poplar Logs Poplar Pulpwood Spruce Pulpwood Balsam Pulpwood						
June 10, 1940	July 7, 1942	Badgerow Twp.	1/2	J. A. Pilon, Verner, Ont.	Spruce Pulpwood Balsam Pulpwood Poplar Pulpwood.						
Sept. 29, 1941	June 18, 1942	McCowan Twp.	1/4	Joe Pohonka, Lowther, Ont.	Spruce Pulpwood. Balsam Pulpwood						
Oct. 22, 1936	Oct. 23, 1942	Togo Twp.	1/2	M. J. Poupore, Gogama, Ont.	Red Pine Logs White Pine Logs Jackpine Logs						
Sept. 8, 1937	Oct. 23, 1942	Stetham, Mattagami and Cabot Twps.	1/2	M. J. Poupore, Gogama, Ont.	Pine Logs						
Sept. 22, 1929	Oct. 23, 1942	Mattagami and Burrows Twps	2	M. J. Poupore, Gogama, Ont.	Pine Logs						
Oct. 4, 1940	Oct. 23, 1942	Brunswick and Connaught Twps.	4	M. J. Poupore, Gogama, Ont.	Pine Logs						
Dec. 15, 1936	Jan. 30, 1943	Conger Twp.	18	S. A. Rankin, Rosseau Road, Ont.	Hardwood Logs						

Timber areas abandoned from April 1, 1942, to March 31, 1943

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licencee	Kind of Timber	Bid	Upset	Dues	File	Proposition	Ref.
Aug. 30, 1940	June 18, 1942	McCowan and McCrea Twp.	1.2	Vita Roy, Opasatika, Ont.	Spruce Pulpwood Balsam Pulpwood						
Nov. 20, 1920	Nov. 19, 1942	Price Twp.	9	Rudolph and McChesney, Timmins, Ont.	All Species						
Jan. 3, 1942	July 7, 1942	Barrie Twp	1.2	George Salmon, Clayne, Ont.	Spruce Logs Birch Logs Elm Logs Basswood Logs Maple Logs Hemlock Logs						
Oct. 21, 1940	Aug. 7, 1942	Berth R-9-40, District of Ramy River	6	Alex. K. Sawicki, Emo, Ont.	Red and White Pine Logs Spruce Logs Spruce Pulpwood Cedar Poles						
Oct. 10, 1940	Feb. 23, 1943	Ferrie Twp	1.2	Jos. Schmeier, Magnetawan	Hardwood Hemlock						
Sept. 29, 1941	May 19, 1942	Vermilion addi- tional Twp	1.2	P. J. Scollard, Hudson, Ont.	Spruce Pulpwood Balsam Pulpwood						
Sept. 14, 1937	Nov. 23, 1942	Clute Twp.	1.2	Louis Seguin, Cochrane, Ont.	Spruce Pulpwood Balsam Pulpwood						
July 20, 1938	Nov. 23, 1942	Leitch Twp.	1.2	Louis Seguin, Cochrane, Ont.	Spruce Logs Spruce Pulpwood						
Oct. 15, 1918	Feb. 24, 1942	Berth 8Z, Miss. Prov. Forest	4	H. Shanacy, Midland, Ont.	Pine Logs Spruce Logs Pulpwood Ties						

Timber areas abandoned from April 1, 1942, to March 31, 1943

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licencee	Kind of Timber	Bid	Upset	Dues	File	Proposition	Ref.
June 17, 1940	June 30, 1942	Brower Twp.	1.2	T. B. Skidmore, Brower, Ont.	Spruce Pulpwood Balsam Pulpwood						
Feb. 21, 1941	May 30, 1942	Parkinson Twp.	1.2	Clarence A. Tulloch, Iron Bridge, Ont.	Poplar Pulpwood						
June 12, 1941	May 30, 1942	Pyne Twp.	1.4	Wilfred Vian, Norembega, Ont.	Spruce Pulpwood						
Aug. 30, 1940	Apr. 20, 1942	McCowan Twp.	1.4	N. Veilleux, Lowther, Ont.	Spruce Pulpwood						
Sept. 30, 1940	Aug. 23, 1942	Otto Twp.	1.4	Alex Westling, Swastika, Ont.	Spruce Pulpwood Jackpine Logs						
Jan. 1, 1937	May 19, 1942	Hart Twp.	3	Edward White, Sudbury, Ont.	Jackpine Ties						

TIMBER AGREEMENTS

THIS AGREEMENT made this 2nd day of June, A. D. 1942.

BETWEEN:

HIS MAJESTY THE KING, as represented by the Honourable the Minister of Lands and Forests for the Province of Ontario, hereinafter called "The Crown",

OF THE FIRST PART

— and —

THE ONTARIO-MINNESOTA PULP AND PAPER COMPANY, LIMITED, hereinafter called "The Company",

OF THE SECOND PART

WHEREAS by an Agreement dated the 19th day of August, A.D. 1914 the Crown granted to The Keewatin Lumber Company, Limited the right to cut the kinds and classes of timber, upon the terms and conditions mentioned in the said Agreement, for a period of twenty-one years from the date thereof; and whereas the said Agreement, having been forfeited, was subsequently revived and amended by a certain Agreement made between the Crown and Edward Wellington Backus, The Keewatin Lumber Company, Limited and The Keewatin Power Company, Limited; and whereas the said Agreement as revived and amended was assigned by Indenture of Assignment dated the First day of April, A.D. 1925 to Kenora Paper Mills, Limited; And whereas cutting rights on the said areas have now expired;

AND WHEREAS by an Agreement dated the 7th day of January, A.D. 1921 the Crown granted to Edward Wellington Backus, The Keewatin Lumber Company, Limited and The Keewatin Power Company, Limited for a period of twenty-one (21) years from the date thereof the right to cut and remove all merchantable timber on the areas therein described, commonly known as the English River Concession, which Agreement was assigned on the First day of April, 1925 by the Grantees unto Kenora Paper Mills, Limited; and whereas the cutting rights under the said Agreement expired on the 6th day of January, A.D. 1942;

AND WHEREAS the said The Keewatin Lumber Company, Limited, Kenora Paper Mills, Limited, The Fort Frances Pulp and Paper Company, Limited, The Keewatin Power Company, Limited, and The Ontario and Minnesota Power Company, Limited have been amalgamated pursuant to the provisions of The Ontario Companies Act, R.S.O. 1937, Chapter 251, to form The Ontario-Minnesota Pulp and Paper Company, Limited;

AND WHEREAS The Ontario-Minnesota Pulp and Paper Company, Limited owns and operates pulp and paper mills at Fort Frances and Kenora, Ontario, and sawmills at Kenora and Hudson, Ontario, in which the Company has made substantial investments of capital;

AND WHEREAS the Company has requested the Crown to enter into a new agreement granting the Company cutting rights on its concession areas as hereinafter described, and including in such agreement the right to cut timber

on areas under timber license to the above-mentioned amalgamating companies, and further, making provision to supply the Company with additional timber in order to ensure to the Company an adequate amount of raw material to carry on its enterprises in the Province of Ontario;

AND WHEREAS the Crown has deemed it advisable to grant the request of the said Company, and has agreed to grant unto it the right to cut timber on the areas hereinafter described upon the terms and conditions hereinafter set forth;

NOW THEREFORE THIS AGREEMENT WITNESSETH that in consideration of the covenants and agreements on the part of the Company herein contained, the Crown, with the approval of the Lieutenant-Governor in Council, and subject to the terms and conditions hereof, doth grant to the Company for a period of twenty-one (21) years from the First day of April, A.D. 1942 the right to cut and remove the timber in and upon the areas described in Schedule "A" hereto, which forms part of this Agreement.

1. The Company shall pay to the Honourable the Treasurer of the Province of Ontario, subject to the provisions and conditions herein contained and subject to such other conditions, orders and regulations as may be passed or made in relation thereto, the following rates for timber cut,—

(a) On Parcel No. 1 as described in Schedule "A" hereto, known as the Patricia Concession;

Spruce pulpwood—\$1.40 per cord, inclusive of Crown dues.
 Balsam pulpwood— .70 per cord, inclusive of Crown dues.
 Other pulpwood — .50 per cord, inclusive of Crown dues.
 White & Red Pine
 Sawlogs — 7.50 per M.B.M., inclusive of Crown dues.
 Jackpine Sawlogs— 4.00 per M.B.M., inclusive of Crown dues.
 Spruce Sawlogs — 6.00 per M.B.M., inclusive of Crown dues.
 Poplar Sawlogs — 2.00 per M.B.M., inclusive of Crown dues.
 Other timber — at such prices as the Minister may fix.

(b) On Parcel No. 2 as described in Schedule "A" hereto, known as the Lake-of-the-Woods Concession;

Spruce pulpwood—\$1.50 per cord, inclusive of Crown dues.
 Balsam pulpwood— .70 per cord, inclusive of Crown dues.
 Other pulpwood — .50 per cord, inclusive of Crown dues.
 White & Red Pine
 Sawlogs — 6.00 per M.B.M., inclusive of Crown dues.
 Jackpine Sawlogs— 4.00 per M.B.M., inclusive of Crown dues.
 Spruce Sawlogs — 6.00 per M.B.M., inclusive of Crown dues.
 Poplar Sawlogs — 2.00 per M.B.M., inclusive of Crown dues.
 Other timber — at such prices as the Minister may fix.

(c) On Parcels Nos. 3 and 4 as described in Schedule "A" hereto, known respectively as the Manitou and Seine River Concessions;

Spruce & Balsam
 pulpwood — \$1.65 per cord, inclusive of Crown dues.
 Other pulpwood — .50 per cord, inclusive of Crown dues.
 White & Red Pine—
 Sawlogs — 7.50 per M.B.M., inclusive of Crown dues.

Jackpine Sawlogs— 4.00 per M.B.M., inclusive of Crown dues.
Spruce Sawlogs — 6.00 per M.B.M., inclusive of Crown dues.
Poplar Sawlogs — 2.00 per M.B.M., inclusive of Crown dues.
Other timber — at such prices as the Minister may fix.

Provided that, where the amount of Balsam pulpwood cut on Parcels 3 and 4 in any season exceeds ten per cent (10^{cts}%) of the amount of Spruce pulpwood cut on the said parcels in such season, the rate for Balsam pulpwood shall be reduced to 80c per cord, inclusive of Crown dues, for such season.

2. As security for the due performance by the Company of its obligations hereunder, the Company shall deposit in the Department of Lands and Forests a bond or bonds of a Guarantee Company in favour of His Majesty in the penal sum of \$100,000, or such other security as may be satisfactory to the Minister for the due performance by the Company of its obligation hereunder.

3. In the event of the Company at any time making default under the terms of this Agreement, the Minister may give notice in writing to the Company, which shall be sent to it by registered post, addressed to it at Kenora, Ontario, stating the default complained of and requiring the Company to make good such default, and if at the expiration of six months from the date of such notice the default complained of has not been made good, the Minister may declare the rights of the Company under this Agreement forfeited.

Provided, however, that any default or delay on the part of the Company in the performance or observance of any of the terms and provisions of this Agreement occasioned in whole or in part through extended interruption to power supply, strikes, fire, sabotage, tempest, war, action by princes or sovereign states, act of God, or other cause beyond the control of the Company, shall not be or be deemed to be a default on the part of the Company under this Agreement;

Provided, further, that the Minister shall be entitled to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no such default had occurred.

4. It is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit, and in particular—but not so as in any way to limit the generality of the foregoing—it is hereby specially stipulated and agreed as follows:

- (a) the Crown reserves and excepts from the lands above described the right of way of any and all railways or travelled roads, islands, Indian Reserves, and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located or applied for or in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister entitles or will entitle the applicant or applicants to a lease or patent of such lands, together with the right to sell, lease, locate or otherwise dispose of any lands within the areas described in the Schedule hereto annexed for settlement, mining, summer resort or

other purposes on such terms and conditions as may be deemed advisable:

- (b) all water powers and privileges on the said areas or territory are reserved to the Crown;
- (c) the Company shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown without the special permission in writing of the Minister.

5. The Company shall, within five years from the date hereof, file in the Department of Lands and Forests a working plan prepared by the said Company providing for the placing of its supply of pulpwood on a sustained yield basis.

6. The Company shall apply to and get the permission in writing of the Minister at least sixty days prior to the commencement of its operations for the area within such territory on which the cutting shall take place, and the Company shall not be entitled to cut in the said territory on areas other than those designated in such permission. At the end of each season's operations and on or before the First day of June in each and every year the Company shall file with the Minister a map indicating thereon the area cut over during the preceding season, and the kinds and quantities of wood and timber taken therefrom.

7. The Minister shall, in and by the written permission provided for in the preceding paragraph hereof, designate the kind or kinds of timber to be cut on the areas covered by such permission, and the Company shall cut all merchantable wood and timber so designated on such areas in such manner as the Minister may from time to time direct.

8. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon said territory as the Minister may require, and shall pay in advance an annual charge for fire protection of \$6.40 per square mile upon 4350 square miles, commencing the First day of April, 1942. In the event of the Company failing to pay the said charges within one month after the same become due, interest at the rate of six per cent per annum will be charged thereon until paid. The Company shall exercise due diligence in ascertaining whether or not its timber areas are being invaded by insects or disease, and shall furnish the Minister with such information as it has been able to obtain as often as the Minister may require.

9. All timber on the areas described in Schedule "A" hereto suitable for sawlogs shall not be converted into pulp without the consent in writing of the Minister, and the Company shall co-operate with the Minister in the production in Ontario of such types of finished products from sawlogs cut on the said areas as the Minister from time to time may deem advisable.

10. Pulpwood taken out in four or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet in each stacked cord. Pulpwood taken out in lengths in excess of eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord. With the approval of the Minister, pulpwood taken out in lengths of eight feet may be cubed, and 100 cubic feet shall constitute a cord.

11. It is distinctly understood that the Crown does not guarantee any quantity of wood on the said territory, and that the only right conferred upon the Company hereby is the right to cut and remove wood and timber sufficient to enable the Company to operate its mills to their full capacity during said term of twenty-one years, and any extension or extensions thereof as are hereinafter provided for, on such areas within said territory or within any other territory as from time to time may be designated by the Minister pursuant and subject to the terms and conditions herein contained, and subject to such further conditions and regulations as to the cutting, measuring, removing and driving of the same as may from time to time be imposed by the Lieutenant-Governor in Council, or by the Minister.

12. The Company shall pay annually in advance, on or before the First day of April, the sum of \$2,175.00 as ground rent in respect of the areas granted under this Agreement, and the first of such payments shall be made on or before the First day of April, 1942. In the event of the Company failing to pay the said ground rent within one month after the due date, interest at the rate of six per cent per annum shall be charged thereon until paid.

13. Proper sworn returns of the quantity of pulpwood and other timber cut each season shall be made to the Crown, in conformity with the Crown Timber Regulations, and payment shall be made for such wood and timber not later than the First day of October in each year, and the Crown shall have all the rights and powers in respect of enforcing such payment as are now provided under The Crown Timber Act. On all accounts due and payable on the First day of October which remain unpaid after the 31st day of October in the same year interest at the rate of six per cent per annum shall be charged until paid, calculated from the First day of October.

14. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber of the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

15. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

16. All slash made about camps, dumps, along tote roads, railways or any other areas which constitute a fire menace shall be disposed of by and at the expense of the Company in accordance with The Forest Fires Prevention Act and amendments thereto and regulations made thereunder.

17. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood, and in making such purchases the Company shall be deemed to be performing to an extent based upon the

amount of pulpwood so purchased the obligations imposed on it by paragraph numbered 25 hereof.

18. All bona fide accounts due for settlers' pulpwood purchased by the Company shall constitute a first claim against the Company.

19. The Company is granted under this agreement no right to the soil on the said areas or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto.

20. If, upon the termination of said period of twenty-one years, the Company shall have fully performed the obligations imposed upon it as herein set forth, it shall be entitled at its option to an extension of its rights under this Agreement for a further period of twenty-one years at such prices and upon such terms and conditions as may then be fixed by the Minister.

21. The Manufacturing Conditions of The Crown Timber Act shall be binding upon the Company and shall apply to its operations under this agreement as fully and effectually as if they had been set forth herein.

22. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall be binding upon and enure unto the Company and shall apply to its operations under this Agreement as fully and effectually as if they had been set forth herein.

23. The Crown grants to the Company the right to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement, and of any renewal or extension thereof, for the driving of pulpwood or timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of pulpwood or timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lake and Rivers Improvement Act, R.S.O. 1937, Chap. 45 and Regulations made thereunder.

24. It is agreed that the Company shall be entitled to carry out the cutting and driving of timber either by its own employees or by contractors or jobbers.

25. The Company undertakes and agrees that, subject to the provisions of paragraph numbered 4 hereof, it will during normal times afford employment in Ontario in connection with its woods operations and mill operations, either direct or indirect, to approximately 1000 employees for ten (10) months in each and every year during the term of this Agreement.

26. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

27. The cash deposits now held by the Crown in reference to the timber limits licensed to the Company and lying within the areas described in Schedule "A" hereto shall continue to be held on deposit in respect of the operations of the Company on the said areas under the terms of this Agreement, and the Minister may from time to time permit the application of such portions of the said monies as he may deem advisable against charges accruing due from the Company in connection with such operations.

28. Upon completion of the survey mentioned in paragraph numbered 5 hereof, if it is established to the satisfaction of the Minister that the supply of pulpwood on the areas described in Schedule "A" hereto is not sufficient to ensure the full operation of the pulp and paper mills of the Company during the currency of this Agreement, then the Crown will make further pulpwood available to the Company by granting the right to cut pulpwood on such portions of the areas described in Schedule "B" hereto as may be agreed upon between the Company and the Minister; and such additional areas shall be held by the Company upon the terms and conditions contained in this Agreement. The rates payable for pulpwood on the additional areas will be as fixed by the Minister.

29. The timber-cutting authorities of the Company in respect of licensed areas, or of areas heretofore under concession to it, upon which operations have been proceeding during the operating season 1941-42, are confirmed to the Company up to the 31st day of March, 1942, notwithstanding the expiry prior to that date of any agreement or other cutting authority. It is mutually understood and agreed between the parties that as and from the First day of April, A.D. 1942 this Agreement shall supersede all cutting authorities made or issued by the Crown in respect of the areas, and of the types and classes of timber covered by this Agreement, without limiting the liability of the Company to the Crown to pay all Crown dues or other charges in respect thereof prior to the said date.

30. It is understood and agreed by the Company that the cutting rights granted by the Crown hereunder are intended to enable the Company to supply its mills with raw material sufficient for their operation at their full capacity as at the date of these presents, and the Company covenants and agrees that it will neither increase the capacity of its mills nor acquire or construct other mills which would be supplied with raw materials from the areas covered by this Agreement without the consent in writing of the Minister.

31. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

32. In case of any disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration by a single arbitrator under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109, and the award of such arbitrator shall be final and binding.

33. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario, and "operating season" shall be as defined by the Crown Timber Regulations.

34. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Com-

pany hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED

in the presence of:

"J. B. METZLER"

As to execution by Hon.

N. O. HIPEL.

"R. W. ANDREWS"

"R. W. MARKSMAY"

"N. O. HIPEL"

MINISTER OF LANDS AND FORESTS
FOR THE PROVINCE OF ONTARIO.

(SEAL)

THE ONTARIO-MINNESOTA PULP
AND PAPER COMPANY, LIMITED.

By:

"R. H. M. ROBINSON"

President

And:

"R. D. MAIN"

Secretary

(SEAL)

This is Schedule "A" to the Agreement made the 2nd day of June, A.D. 1942 between His Majesty the King and the Ontario-Minnesota Pulp and Paper Company, Limited, being description of the areas mentioned in the said Agreement.

PARCEL NO. 1—PATRICIA CONCESSION:

ALL AND SINGULAR that certain tract of territory which may be more particularly described as follows:

COMMENCING at the point where the production northerly of the east limit of the Township of Redditt intersects the north limit of the right-of-way of the Canadian National Railways (Cochrane to Winnipeg Line);

THENCE north along the said production to the high water mark on the south shore of the English River;

THENCE following the said high water mark of the said English River in all its windings to Lac Seul;

THENCE southerly and southeasterly along the high water mark of Lac Seul, as established by the Ear Falls Dam, to the 6th Meridian;

THENCE south along the said Meridian to the north east angle of the Township of Ladysmith;

THENCE west along the north limits of the Townships of Ladysmith, Wauchope, Buller and Redvers, to the high water mark on the eastern bank of Clay Lake;

THENCE southeasterly and westerly along the said high water mark to the west boundary of the Township of Redvers;

THENCE southerly along the west boundary of the Township of Redvers to the southwest angle thereof;

THENCE west along the north limit of the Township of Smellie to the right-of-way of the Canadian National Railways;

THENCE westerly along the said north limit of the said right-of-way to the point of commencement, containing 1880 square miles more or less.

SAVING AND EXCEPTING from the above-described area all Indian Reserves, all Townsites, and all Islands in Lakes and Rivers.

ALSO SAVING AND EXCEPTING a shore line reservation of 500 feet, measured from the high water mark of Red Deer and Canyon Lakes, and a shore line reservation of 300 feet on the southwest side of Wabigoon River, and around all other lakes in said area, west of Wabigoon River.

PARCEL NO. 2—LAKE-OF-THE-WOODS CONCESSION:

ALL AND SINGULAR that certain tract of territory which may be more particularly described as follows:

(a) Western Peninsula, Lake-of-the-Woods,

COMMENCING at the northwest angle of Indian Reserves Numbers 37B and 34C;

THENCE north along the boundary between the Provinces of Ontario and Manitoba to the high water mark of the southern bank of Shoal Lake;

THENCE following the said high water mark in a general northeasterly direction in all its windings to the northeastern point of Western Peninsula, known as Brule Point;

THENCE in a general southwesterly direction along the high water mark of said Western Peninsula in all its windings to the point of commencement, containing 125 square miles more or less.

(b) Aulneau Peninsula, Lake-of-the-Woods,

COMMENCING at the point where the west boundary of Indian Reserve Number 35C produced northerly intersects the high water mark at the extreme southerly boundary of Whitefish Bay;

THENCE southerly along said western boundary and its production northerly to the high water mark on the northern bank of Sabaskong Bay;

THENCE westerly along said high water mark, in all its windings, around Aulneau Peninsula, to the point of commencement in Whitefish Bay, containing 290 square miles more or less;

(c)

COMMENCING at the point where the production northerly of the western boundary of Indian Reserve No. 35C intersects the high water mark at the extreme southerly boundary of Whitefish Bay;

THENCE southerly along said production and along said western boundary to the high water mark of Sabaskong Bay of the Lake-of-the-Woods;

THENCE easterly following the high water mark in all its windings along the shore of said Sabaskong Bay to its outlet;

THENCE following the high water mark of the Lake-of-the-Woods and inlets in all its windings to the north boundary of the Township of McCrosson;

THENCE east along the north boundaries of the Townships of McCrosson, Tovell, Dewart and Rowe, to the northeast angle of the Township of Rowe;

THENCE south along the east boundary of said Township of Rowe to the northwest angle of the Township of Potts;

THENCE easterly along the north boundary of the said Township of Potts and part of the Township of Fleming, to the high water mark on the western boundary of Burditt Lake;

THENCE northeasterly along the said high water mark on the western boundaries of Burditt, Feather, Weld, Pipestone, Straw and Bluffpoint Lakes, and the portages or streams connecting them to the northeast angle of said Bluffpoint Lake;

THENCE due east to a point which is due south from the 44th mile post shown on Ontario Land Surveyor Niven's base line in Latitude 49 degrees, 32 minutes and 18 seconds;

THENCE due north to the place of the said 44th mile post;

THENCE due west 16 miles;

THENCE north 34 degrees west astronomically 22 miles and 18 chains to the southeast angle of Township No. 41;

THENCE north along the east boundary of said Township to the northeast angle thereof;

THENCE west along the north boundaries of Townships 41 and 42 to the high water mark on the east bank of Silver Lake;

THENCE southerly and westerly along said high water mark to the east boundary of Pettypiece Township;

THENCE south along the east boundary of said Township and of the Township of Haycock to the southeast angle of Haycock Township;

THENCE west along the south boundary of Haycock Township to a point which is due north of the northwest angle of Longbow Lake;

THENCE due south to said northwest angle;

THENCE easterly, southerly and westerly along the high water mark of said Lake in all the windings of said high water mark to the Lake-of-the-Woods;

THENCE following the high water mark of the Lake-of-the-Woods in a general southerly direction in all its windings to the point of commencement, containing 1740 square miles more or less.

SAVE AND EXCEPTING from the area described above all Indian Reserves and Townsites, all Islands in Lakes and Rivers.

ALSO SAVING AND EXCEPTING a shore line reservation of 500 feet measured from the high water mark of the Lake-of-the-Woods and its inlets;

ALSO SAVING AND EXCEPTING the rights-of-way of the Canadian Pacific Railway and the highways under control of the Department of Highways, Province of Ontario.

ALSO SAVING AND EXCEPTING on the Heenan and Trans-Canada Highways a strip of land 600 feet wide, measured from the centre line on both sides of the highways.

ALSO SAVING AND EXCEPTING the land lying north of Longbow Lake and south of the Heenan Highway;

ALSO SAVING AND EXCEPTING that area of land adjacent to the Heenan Highway, lying west of Indian Reserve 34A, being a peninsula bounded on the north by Regina Bay and on the south by Snake Bay and Whitefish Bay.

ALSO SAVING AND EXCEPTING that portion of land lying east of the Heenan Highway and bounded on the east by Indian Reserve 35D and Kakagi Lake, and on the north by Jessie Lake, and a line due west from the westerly tip of Jessie Lake to the Heenan Highway and a line due east from the easterly tip of Jessie Lake to Kakagi Lake.

ALSO SAVING AND EXCEPTING that portion of land described as follows:

COMMENCING at the southwest angle of Indian Reserve No. 35D;

THENCE east along the south limit of said Indian Reserve and its production east for a distance of one-half of one mile;

THENCE south astronomically to Kakabikitchiwan Lake and Gohere Bay of the Lake-of-the-Woods;

THENCE westerly and northerly, following the high water mark of said Kakabikitchiwan Lake and Gohere Bay to the point of commencement.

PARCEL NO. 3—MANITOU CONCESSION:

ALL AND SINGULAR that certain tract of territory which may be more particularly described as follows:

COMMENCING at the high water mark of the most easterly angle on the easterly bank of Pipestone Lake;

THENCE easterly and northeasterly along the high water mark on the northern banks of Straw and Bluffpoint Lakes, and portages or streams connecting them to the high water mark at the northeast angle of said Bluffpoint Lake;

THENCE due east to a point which is due south from the 44th mile post shown on Ontario Land Surveyor Niven's base line in latitude 49 degrees, 32 minutes and 18 seconds;

THENCE due north to a point 6 miles south measured southerly from the aforesaid 44th mile post;

THENCE due east 32 miles;

THENCE due south 6 miles;

THENCE due west about 12 miles to intersection with the high water mark of the most southern bay of Anzhoekuning or Upper Manitou Lake;

THENCE easterly, southwesterly, northerly and southerly along the high water mark on the northwestern bank of Lower Manitou Lake to intersection with the 6th Meridian line;

THENCE south along the 6th Meridian line about 19 miles to the most southerly boundary of the District of Kenora;

THENCE west along the most southerly boundary of the District of Kenora produced westerly 24 miles to the Meridian line run by Ontario Land Surveyor D. J. Gillon, May 9th, 1919;

THENCE north along said Meridian line, 6 miles to the southern boundary of the District of Kenora;

THENCE westerly along said southern boundary of said District, 14 chains and 24 links to the Meridian line run by Ontario Land Surveyor T. B. Speight, November, 1927;

THENCE due north along said Meridian line about one mile to the high water mark on the western bank of Pipestone Lake;

THENCE southerly, easterly and northerly along said high water mark to the place of commencement and containing 750 square miles more or less.

SAVING AND EXCEPTING from the above-mentioned area all Indian Reserves, all Islands in Lakes and Rivers;

PARCEL NO. 4—SEINE RIVER CONCESSION:

ALL AND SINGULAR that certain tract of territory which may be more particularly described as follows:

COMMENCING at the point of intersection in the north limit of the District of Rainy River, with the production northerly of the boundary line between the Townships of McCaul and Hutchinson;

THENCE west along the north limit of the District of Rainy River to the point of intersection of the said north boundary with the production northerly of the east boundary of the Township of Bennett;

THENCE southerly along the said production and said east boundary of the Township of Bennett to the high water mark of Calm Lake;

THENCE easterly and southeasterly, following the high water mark of Calm Lake to the northern boundary of the right-of-way of the Canadian National Railways (Port Arthur, Duluth and Western Railway);

THENCE easterly along the northern boundary of the said right-of-way to the east limit of the Township of McCaul;

THENCE northerly along the said east limit of the Township of McCaul and its production northerly to the point of commencement, containing 651 square miles more or less.

SAVING AND EXCEPTING from the above-mentioned area all Indian Reserves, all Islands in Lakes and Rivers, and that portion of timber berth J.A.12 lying on the northeast shore of Calm Lake.

This is Schedule "B" to the Agreement made the 2nd day of June, A.D. 1942 between His Majesty the King and The Ontario-Minnesota Pulp and Paper Company, Limited, being description of the areas mentioned in the said Agreement.

PARCEL NO. 1:

COMMENCING at the point of intersection of the northern boundary of the right of way of the Canadian National Railways (Cochrane to Winnipeg Line) with the Provincial Boundary between the Provinces of Ontario and Manitoba;

THENCE north along the said boundary to the southerly bank of the Winnipeg River at its high water mark;

THENCE easterly along the said high water mark of the said Winnipeg River to its junction with the English River;

THENCE across the Winnipeg River to the high water mark on the southerly bank of the English River;

THENCE following the said high water mark in all its windings to the production northerly of the east limit of the Township of Redditt;

THENCE southerly along the said production to the north limit of the right of way of the said Canadian National Railways;

THENCE westerly along the said north limit to the point of commencement, containing 890 square miles more or less.

SAVING AND EXCEPTING from the above-described area all Indian Reserves, all Townsites and all those portions of the Townships of Rice, Malachi and Redditt, lying north of the said right of way of the Canadian National Railways and all Islands in Lakes or Rivers within the described area.

ALSO SAVING AND EXCEPTING a shore line reservation of 500 feet measured from the high water mark on Fox and Sand Lakes and a shore line reservation of 300 feet around all other lakes in said described area.

PARCEL NO. 2:

COMMENCING at the northeast angle of the Township of Ladysmith;

THENCE north along the Sixth Meridian to the high water mark as established by the Ear Falls dam, on the south shore of Lac Seul;

THENCE northerly, easterly and southerly in all its windings along the said high water mark to Lac Seul Indian Reserve No. 28;

THENCE following the south boundary of the said Reserve to its west boundary;

THENCE along the said west boundary and its production southerly to the northern boundary of the right of way of the Canadian National Railways;

THENCE westerly along the said northern boundary to its intersection with the eastern boundary of the Township of Rowell;

THENCE north along the eastern boundary of the said Township to its northeast angle;

THENCE west along the north boundary of the said Township to the point of commencement, containing 433 square miles more or less.

SAVING AND EXCEPTING all Indian Reserves, all Townsites and all Islands in Lakes and Rivers within the described area.

PARCEL NO. 3:

COMMENCING at the northeast angle of the District of Rainy River;

THENCE west along the north limit of the said District to the point on the said north limit intersected by the production northerly of the west limit of the Township of Hutchinson;

THENCE southerly along the said production and the said west limit of the Township of Hutchinson to the northerly limit of the right of way of the Canadian National Railways;

THENCE easterly along the said north limit of the said Railway to the east limit of the District of Rainy River;

THENCE northerly along the said east limit to the point of commencement, containing 328 square miles more or less.

SAVING AND EXCEPTING all Indian Reserves and all Islands in Lakes and Rivers.

THIS AGREEMENT, made this 29th day of December, A.D. 1942.

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter called the "Crown",

OF THE FIRST PART

— and —

J. A. MATHIEU, LIMITED, hereinafter called the "Company",

OF THE SECOND PART

WHEREAS the Company has for many years carried on a lumbering business in the Northwestern part of the Province of Ontario, with Head Office at Fort Frances, Ontario, and has represented that it has an investment therein in the neighbourhood of One Million Dollars;

AND WHEREAS the Company has applied to the Crown for the right to cut timber on the area hereinafter mentioned in order to ensure itself of a supply of raw material for its established industry;

AND WHEREAS the Crown deems it expedient and in the public interest to grant cutting rights to the Company on the aforementioned area upon the terms and conditions hereinafter set forth:

NOW THEREFORE THIS AGREEMENT WITNESSETH that, subject to the approval of the Lieutenant-Governor in Council, and to the terms and conditions hereof:

1. The Crown, with the consent of the Lieutenant-Governor in Council, doth grant to the Company for a period of ten (10) years from the First day of April, A.D. 1942 the right to cut Red and White Pine timber and other merchantable sawlog timber found in the course of cutting operations on the lands described in Schedule "A" hereto.

2. The Company shall pay to the Treasurer of the Province of Ontario on behalf of the Crown the following rates for timber cut:

Red and White Pine—\$5.25 per M.B.M., Doyle Scale inclusive of Crown Dues.

Other sawlog timber—at such prices as may be fixed by the Minister.

3. The Company, upon execution of this Agreement, shall deposit with the Crown the sum of Eight Thousand Dollars (\$8,000.00) of lawful money of Canada or such other security as the Minister may approve, to be held by the Crown for the due performance by the Company of its obligations hereunder.

4. The Company is granted under this Agreement no right to the soil or freehold of the said area or to the use thereof, except as may be necessary

for cutting and removing the said timber as aforesaid, and operations incidental thereto, and it is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit, and in particular—but not so as in any way to limit the generality of the foregoing—it is hereby specially stipulated and agreed as follows:

- (a) the Crown reserves and excepts from the lands above described the right-of-way of any and all railways or travelled roads, islands, Indian Reserves, and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located or applied for or in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister entitles or will entitle the applicant or applicants to a lease or patent of such lands, together with the right to sell, lease, locate or otherwise dispose of any lands within the areas described in the Schedule hereto annexed for settlement, mining, summer resort or other purposes on such terms and conditions as may be deemed advisable;
- (b) all water powers and privileges on the said areas or territory are reserved to the Crown;
- (c) the Company shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown without the special permission in writing of the Minister.

5. For the purposes of calculating ground rent and fire protection charges the area described in Schedule "A" hereto shall be deemed to comprise 20 square miles, and the Company shall pay annually in advance ground rent and fire protection charges at the rate of \$11.40 per square mile on such area, commencing from the First day of April, A.D. 1942. Interest at the rate of six per centum (6%) per annum shall be charged on ground rent and fire protection charges which remain unpaid after 30 days from the due date.

6. Proper sworn returns of the quantities of timber cut in each season shall be made to the Crown in conformity with the Crown Timber Regulations, and on all accounts due and payable on the First day of October which remain unpaid after the 31st day of October in the same year interest shall be charged until paid at the rate of six per centum (6%) per annum, calculated from the First day of October in the same year.

7. It is distinctly understood that the Crown does not guarantee any quantity of wood on the area hereby granted to the Company.

8. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on and from the territory or any part thereof shall not be deemed to have been completed until it has been examined

by an Officer of the Crown, and the operation has been declared satisfactory by the Minister.

9. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

10. All slash made about camps, dumps, along tote roads, railroads, or any other areas which constitute a fire menace, shall be disposed of by and at the expense of the Company in accordance with The Forest Fires Prevention Act and amendments thereto and regulations made thereunder.

11. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

12. The Crown agrees to permit the Company to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O. 1937, Chapter 45, and Regulations made thereunder.

13. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

14. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon 60 days' notice in writing given to the Company at its Head Office at Fort Frances declare the rights of the Company hereunder forfeited, and thereupon the cash deposit and/or bonds deposited pursuant to the terms hereof shall be forfeited and become the absolute property of the Crown, and this Agreement shall be terminated. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by princes or sovereign states, acts of God, or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister,

the cause of such default justifies the waiving of such right, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no such default had occurred.

15. The Company covenants and agrees that it will manufacture all log timber cut on the area above-described into lumber, ties or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

16. It is understood and agreed that no operations other than those conducted by the Company shall be permitted on the said area without the consent in writing of the Minister.

17. If, upon the termination of said period of ten (10) years, the Company shall have fully performed the obligations imposed upon it, as set forth, to the satisfaction of the Minister, it shall be entitled to an extension of its rights under this Agreement for a further period of ten (10) years, or such period as the Minister may approve, at such prices and upon such terms and conditions as may then be fixed by the Minister.

18. The Company shall observe a shoreline reservation of not less than 300 feet, and such additional reservations as are from time to time indicated by the Regional Forester of the Department of Lands and Forests, and shall not operate on certain points on the shoreline of the said area which shall be indicated by the said Regional Forester; and the Company agrees that it will before the commencement of the annual operating season ascertain such hereinbefore referred to reservations by enquiry from the Regional Forester.

19. Upon satisfactory performance of the terms and conditions hereof by the Company, the Crown may upon application by the Company from time to time extend this Agreement for the benefit of the Company to include such additional areas in Quetico Park as may be considered advisable in order to provide for the complete utilization of remaining isolated areas of Red and White Pine timber, and to ensure continuity of operation in Quetico Park.

20. In case of any disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration by three arbitrators under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109, and the award of such arbitrators shall be final and binding.

21. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

22. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario.

23. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED
in the presence of:
"J. B. METZLER"
as to execution by
Hon. N. O. HIPEL

(SEAL)

"N. O. HIPEL"
MINISTER OF LANDS AND FORESTS
FOR THE PROVINCE OF ONTARIO.

J. A. MATHIEU, LIMITED
By: "J. A. MATHIEU"
President.

"S. B. FLACK"

And: "T. S. MATHIEU"
Secretary.

THIS IS SCHEDULE "A" REFERRED TO IN THE WITHIN AGREEMENT, being description of the area mentioned in the said Agreement.

ALL AND SINGULAR that certain territory in the Quetico Provincial Park, District of Rainy River, containing an area of 144 square miles be the same more or less and which may be more particularly described as follows:

COMMENCING at survey post marked 5 miles plus 5 chains on the meridian line surveyed by Ontario Land Surveyors Phillips and Benner in the year 1926:

THENCE West astronomically 3 and $\frac{1}{2}$ miles;

THENCE South astronomically 1 and $\frac{1}{2}$ miles more or less to the connecting stream between Milt Lake and Robinson Lake;

THENCE in a general Southerly direction following the connecting streams between Milt Lake and Robinson Lake to the Northwestern shore of the last-mentioned lake;

THENCE Southerly following the Northwestern shore of Robinson Lake to its Southern extremity;

THENCE West astronomically to the Eastern shore of Crooked Lake;

THENCE Southerly following the Eastern shore of Crooked Lake and continuing Southerly and Easterly along the Eastern and Northern shores of the waterway system along the International Boundary line to the Western extremity of Basswood Lake;

THENCE in a general Northeasterly, Southeasterly, Southwesterly and Easterly direction following the general Northern boundary of Basswood Lake in all its windings to its Eastern extremity;

THENCE Easterly across a portage to the Western extremity of Birch Lake;

THENCE in a general Northeasterly direction following the Northern shore of Birch Lake to a point where it is intersected by a line drawn South astronomically from the Southern extremity of Agnes Lake;

THENCE North astronomically along said line 4 miles more or less to the said Southern extremity of Agnes Lake;

THENCE Northwesterly in a straight line 10 miles more or less to the intersection with a line drawn East astronomically from the point of commencement and distant 7 and $\frac{1}{4}$ miles East therefrom;

THENCE West astronomically along said line 7 and $\frac{1}{4}$ miles to the point of commencement.

THIS AGREEMENT, made this Sixteenth day of April, A.D. 1942.

BETWEEN:

HIS MAJESTY THE KING, represented herein by the Honourable the Minister of Lands and Forests for the Province of Ontario, hereinafter referred to as the "Crown",

OF THE FIRST PART,

— and —

EDWARD E. JOHNSON, of the City of Port Arthur in the District of Thunder Bay, Timber Operator, hereinafter referred to as the "Operator".

OF THE SECOND PART,

WHEREAS the Operator claims to have become entitled to the rights of previous concessionaires to cut timber on an area in the District of Thunder Bay known as the Little Pic Concession Area, being part of the original Pic River Limit, and has applied to the Crown to enter into an agreement setting forth the terms and conditions upon which he shall be permitted to operate on the said Little Pic Concession Area;

AND WHEREAS the Crown has heretofore acknowledged the claims of the said Operator, and has agreed to permit him to operate on the said area, as hereinafter described, upon the terms and conditions herein contained:

NOW THEREFORE THIS AGREEMENT WITNESSETH that the Crown, with the approval of the Lieutenant-Governor in Council, doth grant to the Operator for a period of ten (10) years, commencing the First day of April, A.D. 1942, the right to cut and remove all kinds and classes of timber on the Little Pic Concession Area, more particularly described in Schedule "A" hereto.

1. The Operator shall pay to the Treasurer of the Province of Ontario for Timber cut on the said area under the terms hereof the following prices:

Spruce Pulpwood —\$1.50 per cord, inclusive of Crown dues.

Balsam Pulpwood —\$1.00 per cord, inclusive of Crown dues.

Jackpine Pulpwood—\$.50 per cord, inclusive of Crown dues.

Poplar and other

Pulpwood —Crown dues.

Sawlog or other

Timber —at such prices as the Minister may from time to time determine.

2. The Operator shall cut a minimum of 20,000 cords of pulpwood in each operating season during the currency of this Agreement, and shall not cut beyond a maximum of 100,000 cords of Spruce and Balsam pulpwood in any such season. Subject to the provisions of this Agreement, and subject

to any restrictions at any time imposed by the Lieutenant-Governor in Council, the Operator shall be permitted to export pulpwood cut on the said area during the period ending the 31st day of December, A.D. 1946, and after such date shall apply to the Minister for further permission to export pulpwood cut on the said area, in accordance with the provisions of any Act or regulations from time to time in force respecting the exportation of pulpwood. In addition to the charges to be paid under Paragraph 1 hereof, the Operator shall pay the current export levy on each cord of pulpwood exported.

3. Before commencing operations in any year the Operator shall pay to the Treasurer of the Province of Ontario a sum of money which shall be the equivalent of 20% of the value of the timber proposed to be cut by the Operator during the next ensuing operating season. The balance of the amount owing by the Operator for timber cut during any operating season shall be paid on or before the First day of October in the calendar year in which such timber is scaled and a return thereof is made to the Department of Lands and Forests. No pulpwood shall be exported under the provisions of this Agreement unless all Crown charges in respect of such pulpwood shall have been paid and satisfied prior to the application for permission to export such pulpwood.

4. Within three years the Operator shall file in the Department of Lands and Forests a complete operating plan for the term granted hereunder which shall be satisfactory to the Minister.

5. Before commencing operations in any season, the Operator shall give such particulars as the Minister may require as to the proposed operation and shall obtain the consent in writing of the Minister to proceed with such operation.

6. The Operator shall take such precautions and employ such means to prevent injury or destruction by fire upon the area described in Schedule "A" hereto as the Minister may require, and shall pay an annual charge for fire protection of \$6.40 per square mile upon 350 square miles. In addition the Operator shall pay an annual ground rental charge of \$5.00 per square mile upon 35 square miles. Charges for ground rent and fire protection shall be first levied in respect of the year commencing the first day of April, A.D. 1942.

7. Pulpwood taken out in four or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet in each stacked cord. Pulpwood taken out in lengths in excess of eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

8. When, in the opinion of the Minister, an emergency exists in reference to the supply of pulpwood for use in domestic mills, he may require the Operator to furnish, as the Minister shall direct, for domestic use, at the prevailing market price for pulpwood produced from Crown lands in the district, 15 per centum of the pulpwood cut by the Operator from the said area during any operating season.

9. The Operator covenants and agrees that he will not supply, either direct or indirect, any of the pulpwood cut under the terms hereof for the manufacture of newsprint outside of the Dominion of Canada.

10. The Crown agrees that, if pulpwood exportation privileges are generally withdrawn or restricted, the Operator shall be permitted to export the balance, if any, of pulpwood cut by him on the said area prior to such withdrawal or restriction.

11. It is distinctly understood that the Crown does not guarantee any quantity of timber on the area hereby granted to the Operator.

12. Proper sworn return of the quantity of pulpwood cut each season shall be made to the Crown in conformity with the Crown Timber Regulations, and payment therefor shall be made as hereinbefore set forth, and the Crown shall have all the rights and powers in respect of enforcing such payment as are now provided under The Crown Timber Act. On all accounts which remain unpaid at the due date interest shall be charged until paid at the rate of 6% per annum.

13. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the pulpwood operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Operator at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber of the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

14. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

15. All slash made about camps, dumps, along tote roads, railways, or any other areas which constitute a fire menace, shall be disposed of by and at the expense of the Operator in accordance with the Forest Fires Prevention Act and amendments thereto and regulations made thereunder.

16. The Operator shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood. All bona fide accounts due for settlers' pulpwood purchased by the Operator shall constitute a first claim against the Operator.

17. The Operator is granted under this Agreement no right to the soil of the said area or to the use thereof, except as may be necessary for cutting and removing the said pulpwood timber as aforesaid, and operations incidental thereto.

18. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the cutting, measuring, removing and driving of pulpwood timber on and from Crown lands throughout the Province, and the same shall be binding upon and enure unto the Operator and shall apply to his operations under this Agreement as fully and effectually as if they had been set forth herein.

19. The Crown grants to the Operator the right to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O. 1937, Chapter 45, and Regulations made thereunder.

20. The Operator covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

21. In the event of the Operator making default in the performance of his obligations under the terms of this Agreement, the Minister may upon ninety (90) days' notice in writing given to the Operator, in care of Pigeon Timber Company, Limited, Fort William, Ontario, declare the rights of the Operator hereunder forfeited and may order the retention in Ontario of all pulpwood cut under the terms of this Agreement which has not been exported at the date of such forfeiture. Provided, however, that any default on the part of the Operator in the performance or observance of any of the provisions of this Agreement occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by princes or sovereign states, acts of God, or other causes beyond the control of the Operator, shall not be deemed to be a default on the part of the Operator.

22. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right, and thereupon this Agreement shall be construed and the Operator's rights hereunder shall continue as though no such default had occurred.

23. Immediately upon the execution of these presents, the Operator shall have the right to commence the construction of logging roads and other improvements necessary to his proposed operations on the area hereby granted to him.

24. The Operator covenants and agrees that he will not permit operations on the said area by any person, firm or corporation for pulpwood, save and except for the use of the Operator, without the prior knowledge and the consent in writing of the Minister.

25. In case of any disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration by a single arbitrator under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109, and the award of such arbitrator shall be final and binding.

26. If, upon the termination of the said period of ten (10) years, the Operator shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, he shall be entitled to an extension for a further period of ten (10) years of his right to cut timber on the area

described in Schedule "A" hereto at such prices and upon such terms and conditions as may then be fixed by the Minister.

27. In addition to the prepayment of twenty per cent (20%) of the annual Crown charges required by Paragraph numbered 3 hereof, the Operator shall deposit with the Crown the sum of Five Thousand Dollars (\$5,000.00) of lawful money of Canada, or bonds of the Dominion of Canada or of the Province of Ontario having a face value of Five Thousand Dollars (\$5,000.00), which sum or bonds shall be held during the currency of this Agreement or of any renewal thereof as security for the due performance by the Operator of his obligations hereunder. In the event of the Operator making default under the terms of this Agreement, and if the default complained of has not been made good by the Operator, the Minister may declare forfeited the said deposit, and thereupon the said deposit shall be forfeited and become the absolute property of the Crown.

28. The Operator hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on his part herein contained.

29. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario, and "operating season" shall be as defined by the Crown Timber Regulations.

30. This Agreement shall be binding upon and enure to the benefit of the Operator and his assigns, but this Agreement and the rights of the Operator hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED in the presence of: "J. B. METZLER" as to signature of Hon. N. O. Hipel } As to the signature of Edward E. Johnson "H. J. McNULTY"	"N. O. HIPEL" (SEAL) MINISTER, DEPARTMENT OF LANDS AND FORESTS, PROVINCE OF ONTARIO. "E. E. JOHNSON" (SEAL)
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This is Schedule "A" to the Agreement made the 16th day of April, A.D. 1942, between His Majesty the King and Edward E. Johnson, being description of the area mentioned in the said Agreement.

ALL AND SINGULAR that certain tract of territory situate in the District of Thunder Bay and which may be more particularly described as follows:

COMMENCING at Angler Station on the Canadian Pacific Railway northwest of the Township of Pic:

THENCE north astronomically a distance of $8\frac{1}{2}$ miles more or less to the intersection with a line drawn east astronomically from the northeast angle of Township 79:

THENCE north 20 degrees east astronomically a distance of $19\frac{1}{2}$ miles more or less to the intersection with the northern limit of the Pic River pulp and timber limit as shown on a plan of survey made by M. E. Crouch, Ontario Land Surveyor, dated the 2nd of August, 1919 and of record in the Department of Lands and Forests as Number P. 122;

THENCE westerly along the said limit a distance of $12\frac{1}{2}$ miles more or less to the intersection with the eastern shore of Killala Lake;

THENCE north astronomically a distance of 24 miles more or less to the intersection with the boundary of the limit of the Pulpwood Supply Company, Limited and which boundary is a line drawn west astronomically from a point hereinafter referred to as "Point A" and which point is distant 24 miles measured south astronomically from the southwest angle of the Township of O'Meara;

THENCE west astronomically along said boundary a distance of 7 miles more or less to an angle in the limit of the Pulpwood Supply Company, Limited, which angle is distant 16 miles measured west astronomically from "Point A" mentioned aforesaid;

THENCE south astronomically a distance of 16 miles more or less to the intersection with the southern boundary of the limit of the Pulpwood Supply Company, Limited and which last-mentioned boundary is a line drawn east astronomically from a point in the east boundary of the Nipigon Provincial Forest distant 8 miles measured northerly thereon from the southeast angle of the said Provincial Forest;

THENCE east astronomically to the northeast angle of the limit of the Brompton Pulp and Paper Company, Limited and which angle is distant 15 miles measured east astronomically along the northern boundary of the limit of the Brompton Pulp and Paper Company, Limited from its intersection with the production northerly of the west boundary of the Pic River pulp and timber limit, as shown on plan of survey prepared by M. E. Crouch, Ontario Land Surveyor, mentioned aforesaid;

THENCE south astronomically a distance of 32 miles more or less to the high water mark on the northern shore of Lake Superior;

THENCE in a general easterly direction following the said high water mark to the intersection with a line drawn south astronomically from Angler Station on the Canadian Pacific Railway;

THENCE north astronomically along said line to the point of commencement.

THIS AGREEMENT, made this Seventh day of October, A.D. 1942.

BETWEEN:

HIS MAJESTY THE KING in the right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter called the "Crown".

OF THE FIRST PART

NORTHERN FOREST PRODUCTS, LIMITED hereinafter called the "Company",

OF THE SECOND PART,

— and —

NORTHERN WOOD PRESERVERS, LIMITED hereinafter called "Wood Preservers"

OF THE THIRD PART.

WHEREAS by Order-in-Council dated the 19th day of March, A.D. 1940, Wood Preservers was granted the right to cut timber on an area in the District of Thunder Bay, therein more particularly described;

AND WHEREAS by Indenture of Assignment dated the 31st day of December, A.D. 1940, Wood Preservers assigned its cutting rights, with the consent of the Crown, to the Company, its wholly-owned subsidiary;

AND WHEREAS the Company and Wood Preservers have been required under Orders of the Department of Munitions and Supply of the Dominion of Canada to greatly increase their production and manufacture of essential war materials, which necessitates the extension of their wood operations, and in order to obtain the necessary additional working capital therefor they propose to sell, assign and convey unto Don. A. Clark, Limited (a Company incorporated under the laws of the Province of Ontario, and being a wholly-owned subsidiary of Hammermill Paper Company of Erie, Pennsylvania—hereinafter called "Hammermill") all of the merchantable Spruce and Balsam pulpwood on a portion of the area covered by this Agreement hereinafter described and referred to as the "delimited area";

AND WHEREAS the Company and Wood Preservers have applied to the Crown for consent to the making of such a sale and for the establishment of the terms and conditions under which the cutting and exportation from Canada of the said pulpwood may be carried on by the said Hammermill;

AND WHEREAS the Company and Wood Preservers have constructed all of the plant and equipment as required by the Order-in-Council dated March 19th, 1940, and in addition have made extensive plant installations in excess of the said requirements;

AND WHEREAS the aforesaid obligations have been performed to the satisfaction of the Minister, and Wood Preservers and the Company are not in default in any of the obligations imposed by the aforesaid Order-in-Council;

AND WHEREAS the Crown and the Company have agreed to enter into this Agreement, which shall supersede and replace the terms and conditions and the cutting authority granted by the aforementioned Order-in-Council;

AND WHEREAS Wood Preservers have agreed to become a party to this Agreement and to guarantee performance of the covenants and obligations imposed upon the Company hereunder;

NOW THEREFORE THIS AGREEMENT WITNESSETH:

1. That the Crown, with the approval of the Lieutenant-Governor in Council doth grant to the Company for a period of ten (10) years from the First day of April, A.D. 1942, the right to cut all kinds and classes of timber on the area described in Schedule "A" hereto subject to the terms and conditions hereof;

2. The Company shall pay to the Treasurer of the Province of Ontario on behalf of the Crown the following rates for timber cut:

Spruce sawlogs — \$6.00 per M.B.M., Doyle Scale, Inc. of Crown dues.
Jackpine sawlogs— 2.50 per M.B.M., Doyle Scale, Inc. of Crown dues.
Other sawlogs,
Poles & Piling — at such prices as may be fixed by the Minister.
Spruce pulpwood— \$1.65 per cord, inc. of Crown dues.
Jackpine pulpwood .50 per cord, inc. of Crown dues.
Balsam pulpwood— .80 per cord, inc. of Crown dues.
Other pulpwood — .40 per cord, inc. of Crown dues.

The above sawlog prices shall be subject to review by the Minister and may be changed by him where he is of the opinion that such changes are warranted by reason of the quality and accessibility of the timber and of prices being paid for Crown timber by similar competitive saw-mills in the district.

In the event of a general reduction in Crown dues being ordered during the currency of this Agreement or any renewal of it, the Company shall have the benefit of such reduction.

3. It is understood and agreed that the Crown will permit the Company to export pulpwood cut from the said area during the period ending 31st December, 1946, and in the event of the exportation of pulpwood cut from public lands being permitted under any general Order of the Lieutenant-Governor in Council, following the expiry of such period, then the Company shall be entitled to export pulpwood cut from the said area during the period permitted by the Lieutenant-Governor in Council while this Agreement and any renewal thereof is in force, upon complying with the requirements from time to time imposed. It is understood and agreed that if at any time after the 31st day of December, 1946, the right to export pulpwood cut from public lands is prohibited, then the Company shall not be entitled to export pulpwood cut from the said area during the period in which such exportation is prohibited.

In addition to the rates to be paid by the Company for pulpwood cut on the said area, for export, the Company shall pay to the Crown the export levy on pulpwood prevailing in the operating season in which such pulpwood is cut for export.

4. It is agreed that the sum of Ten Thousand Dollars (\$10,000.00) now lodged to the credit of Wood Preservers in the Department of Lands and

Forests, shall be transferred to the credit of the Company, and Wood Preservers hereby releases to the Company all its right, title and interest in and to the said sum; and the said sum, or such other security as may be satisfactory to the Minister, shall be retained by the Crown as security for the due performance by the Company of its obligations hereunder.

5. The Company is granted under this Agreement no right to the soil or freehold of the said area or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto, and it is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit, and in particular—but not so as in any way to limit the generality of the foregoing—it is hereby specially stipulated and agreed as follows:

- (a) The Crown reserves and excepts from the lands above described the right of way of any and all railway or travelled roads, islands, Indian reserves, and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located or applied for in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister entitles or will entitle the applicants to a lease or patent of such lands, together with the right to sell, lease, locate or otherwise dispose of any lands within the areas described in the Schedule hereto annexed for settlement, mining, summer resort or other purposes on such terms and conditions as may be deemed advisable;
- (b) All water powers and privileges on the said areas or territory are reserved to the Crown;
- (c) The Company shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown without the special permission in writing of the Minister.

6. The Company shall, within three years from the date hereof, file in the Department of Lands and Forests a working plan prepared by the said Company providing a general scheme for the operation of the said limit in accordance with good forestry practice.

7. Before commencing operations for timber in any operating season the Company shall pay to the Treasurer of the Province of Ontario a sum of money which shall be the equivalent of 20% of the total price to be paid to the Crown on account of the timber proposed to be cut by the Company during such operating season. The balance of the amount owing by the Company for timber cut during any operating season shall be paid on or before the First day of October in the calendar year in which such timber is scaled and a return thereof is made to the Department of Lands and Forests, and in the case of pulpwood in any event prior to the exportation of any such pulpwood.

8. The Company shall pay annually in advance ground rent and fire protection charges at the rate of \$11.40 per square mile on an area of 140 square miles, commencing from the First day of April, A.D. 1942. Interest at the rate of 6% per annum shall be charged on ground rent and fire protection charges which remain unpaid after thirty days from the due date.

9. Pulpwood taken out in four or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet in each stacked cord. Pulpwood taken out in lengths in excess of eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

10. Proper sworn returns of the quantities of sawlog and pulpwood timber cut in each season shall be made to the Crown in conformity with the Crown Timber Regulations, and payment for the pulpwood shall be made as hereinbefore set forth and for sawlog timber in accordance with the Crown Timber Regulations, and the Crown shall have the rights and powers in respect of enforcing such payment as are now provided under the Crown Timber Act. On all accounts which remain unpaid at the due date interest shall be charged until paid at the rate of 6% per annum.

11. It is agreed that the Company will furnish if and as the Minister shall direct, for domestic use, fifteen per centum (15%) of the pulpwood cut from the said area during any operating season, and the price to be paid by the purchaser to the Company for such pulpwood shall be the prevailing market price in the district for pulpwood of the same quality produced in the same year and supplied in similar quantities for domestic use, and in any event the price shall not be less than the cost of production.

12. In addition to any pulpwood supplied in any operating season under the provisions of Paragraph 11 hereof, the Company, upon notice being given to it by the Minister on or before the First day of July in any such operating season, shall cut an additional quantity of Spruce and Balsam pulpwood, not exceeding 10,000 cords, for domestic use from the said area or from any other area of public lands in the vicinity designated by the Minister, and such pulpwood shall be delivered as the Minister shall direct. In the event of the cutting of such additional pulpwood from the said area depleting the pulpwood available to the Company under the terms of this Agreement below the cordage originally estimated in the Crown's 1924 cruise of this area, then the Minister shall permit the Company to cut from public lands pulpwood as advantageously located equivalent to the amount required to be delivered in such operating season under the terms of this paragraph. The price to be paid to the Company by the purchaser for such pulpwood and the terms of the purchase of such pulpwood shall be as mutually agreed between them, and, in the event of disagreement, shall be the prevailing market price in the district for pulpwood of the same quality produced in the same year and supplied in similar quantities for domestic use, and in any event the price shall not be less than the cost of production and of delivery.

13. The Company covenants and agrees that it will not supply, either direct or indirect, any of the pulpwood cut under the terms hereof for the manufacture of newsprint outside of the Dominion of Canada.

14. It is distinctly understood that the Crown does not guarantee any quantity of wood on the area hereby granted to the Company.

15. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the area hereby granted to the Company at any time. If such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the

Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rates as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on and from the said area, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

16. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

17. All slash made by the Company about camps, dumps, along tote roads, railways, or any other areas which constitutes a fire menace, shall be disposed of by and at the expense of the Company in accordance with The Forest Fires Prevention Act and amendments thereto, and regulations made thereunder.

18. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood. All bona fide accounts due for settlers' pulpwood purchased by the Company shall constitute a first claim against the Company.

19. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

20. The Crown agrees to permit the Company to use the waters of all rivers, lakes and streams within the said area during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said area and the driving of timber shall be carried out subject to and in pursuance of the Lakes and Rivers Improvement Act, R.S.O. 1937, Chapter 45, and Regulations made thereunder.

21. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

22. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon 60 days' notice in writing given to the Company at its Head Office, at Port Arthur, Ontario, declare the rights of the Company hereunder forfeited and may order the retention in Ontario of all pulpwood cut under the terms of this Agreement which has not been exported at the date of such forfeiture. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in whole

or in part through strikes, fire, tempest, war, sabotage, action by princes or sovereign states, acts of God or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such rights, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no default had occurred.

23. The Company covenants and agrees that it will manufacture in the Province of Ontario all log timber cut on the area above described into lumber, ties or other manufactured products to the satisfaction of the Minister of the Province of Ontario.

24. (a) It is understood and agreed that, notwithstanding the provisions of Paragraphs 1 and 3 hereof, the Company may sell, assign and convey unto Hammermill the right to cut or export from Canada Spruce and Balsam pulpwood up to 250,000 cords, including the pulpwood cut by Hammermill on the delimited area in the operating season 1941-1942, upon and subject to the terms and conditions of this Agreement.

24. (b) The Agreement of Sale covering the said pulpwood shall not be effective until approved by the Minister.

24. (c) The area upon which such pulpwood shall be cut shall be delimited from the area hereby granted to the Company and the description of the said delimited area upon which the pulpwood is to be sold and assigned by the Company to Hammermill shall be filed in the Department of Lands and Forests not later than the First day of April, A.D. 1943, and thereupon the said area shall be recorded in the books of the said Department as being set aside for Spruce and Balsam pulpwood solely in the name of Hammermill, and the said Hammermill shall be billed direct for all Crown dues and charges relating to the Spruce and Balsam pulpwood cut upon the said area and for all ground rent and fire protection charges, export levies and other charges incidental to its operation upon the said area.

25. (a) The said Hammermill may carry on cutting operations for Spruce and Balsam pulpwood and may export the said pulpwood until the said quantity of 250,000 cords has been cut and exported from the delimited area provided Hammermill shall observe all other provisions of this Agreement in respect of its proposed operations on such delimited area, including the payment of any export levy on pulpwood now or hereafter imposed by the Crown, and notwithstanding the termination of the cutting rights of the Company on the 1st day of April, 1952, under Paragraph 1 hereof, or thereafter, and notwithstanding the termination of the export rights of the Company on the 31st day of December, 1946, under Paragraph 3 of this Agreement or thereafter, or the abandonment by the Company, or the cancellation or forfeiture, of the Company's rights to carry on operations under the Agreement for any reason whatsoever.

25. (b) Subject to the provision of Paragraph 22 hereof, Hammermill shall carry on operations to the extent that at the end of each operating season it shall have cut a minimum annual average of 12,500 cords of pulpwood.

25. (c) The security of \$10,000.00 referred to in Paragraph 4 hereof shall be deemed to cover the operations of Hammermill as well as the operations of the Company. Any default made in respect of its operations shall be deemed to be a default by Hammermill and may in addition be deemed to be a default by the Company, and the Minister shall be entitled to exercise the powers contained in Paragraph numbered 22 hereof against Hammermill or the Company, or both of them; and the Company and Wood Preservers unconditionally guarantee to the Crown the payment of any account for charges incurred by Hammermill for ground rent, fire protection, Crown dues and other charges and export levies, and the Crown need not exhaust its remedies against Hammermill before applying to Forest Products or Wood Preservers to pay such account or accounts.

In the event that for any reason the importation of pulpwood into the United States becomes economically prohibitive, or if in consequence of scientific or economic developments the Hammermill Paper Company should abandon the operation of its pulp mill at Erie, Pennsylvania, and Hammermill should terminate its Agreement with the Company, then its rights, titles and interests in the pulpwood upon the delimited area shall revert to the Company without Hammermill being subject to any further penalty than the payment of all current Crown dues, bonuses, ground rent, fire protection charges and export levies as might then be due and payable by Hammermill.

25. (d) None of the rights of Hammermill hereunder shall be assigned without the prior knowledge and consent of the Minister.

26. It is understood and agreed between the parties hereto that the Company shall submit all contracts for exportation of pulpwood, cut on the area hereby granted to it to the Minister for consideration and approval, and no pulpwood shall be cut and exported under such contracts until such approval has been given. The foregoing shall not apply to any contract heretofore made which has been approved by the Minister.

27. Save as herein otherwise provided, no operations other than those conducted by the Company shall be permitted on the said area without the consent in writing of the Minister and upon such terms and conditions as he may impose.

28. If, upon the termination of said period of ten (10) years, the Company shall have fully performed the obligations imposed upon it, as herein set forth, to the satisfaction of the Minister, it shall be entitled to an extension of its rights under this Agreement for a further period of ten (10) years, or such period as the Minister may approve, at such prices and upon such terms and conditions as may then be fixed by the Minister.

29. As and from the First day of April, A.D. 1942, this Agreement shall supersede the cutting authority granted by the Crown which provided such cutting authority until the year 1961, in respect of the aforementioned area to Wood Preservers, and assigned to the Company, without limiting the liability of the Company or Wood Preservers to the Crown to pay all Crown dues or other charges payable in respect thereof prior to the said date.

30. In consideration of the granting of these presents by the Crown to the Company, Wood Preservers, for itself, its successors and assigns, covenants and agrees with the Crown that it, the said Wood Preservers, will guarantee the payment of all charges for timber or otherwise from time to time owing by the Company during the continuance of this Agreement or of any renewal thereof, and any account outstanding shall become due and payable by Wood Preservers on demand, and the Crown shall not be obliged to exhaust its remedies against the Company before applying to Wood Preservers for the payment of any such account.

31. In case of any disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration by three arbitrators under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109, and the award of such arbitrators shall be final and binding.

32. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

33. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario, and "operating season" shall mean the period commencing the First day of April and ending the Thirty-First day of March next following.

34. The Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED
in the presence of:

"W. C. BOND"

"W. C. BOND"

"N. O. HIPEL"
MINISTER OF LANDS AND FORESTS
NORTHERN FOREST PRODUCTS, LIMITED
By:

"R. D. PRETTIE"
President.

And:

"W. E. PLUNKETT"
Secretary

NORTHERN WOOD PRESERVERS, LIMITED
By:

"ROBERT J. PRETTIE"
President.

And:

"W. E. PLUNKETT"
Secretary.

THIS IS SCHEDULE "A" REFERRED TO IN THE AGREEMENT BETWEEN THE CROWN AND NORTHERN FOREST PRODUCTS, LIMITED AND NORTHERN WOOD PRESERVERS, LIMITED, DATED THE 7TH DAY OF OCTOBER, 1942.

ALL AND SINGULAR that certain area situate, lying and being in the District of Thunder Bay and Province of Ontario, more particularly described as follows:

COMMENCING at a point on the west limit of the Nipigon Provincial Forest distant 31 miles north of the base line run by Ontario Land Surveyor K. G. Ross in 1922; THENCE south to a point 20 miles north of the said base line; THENCE east astronomically to the high-water mark on the shore of Lake Nipigon; THENCE northerly along the said high-water mark to a point east astronomically from the point of commencement; THENCE west astronomically to the point of commencement containing by admeasurement 185 square miles, more or less.

The said area is allowed at 140 square miles, for the purposes of calculation of ground rent and fire protection charges, in the annexed Agreement.

THIS AGREEMENT made this Twelfth day of December, A.D. 1942.

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter called the "Crown",

OF THE FIRST PART

— and —

NEWAYGO TIMBER COMPANY, LIMITED, hereinafter called the "Company",

OF THE SECOND PART

WHEREAS the Company and its predecessor Newaygo Co. Limited since 1921 have been carrying on the business of cutting and peeling pulpwood for export to the United States of America, where its output has been supplied to its parent Company, the Consolidated Water Power and Paper Company, carrying on the manufacture of specialty papers at Ashland, Wisconsin;

AND WHEREAS the Company has made expenditures for logging railroads, camps and equipment, and lands representing an investment in excess of One Million Dollars (\$1,000,000.00) in the Province of Ontario;

AND WHEREAS the Company annually has afforded employment for over 500 men on an average in its bush operations, and in addition has purchased every year a large quantity of pulpwood from the settlers in Ontario;

AND WHEREAS the Company has applied to the Crown to be permitted to cut the timber on all of the Township of Orkney in the District of Algoma with the exception of that part now owned by the Transcontinental Timber Company, Limited, and it has been deemed advisable in the public interest to grant cutting rights upon the said Township as aforesaid upon the terms and conditions herein contained;

NOW THEREFORE THIS AGREEMENT WITNESSETH that the Crown, with the approval of the Lieutenant-Governor in Council and subject to the terms and conditions hereof, doth grant to the Company for a period of ten (10) years from the First day of April, A.D. 1943 the right to cut all kinds and classes of timber on the lands described in Schedule "A" attached hereto.

1. The Company shall pay to the Treasurer of the Province of Ontario on behalf of the Crown the following rates for timber cut:

(a) Spruce and Jackpine sawlogs per M.B.M., Doyle Scale, inclusive of Crown dues, and other sawlogs, poles and piling, at such prices as may be fixed by the Minister.

(b) Spruce pulpwood — \$1.45 per cord, inclusive of Crown dues.
Balsam pulpwood — 1.45 per cord, inclusive of Crown dues.
Jackpine pulpwood — .40 per cord, inclusive of Crown dues.
Fuelwood — .25 per cord, inclusive of Crown dues.

2. It is understood and agreed that the Crown will permit the Company to export pulpwood cut from the said area during the period ending December

31, 1946, and in the event of the exportation of pulpwood cut from public lands being permitted under any general Order of the Lieutenant-Governor in Council following the expiry of such period, the Company shall be entitled to export pulpwood cut from the said area during the period permitted by the Lieutenant-Governor in Council while this Agreement and any renewal thereof is in force, complying with the requirements from time to time imposed.

In addition to the rates to be paid by the Company for Spruce, Balsam and Jackpine pulpwood cut on the said area, for export, the Company shall pay to the Crown an export levy on such pulpwood as follows:

Spruce pulpwood	—per cord	.65
Balsam pulpwood	—per cord	.65
Jackpine pulpwood	—per cord	.25

In the event of the export levy on any species of pulpwood being increased or an export levy being imposed where none had previously been charged, the Company shall pay the increased or new levy in respect of pulpwood cut during the operating season in which such increased or new levy was imposed. And the Company shall be required to cut a minimum of 30,000 cords of pulpwood in each year during the currency of this Agreement or any renewal thereof.

3. The Company, upon the execution of this Agreement, shall deposit with the Crown the sum of Fifty Thousand Dollars (\$50,000.00) of lawful money of Canada, or such other security as the Minister may approve, and such deposit shall be held by the Crown as security for the due performance by the Company of its obligations hereunder.

4. The Company is granted under this Agreement no right to the soil or freehold of the said area or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto, and it is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit, and in particular—but not so as in any way to limit the generality of the foregoing—it is hereby specially stipulated and agreed as follows:

- (a) the Crown reserves and excepts from the lands above described the right of way of any and all railways or travelled roads, islands, Indian reserves, and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located or applied for or in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister entitles or will entitle the applicant or applicants to a lease or patent of such lands, together with the right to sell, lease, locate or otherwise dispose of any lands within the areas described in the Schedule hereto annexed for settlement, mining, summer resort or other purposes on such terms and conditions as may be deemed advisable;
- (b) all water powers and privileges on the said areas or territory are reserved to the Crown;

- (c) the Company shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown without the special permission in writing of the Minister.
5. The Company shall, within three years from the date hereof, file in the Department of Lands and Forests a working plan prepared by the said Company providing a general scheme for the operation of the said limit in accordance with good forestry practice.
6. Before commencing operations for pulpwood in any operating season the Company shall pay to the Treasurer of the Province of Ontario a sum of money which shall be the equivalent of 20% of the total price to be paid to the Crown on account of the pulpwood proposed to be cut by the Company during such operating season. The balance of the amount owing by the Company for pulpwood cut during any operating season shall be paid on or before the First day of October in the calendar year in which such pulpwood is scaled and a return thereof is made to the Department of Lands and Forests, and in any event prior to the exportation of any of such pulpwood.
7. The Company shall pay annually in advance ground rent and fire protection charges at the rate of \$11.40 per square mile on an area of sixty-one square miles, commencing from the First day of April, A.D. 1943. Interest at the rate of 6% per annum shall be charged on ground rent and fire protection charges which remain unpaid after thirty days from the due date.
8. Pulpwood taken out in four or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet in each stacked cord. Pulpwood taken out in lengths in excess of eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.
9. Proper sworn returns of the quantities of sawlog and pulpwood timber cut in each season shall be made to the Crown in conformity with the Crown Timber Regulations, and payment for the pulpwood shall be made as hereinbefore set forth and for sawlog timber in accordance with the Crown Timber Regulations, and the Crown shall have all the rights and powers in respect of enforcing such payment as are now provided under The Crown Timber Act. On all accounts which remain unpaid at the due date interest shall be charged until paid at the rate of 6% per annum.
10. It is agreed that the Company will furnish as the Minister shall direct, for domestic use, fifteen (15%) per centum of the pulpwood cut by it from the said area during any operating season, if required to do so by the Minister, and the price to be paid by the purchaser to the Company for such pulpwood shall be the prevailing market price in the district for pulpwood of the same quality produced in the same year and supplied in similar quantities for domestic use.
11. In addition to any pulpwood supplied in any operating season under the provisions of paragraph 10 hereof, the Company, upon notice being given to it by the Minister on or before the First day of July in such operating season, shall cut an additional quantity of Spruce and Balsam pulpwood not exceeding 10,000 cords, for domestic use from the said area or from any other area of public lands designated by the Minister, and such pulpwood shall be delivered as the Minister shall direct. In the event of such additional wood being cut from the said area, then the Minister shall make available a similar quantity

of wood to be cut by the Company from another area of public lands as advantageously located. The price to be paid to the Company by the purchaser for such pulpwood shall be as mutually agreed upon between them, and, in the event of a disagreement, shall be the prevailing market price in the district for pulpwood of the same quality produced in the same year and supplied in similar quantities for domestic use. The Company shall be entitled to require a purchaser to enter into a contract covering the sale and delivery of such pulpwood prior to the commencement of bush operations to produce such pulpwood.

12. The Company covenants and agrees that it will not supply, either direct or indirect, any of the pulpwood cut under the terms hereof for the manufacture of newsprint outside of the Dominion of Canada.

13. It is distinctly understood that the Crown does not guarantee any quantity of wood on the area hereby granted to the Company.

14. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on and from the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

15. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

16. All slash made about camps, dumps, along tote roads, railways, or any other areas which constitute a fire menace, shall be disposed of by and at the expense of the Company in accordance with The Forest Fires Prevention Act and amendments thereto and regulations made thereunder.

17. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood. All bona fide accounts due for settlers' pulpwood purchased by the Company shall constitute a first claim against the Company.

18. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

19. The Crown agrees to permit the Company to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement for the driving of timber, and also the right to make, construct,

operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O. 1937, Chap. 45, and Regulations made thereunder.

20. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

21. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon 60 days' notice in writing given to the Company at its Head Office at Port Arthur, Ontario, declare the cash deposit or security herein forfeited to the Crown and declare the rights of the Company hereunder forfeited and may order the retention in Ontario of all pulpwood cut under the terms of this Agreement which has not been exported at the date of such forfeiture. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by princes or sovereign states, acts of God, or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no such default had occurred.

22. The Minister may direct the Company to cut sawlogs, and if so directed the Company covenants and agrees that it will manufacture all log timber cut on the area above described into lumber, ties or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

23. It is understood and agreed that the Company shall submit all contracts for the exportation of pulpwood cut on the above-mentioned area to the Minister for approval, and no pulpwood shall be exported under such contracts until such approval has been given. The foregoing shall not apply to contracts heretofore made which have already been submitted to and approved by the Minister.

24. It is understood and agreed that no operations other than those conducted by the Company shall be permitted on the said area without the consent in writing of the Minister.

25. If, upon the termination of said period of ten (10) years, the Company shall have fully performed the obligations imposed upon it, as set forth, to the satisfaction of the Minister, it shall be entitled to an extension of its rights under this Agreement for a further period of ten (10) years, or such period as the Minister may approve, at such prices and upon such terms and conditions as may then be fixed by the Minister.

26. In case of any disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration by three arbitrators under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109, and the award of such arbitrators shall be final and binding.

27. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

28. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario.

29. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED
in the presence of:

"HOWARD DURHAM"
"LUCILLE M. DEA"

"H. W. SMITH"

"N. O. HIPEL" (SEAL)
MINISTER OF LANDS AND FORESTS.

NEWAYGO TIMBER COMPANY, LIMITED.
By:

"WALTER L. MEAD"
Vice-President.

And:

"HENRY S. MOSHER"
Secretary. (SEAL)

This is Schedule "A" referred to in the Agreement between the Crown and Newaygo Timber Company, Limited, dated the twelfth day of December, 1942.

ALL AND SINGULAR that certain territory in the Township of Orkney, in the District of Cochrane, containing an area of sixty-one square miles more or less and which may be more particularly described as follows:

BEING all that part of the said Township lying west of the western limit of the lands granted in the said Township by Letters Patent dated the 3rd day of July, 1916 to the Algoma Eastern Railway Company and which said western limit may be located as follows:

COMMENCING at a point in the centre line of the road allowance between the Townships of Orkney and Shetland where it is intersected by the production of the line between lots 10 and 11;

THENCE southerly to and along the line between lots 10 and 11 and the production thereof 6 miles, 2 and $\frac{1}{2}$ chains more or less to the centre line of the road allowance between concessions IV and V;

THENCE easterly along the centre line of the said road allowance 19.21 chains more or less to a point distant 6.04 chains measured westerly along the centre line of the allowance for road between concessions IV and V from the production northerly of the line between lots 9 and 10, concession IV;

THENCE southerly parallel to the said line between lots 9 and 10, 60 chains more or less to the line between concessions III and IV;

THENCE easterly along the said line between concessions III and IV, 6.04 chains to the line between lots 9 and 10 in the 3rd concession;

THENCE southerly along the line between lots 9 and 10 and the production southerly thereof, 2 miles and 19 chains more or less to the intersection with the production of the centre line of the road allowance between the Townships of Orkney and Caithness.



LOGGERS ARE WELL-FED IN NORTHERN CAMPS. WAGES TO LABOUR IS BUT ONE OF THE NUMEROUS ITEMS OF INDIRECT RETURN FROM THE FOREST

REPORT
of the
**INSPECTOR OF LEGAL
OFFICES**
ONTARIO
1943

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER NO. 5, 1944



ONTARIO

TORONTO
Printed and Published by T. E. Bowman
Printer to the King's Most Excellent Majesty
1944

TO THE HONOURABLE ALBERT MATTHEWS,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Legal Offices for the year ending 31st December, 1943.

L. E. BLACKWELL,
Attorney-General

Toronto, March 24th, 1944

Report *of the* Inspector of Legal Offices Ontario, 1943

Parliament Buildings,
Toronto, Ontario

THE HONOURABLE L. E. BLACKWELL, K.C.,
Attorney-General, Province of Ontario,
Parliament Buildings, Toronto.

SIR:

I have the honour to submit to you my report as Inspector of Legal Offices for the year ending 31st December, 1943.

During the past year the Auditors, Messrs. J. H. Dignam and F. J. Reddin, have visited all legal offices in the Province, with the exception of some of the more isolated Division Courts, and have audited the books of the various officials in the county and judicial district towns. Their reports show that these offices are being run in proper order and that the interest of the public is being adequately served.

Mr. H. C. Moore has paid particular attention to the various Land Titles and Registry Offices in northern Ontario, and finds in his visits that these offices and those in southern Ontario are well maintained and that the various Local Masters, Registrars and their staffs are careful and painstaking in their duties.

From time to time suggestions have been made and carried out in different offices for the improvement of the services rendered.

In my visits to different offices during the year I have found the same courtesy and consideration to the public and others prevailed, and have received every consideration from these officials in the administration of the different offices.

May I at this time stress the invaluable assistance that has been given to me by every member of the staff of this office. All work has been accomplished efficiently and in the most exemplary manner, and everyone deserves definite praise. All administration has, I believe, been carried on with little or no friction between the public and the various offices throughout the Province.

The following is the total revenue collected by the legal offices of the Province and the disposition of such money:

**TOTAL REVENUE COLLECTED DURING 1943
LEGAL OFFICES, PROVINCE OF ONTARIO**

Magistrates' Fines.....	\$ 171,220.68
Magistrates' Fees.....	22,526.46
(The above amounts do not include statutory amounts paid to municipalities, nor fines and fees paid direct by Magistrates to the Federal Government and to the Inspectors under The Liquor Control Act.)	
Registrars of Deeds and Local Masters of Titles, Fees.....	42,397.92
Registrars of Deeds and Local Masters of Titles, Land Transfer Tax.....	395,747.45
Local Registrars, S.C.O., County and District Court Clerks and Surrogate Registrars, Cash Fees.....	191,283.60
Local Registrars, S.C.O., County and District Court Clerks and Surrogate Registrars, Law Stamps.....	429,637.95
Crown Attorneys and Clerks of the Peace, Fees.....	41,051.02
Crown Attorneys and Clerks of the Peace, Fines and Estreated Bail.....	3,898.00
Sheriffs' Fees.....	27,824.46
Division Court Clerks' and Bailiffs' Fees.....	30,343.86
Miscellaneous Revenue.....	6,969.68
	\$1,362,901.08

DISPOSITION

Amount Paid through Inspector of Legal Offices to Treasury Department.....	\$ 537,515.68
Amount Paid Direct to Treasury Department in Land Transfer Tax.....	395,747.45
Amount Paid Direct to Treasury Department in Purchase of Law Stamps.....	429,637.95
	\$1,362,901.08

Amount Paid to Inspector of Legal Offices and Transferred to the Treasury Department, Afterwards Transferred by Journal Entry to Other Departments of the Government, as follows:	
Department of Highways.....	\$ 104,600.54
Department of Game and Fisheries.....	17,881.42
	\$ 122,481.96

I attach hereto the schedules and statements in reference to the specific details of the offices and administration:

1. Statements—Osgoode Hall Offices (Surrogate Clerk, Administrative Branch, Appellate Division and Master's Office).
2. Financial Statement of Judicial Offices, namely, Sheriffs, Surrogate Judges, Local Masters, S.C.O., County and District Court Clerks and Surrogate Registrars, Crown Attorneys and Clerks of the Peace.
3. Financial Statement representing Local Masters of Titles and Registrars of Deeds.
4. Financial Statement respecting Magistrates.
5. Statement *re* Juvenile Courts.
6. Statement *re* Division Court Clerks and Bailiffs.
7. Appointments.

All of which is respectfully submitted.

I have the honour to be, Sir,

Your obedient servant,

HUGH H. DONALD,

Inspector of Legal Offices

Statements
and
Appointments

ANNUAL REPORT FOR YEAR 1943. SURROGATE CLERK'S OFFICE

1. Number of Notices of Application for Probate and Administration and Certificates Issued.....	13,908
2. Number of Notices of Application for Guardianship Received and Certificates Issued.....	40
3. Number of Caveats Filed.....	73
4. Number of Searches in Office Paid for Other than by Surrogate Registrars.....	145
5. Number of Deeds of Election Filed.....	3
6. Total Number of Supreme Court Orders Filed.....	10
7. Total Fees for 1943.....	\$7,471.10

**REPORT OF THE BUSINESS OF THE ADMINISTRATIVE BRANCH FOR THE
YEAR ENDING WITH THE 31st OF DECEMBER, 1943
SENIOR REGISTRAR'S BRANCH**

Number of writs or summons issued (of which 46 were concurrent writs).....	2,280
Actions entered in procedure book, commenced by writs issued during the year 1943.....	1,831
Actions entered in procedure book, transferred from county court during 1943.....	20
Actions entered in procedure book, commenced by writ during previous years.....	36
Actions entered in procedure book otherwise than by writs.....	57
Records passed.....	1,355
Writs of execution, <i>fi. fa.</i> , issued.....	205
Writs of execution, renewals, alias and pluries.....	299
Actions entered for trial with jury.....	166
Actions entered for trial without jury.....	1,140
Amount of jury fees paid City Treasurer.....	\$441 00
Court orders.....	330
Mechanics' lien orders entered.....	90
Attorney-General orders entered.....	182
Fiats entered.....	384
Change of names filed.....	132
Judgments after trial, etc.....	345
Judgments by default, mortgage actions.....	139
Judgments by default, ordinary actions.....	64
Judgments <i>nisi</i> signed.....	839
Judgments absolute signed.....	787
Judgments in mechanics' liens.....	16
Judgments in respect of writs issued, year 1938.....	7
Judgments in respect of writs issued, year 1939.....	18
Judgments in respect of writs issued, year 1940.....	22
Judgments in respect of writs issued, year 1941.....	154
Judgments in respect of writs issued, year 1942.....	988
Judgments in respect of writs issued, year 1943.....	979
Total judgments entered.....	2,198
Amount recovered on judgments, exclusive of costs.....	\$1,176,248.00
Amount of taxed costs (including disbursements on judgments of all kinds).....	\$42,527.88
Fees paid in law stamps in Registrar's Office.....	\$35,080.00
Fees paid in law stamps in Appellate Division.....	\$1,249.80

**IN THE SUPREME COURT OF ONTARIO (COURT OF APPEAL)
REPORT FOR THE YEAR ENDING 31st DECEMBER, 1943**

1. Number of Criminal Appeals set down, of which 123 were heard and disposed of and 17 not made ready.....	140
2. Number of Criminal Appeals heard and disposed of, of which 6 were set down in 1942 and 123 in 1943.....	129
3. Number of Criminal Applications "in writing" for leave to appeal refused.....	103
4. Number of Civil Appeals set down.....	327
5. Number of Civil Appeals heard and disposed of, of which 2 were set down in 1941, 56 in 1942, and 183 in 1943.....	240
6. Number of Appeals standing for judgment as of December 31st, 1943.....	nil
7. Number of Court Motions heard and disposed of.....	21
8. Number of Appeals in which written reasons for judgment were given.....	132

APPEALS HEARD AND DISPOSED OF

CRIMINAL

	Conviction Quashed	Dis- missed	Varied	New Trial Directed	Total
By Attorney-General for Ontario.....		2	8		10
By Accused.....	18	58	30	11	117

CIVIL

	Allowed	Dis- missed	Varied	New Trial Directed	Settled	Total
Supreme Court Trial or Single Judge.....	34	66	14	23	2	139
County or District Court.....	22	34	6	5	1	68
Division Court.....	6	23		3	1	33

**ANNUAL RETURN OF FEES COLLECTED IN LAW STAMPS, MASTER'S OFFICE,
AND TAXING OFFICE, FOR YEAR ENDING 31st DECEMBER, 1943**

Master and Assistant Master (References).....	\$ 671.90
Mechanics' Liens.....	35.00
Mortgage References.....	313.40
Taxing Officers' Fees.....	1,000.50
	<u>\$2,020.80</u>

**REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE
PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1943**

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH		FEES EARNED IN LAW STAMPS		TOTAL FEES EARNED	DISBURSEMENTS		NET INCOME OR SALARY OF OFFICER	SURPLUS FEES PAID TO PROVINCE		COUNTY OR DISTRICT
			\$	c.	\$	c.		\$	c.		\$	c.	
ALGOMA Sault Ste. Marie	Sheriff	R. E. Stone	7,297.62		3,020.75		10,318.37	4,559.39		3,150.00			ALGOMA
	Local Registrar	do											
	District Court Clerk	do											
	Surrogate Registrar	J. H. McDonald			2.50		2.50			1,000.00			
	Surrogate Judge	do											
BRANT Brantford	Local Master	W. S. Maguire	*5,414.24				5,414.24	1,292.53		4,060.86		60.85	
	Crown Attorney	do											
	Clerk of the Peace	do											
	Sheriff	C. S. Tapscott	10,754.60		6,390.90		17,145.50	5,094.47		4,200.00		1,460.13	BRANT
	Local Registrar	do											
BRUCE Walkerton	County Court Clerk	do											
	Surrogate Registrar	do											
	Surrogate Judge	D. J. Cowan			72.20		72.20			1,000.00			
	Local Master	Judge A. D. Hardy											
	Crown Attorney	E. R. Read (a)	*5,438.96				5,438.96	897.53		4,270.72		270.71	
BRUCE Walkerton	Clerk of the Peace	do											
	Sheriff	H. A. McGilivray	7,232.03		3,995.80		11,227.83	4,069.58		4,200.00			BRUCE
	Local Registrar	do											
	County Court Clerk	do											
	Surrogate Registrar	do											
CARLETON Ottawa	Surrogate Judge	W. G. Owens								1,000.00			
	Local Master	do			40.15		40.15						
	Crown Attorney	J. W. Freeborn	*3,963.68				3,963.68	187.27		3,776.41			
	Clerk of the Peace	do											
	Sheriff	S. Crooks	10,678.35		58.00		10,736.35	4,348.21		4,683.01		1,647.13	CARLETON
CARLETON Ottawa	Local Registrar	W. G. Pugsley	6,117.35				6,117.35	7,053.53		4,200.00			
	Local Master	do	203.20				203.20	190.64					
	County Court Clerk	C. L. Bray	18,863.14		14,953.25		33,816.39	4,640.53		4,200.00		10,022.61	
	Surrogate Registrar	do											
	Surrogate Judge	E. J. Daly								1,000.00			
CARLETON Ottawa	Crown Attorney	R. Mercier											
	Clerk of the Peace	do											

Fees commuted at \$5,500.00 per annum plus bonus.

COCHRANE Cochrane	Sheriff Local Registrar District Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	J. D. Mackay W. L. Warrell do do R. A. Danis do S. A. Caldbeck do do	*5,793.83 2,804.65 1,261.55 17.70 17.70 Fees commuted at \$3,500.00 per annum.	5,793.83 4,066.20 2,003.15 542.90 1,000.00 3,500.00 per annum.	2,003.15 542.90 1,000.00 3,500.00 per annum.	3,790.68 3,150.00 1,000.00 3,500.00 per annum.	COCHRANE
DUFFERIN Orangeville	Sheriff Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	T. K. Slack do do do W. T. Robb do H. B. Church (<i>Act'g</i>) do	3,981.51 1,607.25 11.70 Fees commuted at \$1,270.00 per annum.	5,588.76 1,730.15 11.70 1,270.00 per annum.	1,730.15 2,625.00 1,000.00	2,625.00 1,000.00	DUFFERIN
ELGIN St. Thomas	Sheriff Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	I. D. Cameron do do do D. C. Ross do E. W. Haines do	7,735.27 5,061.10 65.80 *3,088.49	12,796.37 2,204.95 65.80 3,088.49	2,204.95 711.08	3,937.50 1,000.00 2,377.41	ELGIN
ESSEX Windsor	Sheriff Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace Ass't Crown Attorney	A. A. Marcicette A. A. MacKinnon do do J. J. Coughlin A. C. Bell (<i>Act'g</i>) E. C. Awrey (<i>b</i>) do R. J. Des Rosters	10,450.06 15,760.23 12,326.45 614.90 Fees commuted at \$6,000.00 per annum plus bonus.	10,450.06 28,086.68 5,367.14 614.90 6,000.00 per annum plus bonus.	6,509.53 5,367.14	3,937.50 4,410.00 1,000.00 614.90 2,100.00	ESSEX

* Election fees not included.

(a) A. H. Boddy appointed from 1st Jan., 1944.

(b) E. C. Awrey appointed 7th Dec., 1943, in room and stead of J. S. Allan.

HASTINGS	Sheriff	J. D. O'Flynn	9,660.54	3,573.80	13,234.34	4,360.49	4,200.00	1,100.05	HASTINGS
Belleville	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. C. A. Cameron					1,000.00		
	Local Master	W. C. Mikel	180.26		180.26	50.00	130.26		
	Crown Attorney	B. C. Donnan	*9,559.56		9,559.56	3,154.21	4,773.54	1,631.81	
	Clerk of the Peace	do							
HURON	Sheriff	W. Nelson Hill	8,572.12	4,668.50	13,240.62	3,109.05	3,675.00	1,788.07	HURON
Goderich	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	T. M. Costello		8.80	8.80		1,000.00		
	Local Master	do							
	Crown Attorney	D. E. Holmes	*3,860.81		3,860.81	998.40	2,862.41		
	Clerk of the Peace	do							
KENORA	Sheriff	L. D. MacCallum	2,872.51		2,872.51	314.21	2,558.30		KENORA
Kenora	Local Registrar	E. Appleton	1,984.95	665.55	2,650.50	32.76	2,520.00		
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	E. C. Popham					1,000.00		
	Local Master	do							
	Crown Attorney	L. A. McLennan	*1,843.32		1,843.32	785.00	1,058.32		
	Clerk of the Peace	do							
KENT	Sheriff	E. W. Harsley	4,326.88		4,326.88	2,552.54	1,774.34		KENT
Chatham	Local Registrar	D. E. Douglas	8,401.75	7,170.55	15,572.30	2,969.60	3,937.50	1,494.65	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	H. E. Grosch					1,000.00		
	Local Master	do							
	Crown Attorney	A. D. Bell	*7,471.52	160.60	160.60	1,951.70	4,629.96	889.86	
	Clerk of the Peace	do			7,471.52				

* Election fees not included.

(a) Helen Kinnear appointed May, 1943.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1943 (Cont'd)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEEES EARNED IN CASH	FEEES EARNED IN LAW STAMPS	TOTAL FEEES EARNED	DISBURSEMENTS	NET INCOME OR SALARY OF OFFICER	SURPLUS FEEES PAID TO PROVINCE	COUNTY OR DISTRICT
			\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
LAMBTON Sarnia	Sheriff	A. J. Johnston	4,104.48		4,104.48	950.52	3,153.96		LAMBTON
	Local Registrar	D. S. Whyte	7,788.33		14,144.43	1,495.05	3,675.00	2,618.28	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	M. A. Miller					1,000.00		
	Local Master	do	27.50		27.50				
LANARK Perth	Crown Attorney	H. M. Taylor		Fees commuted at \$3,500.00 per annum.					LANARK
	Clerk of the Peace	do							
	Sheriff	G. R. McLennan	5,441.80		8,209.20	2,073.72	3,675.00		
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
LEEDS AND GREENVILLE Brookville	Surrogate Judge	F. W. Wilson					1,000.00		LEEDS AND GREENVILLE
	Local Master	do	21.70		21.70				
	Crown Attorney	W. W. Pollock		Fees commuted at \$2,500.00 per annum.					
	Clerk of the Peace	do							
	Sheriff	R. J. Gill	8,664.65		14,274.25	5,848.52	3,150.00		
	Local Registrar	do							
LENNOX AND ADDINGTON Napanee	County Court Clerk	do							LENNOX AND ADDINGTON
	Surrogate Registrar	do							
	Surrogate Judge	M. B. Tudhope					1,000.00		
	Local Master	do	65.70		65.70				
	Crown Attorney	H. Atkinson	*4,292.64		4,292.64	794.31	3,498.33		
	Clerk of the Peace	do							
LENNOX AND ADDINGTON Napanee	Sheriff	J. L. Haycock	4,874.45		6,610.65	1,225.63	2,625.00	1,023.82	LENNOX AND ADDINGTON
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. E. Madden					1,000.00		
	Local Master	do	44.20		44.20				
LENNOX AND ADDINGTON Napanee	Crown Attorney	K. S. Ham	*2,891.84		2,891.84	567.94	2,323.90		LENNOX AND ADDINGTON
	Clerk of the Peace	do							

LINCOLN St. Catharines	Sheriff Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	F. J. Graves E. J. Lovelace do do J. G. S. Stanbury do do E. H. Lancaster do	5,068.99 8,407.38 6,264.85 65.80 65.80 3,889.40 *3,889.40	5,068.99 14,672.23	1,405.08 2,296.71	3,481.96 3,937.50 1,000.00 2,807.40	181.95 2,173.10	LINCOLN
MANITOULIN Gore Bay	Sheriff Local Registrar District Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	W. I. Wagg do do do A. B. Currey do J. H. Craig do (Actg)	832.63	1,391.28	1,337.01	+1,890.00		MANITOULIN
MIDDLESEX London	Sheriff Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	D. A. Graham G. H. Tennent do do Jos. Wearing Judge A. A. Ingram C. C. Savage do	8,281.33 16,017.40 14,002.40 130.70 *8,109.69	8,281.33 30,019.80	3,674.28 7,900.06	4,607.05 4,725.00	3,392.34	MIDDLESEX
MUSKOKA Bracebridge	Sheriff Local Registrar District Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	C. S. Salmon do do do E. A. Wright do E. W. Clairmont do	3,038.90 1,433.15 10.80 *3,005.60	4,472.05	963.33	2,100.00		MUSKOKA

* Election fees not included.

† Mr. Wagg's salary paid direct by Province.

OXFORD Woodstock	Sheriff	C. E. Sutherland	9,489.09	5,305.90	14,794.99	4,901.07	4,200.00	388.02	OXFORD
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do					1,000.00		
	Surrogate Judge	F. E. Perrin		22.30	22.30				
PARRY SOUND Parry Sound	Local Master	do	*4,526.77		4,526.77	806.75	3,720.02		
	Crown Attorney	Craig McKay							PARRY SOUND
	Clerk of the Peace	do							
	Sheriff	J. E. Armstrong	2,410.65	1,193.00	2,410.65	1,011.27	1,800.00		
	Local Registrar	W. R. Dixon	1,721.69		2,914.69	65.46	1,890.00		
PEEL Brampton	District Court Clerk	do							
	Surrogate Registrar	do					1,000.00		
	Surrogate Judge	J. B. Moon							
	Local Master	do					1,553.16		
	Crown Attorney	F. C. Powell (Act'g)	*1,702.96		1,702.96	149.80			
PERTH Stratford	Clerk of the Peace	do							
	Sheriff	F. S. Hutchinson	2,882.56		2,882.56	1,629.94	575.00	677.62	PEEL
	Local Registrar	do	4,497.55	3,560.50	8,058.05	868.51	2,520.00	1,109.04	
	County Court Clerk	A. H. Milner							
	Surrogate Registrar	do							
PERTH Stratford	Surrogate Judge	A. Cochrane		25.30	25.30		1,000.00		
	Local Master	do							
	Crown Attorney	A. G. Davis	*3,798.22		3,798.22	586.00	3,212.22		
	Clerk of the Peace	do							
	Sheriff	H. D. Lang	9,654.56	5,841.50	15,496.06	4,820.71	3,937.50	896.41	PERTH
PERTH Stratford	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Local Master	do		23.10	23.10		1,000.00		
	Surrogate Judge	J. L. Killoran							
Crown Attorney	W. E. Goodwin	*4,017.29		4,017.29	830.91	3,186.38			
Clerk of the Peace	do								

* Election fees not included.

RENREW Pembroke	Sheriff.....	W. H. Gibson (a)	2,521.52	2,521.52	172.55	2,348.97	RENREW 298.00
	Local Registrar.....	J. A. Howard (Act'g)	3,928.44	7,124.89	1,267.96	2,362.50	
	County Court Clerk.....	do					
	Surrogate Registrar.....	do				1,000.00	
	Surrogate Judge.....	J. T. Mulcahy					
	Local Master.....	do					
SIMCOE Barrie	Crown Attorney.....	H. B. Johnson	*3,447.59	3,447.59	851.61	2,595.98	SIMCOE
	Clerk of the Peace.....	do					
	Sheriff.....	E. C. Drury	4,359.09	4,758.29	1,916.92	3,937.50	
	Local Registrar.....	do					
STORMONT, DUNDAS AND GLENGARRY Cornwall	County Court Clerk.....	J. H. Mitchell	7,341.85	13,672.90	1,425.90	3,675.00	STORMONT, DUNDAS AND GLENGARRY
	Surrogate Registrar.....	J. G. Harvie				1,000.00	
	Local Master.....	do		37.10			
	Crown Attorney.....	F. A. Hammond	*9,472.39	9,472.39	1,938.18	4,941.78	
	Clerk of the Peace.....	do				2,592.43	
	Sheriff.....	D. A. McNaughton (b)	9,151.59	13,058.98	4,449.96	2,412.33	
SUDBURY Sudbury	Local Registrar.....	do					SUDBURY 40.33
	County Court Clerk.....	do					
	Surrogate Registrar.....	do					
	Local Master.....	F. T. Costello		17.50		1,000.00	
	Crown Attorney.....	J. G. Harkness					
	Clerk of the Peace.....	do					
SUDBURY Sudbury	Sheriff.....	M. Arthur	6,171.63	6,171.63	2,820.00	3,311.30	SUDBURY 397.28
	Local Registrar.....	T. M. Mulligan	6,020.50	9,931.30	1,685.72	3,937.50	
	District Court Clerk.....	do					
	Surrogate Registrar.....	do					
	Surrogate Judge.....	E. Proulx					
	Local Master.....	do					
SUDBURY Sudbury	Crown Attorney.....	E. D. Wilkins					SUDBURY 1,000.00
	Clerk of the Peace.....	do					
Fees commuted at \$2,830.00 per annum.							
Fees commuted at \$5,500.00 per annum plus bonus							

* Election fees not included

(a) W. H. Gibson appointed 1st Oct., 1943; figures shown are for whole year.

(b) D. A. McNaughton appointed 1st Dec., 1943; figures shown are for whole year.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1913 (Cont'd)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH		FEES EARNED IN LAW STAMPS		TOTAL FEES EARNED	DISBURSEMENTS		NET INCOME OR SALARY OF OFFICER		SURPLUS FEES PAID TO PROVINCE		COUNTY OR DISTRICT
			\$	c.	\$	c.		\$	c.	\$	c.	\$	c.	
TEMISKAMING Haileybury	Sheriff	H. Clifford	5,633.35		1,438.15		7,071.50	2,415.44		3,150.00		67.91		TEMISKAMING
	Local Registrar	do												
	District Court Clerk	do												
	Surrogate Registrar	do												
	Surrogate Judge	G. H. Hayward								1,000.00				
	Local Master	do												
THUNDER BAY Port Arthur	Crown Attorney	C. F. Tuer (Act'g)	5,315.67				5,315.67	2,029.49		3,000.00		286.18		
	Clerk of the Peace	do												
	Sheriff	H. Thompson	7,711.10				7,711.10	3,631.96		2,625.00		1,454.14		THUNDER BAY
	Local Registrar	J. C. Collieran	7,151.30		3,296.80		10,448.10	2,244.04		3,150.00		1,757.26		
	District Court Clerk	do												
	Surrogate Registrar	do												
VICTORIA Lindsay	Surrogate Judge	A. J. McComber								1,000.00				
	Local Master	do												
	Crown Attorney	P. V. Huletson	3,551.79				3,551.79	641.13		2,910.66				
	Clerk of the Peace	do												
	Sheriff	A. J. Campbell (Act'g)	1,652.84				1,652.84	228.77		1,275.00		149.07		VICTORIA
	County Court Clerk	Miss M. C. Sootheran (Act'g)	5,213.05		2,702.90		7,915.95	1,209.25		1,575.00		1,153.80		
WATERLOO Kitchener	Surrogate Registrar	do								1,000.00				
	Local Master	J. A. McGibbon			31.20		31.20							
	Crown Attorney	J. E. Anderson	3,545.82				3,545.82	826.41		2,719.41				
	Clerk of the Peace	do												
	Sheriff	G. H. Gillies	16,720.63		11,003.55		27,720.18	5,574.22		3,675.00		4,321.41		WATERLOO
	County Court Clerk	do												
Kitchener	Surrogate Registrar	E. F. Donohoe								3,150.00				
	Surrogate Judge	E. W. Clement								1,000.00				
	Local Master	do			48.50		48.50							
	Crown Attorney	W. P. Clement												
Clerk of the Peace			Fees commuted at \$3,500.00 per annum.											

WELLAND												
Welland	Sheriff	V. L. Davidson	5,646.87	6,104.55	5,646.87	2,319.61	3,327.26	1,479.29	WELLAND			
	Local Registrar	J. E. Cohoe	10,054.45		16,159.00	3,650.26	4,924.90					
	County Court Clerk	do										
	Surrogate Registrar	do										
	Surrogate Judge	J. G. S. Stanbury (<i>Act'g</i>)										
	Local Master	Geo. H. Pettit	76.91		76.91	.51	76.40					
	Crown Attorney	H. W. Maccoomb	*7,420.01		7,420.01	2,599.70	4,410.15	410.16				
	Clerk of the Peace	do										
WELLINGTON												
Guelp	Sheriff	H. C. Waind	10,877.07	6,738.20	17,615.27	3,081.90	4,200.00	3,595.17	WELLINGTON			
	Local Registrar	do										
	County Court Clerk	do										
	Surrogate Registrar	do										
	Local Master	do	89.60		89.60							
	Surrogate Judge	R. L. Mackinnon										
	Crown Attorney	J. M. Kearns										
	Clerk of the Peace	do										
WESTWORTH												
Hamilton	Sheriff	A. C. Caldwell	18,144.00		18,144.00	7,878.38	4,451.52	5,814.10	WESTWORTH			
	Local Registrar	S. G. Sims (<i>Act'g</i>)	27,026.99	23,393.40	50,420.39	5,911.66	3,412.50	17,702.83				
	County Court Clerk	do										
	Surrogate Registrar	do										
	Surrogate Judge	E. F. Lazier										
	Local Master	do										
	do	Judge W. F. Schwenger		49.00	49.00		1,000.00					
	Crown Attorney	H. F. McCulloch		24.90	24.90		1,000.00					
	Clerk of the Peace	do										
	Ass't Crown Attorney	H. F. Brown										

* Election fees not included.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1943 (Cont'd)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH		FEES EARNED IN LAW STAMPS		TOTAL FEES EARNED		DISBURSEMENTS		NET INCOME OR SALARY OF OFFICER		SURPLUS FEES PAID TO PROVINCE		COUNTY OR DISTRICT
			\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
YORK Toronto	Sheriff	W. H. S. Cane	65,893.35		65,893.35		50,830.74		50,830.74		4,200.00		15,062.61		York
	County Court Clerk	A. S. Winchester	27,951.50		27,951.50		14,908.25		14,908.25		4,725.00		8,318.25		York
	Surrogate Registrar	do	98,626.80		206,043.35		12,842.80		12,842.80				85,784.00		York
	Crown Attorney	J. W. McFadden													
	Ass't Crown Attorney	W. O. Gibson													
	do	F. I. Malone													
	do	N. Borins													
	do	N. L. Matthews													
	do	R. C. Lewis													
	do	Chas. Hamm													
	Clerk of the Peace	W. W. Denison													
	Surrogate Judge	James Parker													
	do	J. A. Jackson	*15,778.52		15,778.52		8,050.93		8,050.93		5,737.50		1,990.09		
	do	I. M. Macdonell									2,600.00				
	do	T. H. Barton									1,600.00				
do	A. E. Honeywell									1,600.00					
do	F. Denton									1,600.00					
do	J. E. Lovering									1,600.00					
do	J. A. Shea									1,600.00					
do	O. E. Klein									1,600.00					

* Election fees not included.

COMMUTED CROWN ATTORNEYS AND CLERKS OF THE PEACE, 1943

COUNTY OR DISTRICT AND ADDRESS	NAME	GROSS EARNINGS		GROSS RECEIPTS		SALARY AND BONUS PAID BY PROVINCE		SALARY AND BONUS PAID OUT OF FEES		ALLOWANCE PAID BY PROVINCE FOR OFFICE EXPENSES		DISBURSE- MENTS DEDUCTED FROM RECEIPTS		AMOUNT RECEIVED BY PROVINCE	
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
CARLETON Ottawa.....	R. Mercier.....	10,274.00		2,344.24		5,795.00				1,500.00		1,224.93		1,119.31	
COCHRANE Cochrane.....	S. A. Caldwell.....	5,131.00		583.24		3,500.00				1,000.00		220.44		362.60	
DUFFERIN Orangeville.....	H. B. Church (a).....	750.00		500.20		1,270.00				130.00		10.03		487.67	
ESSEX Windsor.....	E. C. Awrey (b).....	13,752.82		9,525.03		6,300.00						2,956.08		6,574.60	
LAMBTON Sarnia.....	H. M. Taylor.....	6,336.40		4,720.90		3,500.00						855.17		2,804.63	
LANARK Carleton Place.....	W. W. Pollock.....	3,079.21		786.28		2,500.00				300.00		648.86		137.42	
NORFOLK Simcoe.....	W. E. Kelly.....	4,692.97		2,676.22		3,400.00				650.00				2,676.22	
STORMONT, DUNDAS AND GLENGARRY—Cornwall.....	J. G. Harkness.....	1,859.30		704.70		2,830.00				400.00		43.50		661.20	
SUDBURY Sudbury.....	E. D. Wilkins.....	9,797.00		2,029.00		5,775.00						2,025.36		3.64	
TEMISKAMING Haileybury.....	C. F. Tuer (Act'g).....	5,315.67		5,315.67				3,000.00				2,029.49		286.18	
WATERLOO Kitchener.....	E. W. Clement.....	4,035.90		2,819.24		3,500.00						622.07		2,197.17	
WELLINGTON Guelph.....	J. M. Kearns.....	5,121.65		2,110.15		3,450.00				750.00		98.50		2,011.65	
WESTWORTH Hamilton.....	H. F. McCulloch.....	18,416.60		10,970.56		5,250.00						1,648.52		9,322.15	
YORK Toronto.....	J. W. McFadden.....	15,778.52		2,387.23		7,350.00						*		2,387.23	
do	W. W. Demison.....			15,778.52				5,737.50				8,050.93		1,990.09	

NOTE.—Election fees not included in earnings.

* All salaries of staff and other office expenses paid direct by Province.

(a) H. B. Church appointed 1st July, 1943, during leave for military service of R. D. Evans; figures shown are for whole year.

(b) E. C. Awrey appointed 7th Dec., 1943, in room and stead of J. S. Allen; figures shown are for whole year.

STATEMENT OF REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO,
FOR THE YEAR ENDING 31st DECEMBER, 1943

No.	REGISTRY DIVISION	REGISTRAR	ADDRESS	GROSS EARNINGS OF OFFICE	DISBURSEMENTS		NET INCOME OR SALARY OF OFFICER		AMOUNT PAID TO		No. OF INSTRUMENTS REGISTERED
					\$	c.	\$	c.	\$	c.		$	c.
1	Algoma	E. L. DeCourcy	Sault Ste. Marie.	*6,238.89	6,670.84	2,738.68	2,738.68	4,882.51	2,168		
2	Brant	A. Graham	Brantford	8,112.45	2,274.60	4,418.93	4,418.93	1,418.92	3,289		
3	Bruce	M. F. Alexander	Walkerton	7,783.05	3,332.08	3,725.49	3,725.48	725.48	2,773		
4	Carleton	T. V. Flanagan	Ottawa	8,578.29	3,250.00	4,164.14	4,164.14	1,164.15	2,829		
5	Cochrane	J. A. A. Duranceau (a)	Cochrane	*10,304.01	11,491.78	4,383.71	4,383.71	6,303.24	2,241		
6	Dufferin	F. J. Patterson	Orangeville	2,653.75	600.75	1,993.00	1,993.00	933			
7	Dundas	Harvey Johnston (b)	Morrisburg	1,947.14	405.00	1,542.14	1,542.14	784			
8	Durham, East	J. A. R. Elliott	Port Hope	2,060.50	1,971.60	1,800.00	1,800.00	28.05	622		
9	Durham, West	do	Bowmanville	1,739.15	1,739.15	688	688				
10	Elgin	E. B. Miller	St. Thomas	*7,553.55	3,961.35	3,296.11	3,296.11	296.09	2,853		
11	Essex	T. E. Green	Windsor	27,940.25	9,646.72	4,750.00	4,750.00	13,543.53	10,688		
12	Fort William	J. McClure	Fort William	*6,591.46	5,649.07	2,729.90	2,729.90	3,721.88	2,191		
13	Frontenac	W. I. Gilson	Kingston	6,812.00	2,350.00	3,731.00	3,731.00	731.00	2,335		
14	Glenora	S. O'Connor	Alexandria	2,289.25	500.00	1,789.25	1,789.25	828			
15	Grenville	R. K. Millar	Prescott	2,423.50	174.45	2,249.05	2,249.05	827			
16	Grey, North	G. H. Holmes	Owen Sound	5,819.90	1,971.45	3,424.23	3,424.23	424.22	1,932		
17	Grey, South	H. McKechnie	Durham	3,790.85	1,100.00	2,690.85	2,690.85	1,253			
18	Haldimand	J. G. Miller	Cayuga	4,099.30	1,634.04	2,000.00	2,000.00	465.26	1,419		
19	Haliburton	E. E. McElwain	Minden	1,817.55	1,817.55	582	582				
20	Haltou	Miss M. B. Field	Milton	5,762.55	1,557.23	1,825.00	1,825.00	2,380.32	2,024		
21	Hastings	R. J. S. Dewar	Belleville	8,113.65	4,014.60	3,549.52	3,549.52	549.53	2,957		
22	Huron	Miss L. Macpherson	Godfrich	6,937.85	2,298.55	3,101.00	3,101.00	2,329.30	2,674		
23	Kenora	Mrs. E. A. Cunningham	Kenora	*3,292.05	4,244.12	2,651.20	2,651.20	3,021.08	900		
24	Kent	M. Hoffman (c)	Chatham	11,516.66	4,967.66	4,554.90	4,554.90	1,994.10	4,574		
25	Kingston and Frontenac	(See Frontenac)									
26	Lambton	J. B. Palmer	Sarnia	11,188.44	4,693.99	3,000.00	3,000.00	3,494.45	4,209		
27	Lanark, North	C. M. Forbes	Almonte	1,603.70	2,080.72	1,500.00	1,500.00	197.20	574		
28	Lanark, South	do	Perth	2,174.22					805		
29	Leeds	A. W. Gray	Brockville	4,741.90	1,508.96	2,750.00	2,750.00	482.94	1,626		
30	Lennox and Addington	G. S. Reid	Napanee	3,492.35	586.60	2,905.75	2,905.75	988.47	1,156		
31	Lincoln	W. D. Fairbrother	St. Catharines	12,826.05	7,849.11	3,988.47	3,988.47	988.47	4,512		
32	London	W. F. Hungerford	London	8,608.20	2,956.52	4,325.84	4,325.84	1,325.84	3,210		
33	Manitowlin	W. I. Wagg	Gore Bay	*1,361.15	2,852.60	1,890.00	1,890.00	439			
34	Middlesex, East and North	Miss M. V. Walker	London	8,173.70	2,831.64	4,171.03	4,171.03	1,171.03	3,002		
35	Middlesex, West	W. N. Reycraft	Glencoe	2,442.00	414.00	2,028.00	2,028.00	863			

35	Muskoka	Miss I. Thomson (d) (Dep'y)	Bracebridge	*5,232.40	2,042.68	3,094.86	94.86	1,300
36	Nipissing	G. R. Brady	North Bay	*5,406.76	6,278.14	3,359.96	5,041.41	1,574
37	Norfolk	R. B. Kent	Simcoe	8,379.25	3,526.60	3,500.00	1,352.65	3,205
38	Northumberland, East	F. J. Slade	Collingue	3,131.80	2,290.90	1,800.00	657.80	1,039
39	Northumberland, West	do	Cobourg	1,616.90				632
40	Ontario	A. W. Bell	Whitby	*10,112.70	6,015.94	3,000.00	1,096.76	3,692
41	Ottawa	R. D. Bray (Registrar)	Ottawa	12,929.70	5,106.60	4,250.00	3,573.10	4,450
42	Oxford	W. G. Pugsley (L.M.T.)	do	2,466.80	2,097.00	369.80		722
43	Parry Sound	W. L. MacWilliams	Woodstock	7,620.10	3,680.00	3,470.05	470.05	2,811
44	Peel	J. H. Tully	Parry Sound	*5,845.70	2,340.61	2,600.00		1,223
45	Perth	F. S. Hutchinson	Brampton	6,838.00	3,708.25	2,000.00	1,129.75	2,550
46	Peterborough	Miss R. Hobson (Act'g)	Stratford	6,500.55	1,331.21	1,800.00	3,369.34	2,216
47	Port Arthur	W. F. Morrow	Peterborough	7,568.75	2,190.96	4,188.89	1,188.90	2,734
48	Prescott	Miss I. Wilson	Port Arthur	*6,956.29	6,997.40	2,756.15	2,733.04	2,179
49	Prince Edward	H. M. Mooney	L'Orignal	3,139.82	558.50	2,581.32		1,195
50	Rainy River	E. C. Frailek (Act'g)	Pleton	2,325.75	3,250.82	1,999.93		854
51	Renfrew	N. L. Croome	Fort Frances	*3,486.95	1,483.07	2,003.88	668.40	1,042
52	Russell	G. W. Campbell	Pembroke	6,148.40	1,811.60	3,668.40		2,158
53	Simcoe	J. A. Gamble	Russell	2,958.35	750.00	2,208.35		984
54	Stormont	G. O. Cameron	Barrie	14,647.22	6,856.00	4,000.00	3,791.22	5,402
55	Snellbury	J. C. Aigue	Cornwall	4,747.10	1,707.00	3,020.05	20.05	1,726
56	Temiskaming	B. St. Pierre	Sudbury	*9,839.75	7,117.02	3,150.00		3,030
57	Toronto	P. J. Knox (e)	Halleybury	*7,801.57	6,442.48	1,890.00	8,193.15	1,759
58	Victoria	I. T. Strachan (f)	Toronto	75,021.60	48,421.73	3,500.00	23,099.87	28,882
59	Waterloo	D. McQuarrie	Lindsay	4,441.95	1,480.00	2,961.95		1,537
60	Welland	G. V. Hilborn	Kitchener	13,743.10	5,998.41	4,000.00	3,744.69	5,534
61	Wellington, North	E. E. Fraser	Welland	15,582.94	8,154.79	4,642.81	2,785.34	5,733
62	Wellington, S. and C.	J. J. McDonald (g)	Arthur	2,847.20	1,380.83	1,516.37		1,116
63	Wentworth	J. B. Mitchell	Guelph	5,723.14	2,161.60	3,280.77	280.77	2,088
64	York, East and West	W. H. Lovering	Hamilton	31,438.32	14,207.66	5,000.00	12,230.66	12,551
65	York, North	I. W. Mallon (Act'g)	Toronto	48,709.16	21,032.17	3,400.00	24,276.99	19,550
66	York	R. L. Boag	Newmarket	5,087.05	930.50	3,578.27	578.28	1,895
		C. R. Deacon (M. of T.)	Toronto	31,007.40	25,876.94	5,040.00	31,007.40	9,001

* Land titles fees included.

(a) J. A. A. Duranseau appointed 1st Apr., 1943, at \$4,000.00 per annum; figures shown are for whole year.

(b) Harvey Johnstone appointed 2nd Nov., 1943; figures shown are for whole year.

(c) M. Huffman appointed 1st June, 1943; J. B. Clark having died; figures shown are for whole year.

(d) Miss I. Thomson, Deputy, acted from date of death of C. E. Lount, 23rd Nov., 1943; figures shown are for whole year.

(e) P. J. Knox appointed 1st Nov., 1943; R. V. Campbell having resigned; figures shown are for whole year.

(f) I. T. Strachan appointed 1st June, 1943; figures shown are for whole year.

(g) J. J. McDonald appointed 1st Jan., 1943; figures shown are for whole year.

LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, 1943

Local Masters of Titles Who Are Also Registrars of Deeds and Who Remit Surplus Fees to the Province

No.	DISTRICT AND ADDRESS	NAME	TOTAL EARNINGS	SALARIES AND OTHER EXPENSES PAID BY PROVINCE	SALARIES AND OTHER EXPENSES PAID OUT OF FEES	AMOUNT RECEIVED BY PROVINCE
			\$ c.	\$ c.	\$ c.	\$ c.
1	ALGOMA Sault Ste. Marie	E. L. DeCourcy	6,238.89	5,314.46	1,356.38	4,882.51
2	COCHRANE Cochrane	J. A. A. Duranceau (a)	10,304.01	7,476.43	4,015.35	6,303.24
3	FORT WILLIAM Fort William	John McClure	6,591.46	2,779.39	2,869.68	3,721.88
4	KENORA Kenora	Mrs. E. A. Cunningham	3,292.05	3,973.15	270.97	3,021.08
5	MANITOULIN Gore Bay	W. I. Wagg	1,361.15	1,911.60	941.00	..... ..
6	NIPISSING North Bay	G. R. Brady	5,406.76	5,891.19	386.95	5,041.41
7	PORT ARTHUR Port Arthur	Miss I. Wilson	6,956.29	2,774.15	4,223.25	2,733.04
8	SUDBURY Sudbury	B. St. Pierre	9,839.75	5,607.92	1,509.10	8,193.15
9	TEMISKAMING Halleybury	P. J. Knox (b)	7,801.57	4,872.10	1,756.80	6,044.77

Local Master of Titles Who Is Not Registrar of Deeds and Who Takes Fees

No.	COUNTY AND ADDRESS	NAME	TOTAL EARNINGS	DISBURSEMENTS	NET EARNINGS
			\$ c.	\$ c.	\$ c.
1	CARLETON Ottawa	W. G. Pugsley	2,466.80	2,097.00	369.80

Local Masters of Titles Who Are Also Registrars of Deeds and Who Take Fees

No.	COUNTY OR DISTRICT AND ADDRESS	NAME	TOTAL EARNINGS	DISBURSEMENTS	AMOUNT RECEIVED BY PROVINCE	NET TO OFFICER
			\$ c.	\$ c.	\$ c.	\$ c.
1	ELGIN St. Thomas.....	E. B. Miller.....	7,553.55	3,961.35	296.09	3,296.11
2	MUSKOKA Bracebridge.....	Miss I. Thomson (c) (Act'g).....	5,232.40	2,042.68	94.86	3,094.86
3	ONTARIO Whitby.....	A. W. Bell.....	10,093.10	5,996.34	1,096.76	3,000.00
4	PARRY SOUND Parry Sound.....	J. H. Tully.....	5,845.70	2,340.61	905.09	2,600.00
5	RAINY RIVER Port Frances.....	N. L. Croome.....	3,486.95	1,483.07	.....	2,003.88

Master of Titles, Toronto

YORK Toronto	COUNTY AND ADDRESS	NAME	TOTAL EARNINGS	DISBURSEMENTS	SALARY PAID TO OFFICER	AMOUNT RECEIVED BY PROVINCE
			\$ c.	\$ c.	\$ c.	\$ c.
		C. R. Deacon.....	31,007.40	25,876.94	5,040.00	31,007.40

(a) J. J. A. Duranceau appointed 1st Apr., 1943; figures shown are for whole year.

(b) P. J. Knox appointed 1st Nov., 1943; R. Y. Campbell having resigned; figures shown are for whole year.

(c) Miss I. Thomson, Deputy, acted from date of C. E. Lount's death, 23rd Nov., 1943, to 31st Dec.; figures shown are for whole year.

7	Ontario Simcoe Muskoka	R. Hossack..... H. S. McCready..... J. L. Prentice..... A. L. Tinker..... A. E. Kirkpatrick..... H. S. Mott.....	do do do do do do	5,000.00 6,000.00	893.89 3,000.00 475.80 3,500.00 306.12 218.00	74,024 1,328 2,261 1,283 615	579.00 3,978.93 8,553.45 7,762.00 3,886.90
8	Northumberland and Durham Peterborough Victoria Haliburton	K. A. Cameron..... F. S. Ebbs..... C. Jeffs..... R. Thomas (Deputy) F. C. Macdonald (Deputy)	Orillia Oshawa Barrie Bracebridge Beaverton	3,300.00 3,000.00 3,500.00 1,500.00	509.57 833.98 390.03	946 697 1,483	1,526.57 3,173.40 2,799.98
9	Hastings Lennox and Addington Frontenac Prince Edward	R. B. Baxter..... E. A. Gee..... O. A. Langley..... E. J. Butler (b) A. B. Collins..... J. B. Garvin..... J. L. Lloyd.....	Port Hope Lindsay Peterborough Belleville Picton Kingston Belleville	3,000.00 3,000.00 3,500.00 3,000.00 3,000.00 3,500.00	484.48 856.65 2,199.77	2,057 3,017	5,588.96 9,095.40
10	Renfrew Lanark Carleton	A. H. Lief..... T. M. J. Galligan..... A. J. Fraser (Deputy) Joachim Sauve (Deputy) F. S. Doyle (Deputy) G. E. Strick.....	Ottawa Pembroke Ottawa do Smith's Falls Ottawa	3,000.00 2,500.00 2,400.00 2,500.00 3,000.00 5,000.00	75.96 401.23 593.65	904 1,391 824 926 4,579	3,910.45 7,592.91 2,433.61 820.00
11	Leeds and Grenville Dundas	G. A. Wright.....	Brockville	3,000.00	352.72	1,892	5,761.69
12	Glengarry Prescott and Russell Stormont	P. C. Bergeron..... R. Labrosse..... J. S. Latheford (Deputy)	Cornwall Vankleek Hill Cornwall	3,000.00 3,500.00	291.39 718.70	876 682	2,599.94 3,005.16

(a) S. E. Buck appointed Deputy Magistrate, 1st June, 1943.

(b) E. J. Butler died 6th May, 1943.

NOTE.—Salaries paid by Province do not include cost-of-living bonus.

MAGISTRATES, PROVINCE OF ONTARIO, 1913 (Cont'd)

No. OF MAGISTERIAL DIST.	COUNTIES AND DISTRICTS IN MAGISTERIAL DISTRICTS	NAMES OF MAGISTRATES IN MAGISTERIAL DISTRICTS	ADDRESS	RATE OF SALARY PAID BY PROVINCE		RATE OF SALARY PAID BY MUNICIPALITY		TRAVELING EXPENSES PAID BY PROVINCE		TOTAL NUMBER OF CASES	TOTAL FINES AND FEES PAID TO PROVINCE	
				\$	c.	\$	c.	\$	c.		\$	c.
13	Cochrane Tenniskaming	S. Atkinson	Haileybury	3,750.00				2,668.73		3,363	12,880.40	
		E. R. Tucker	Cochrane	3,500.00				951.70		878	2,810.68	
		S. C. Platons (Deputy)	Timmins									
14	Nipissing	M. G. Gould	North Bay	2,500.00				304.02		1,637	7,370.93	
15	Sudbury Miamioulin Parry Sound (West Portion)	W. M. Cooper	Sudbury	3,000.00				747.86		798	4,811.15	
		W. J. Golden	Little Current	1,800.00				1,134.25		75	170.00	
		A. D. Meldrum	Parry Sound	3,000.00				46.92		592	3,111.60	
		J. S. McKessock	Sudbury	3,500.00				35.00		5,099	5,481.12	
		E. Arthurs (a)	Espanola	3,000.00				887.41		347	1,028.75	
16	Algoma	Jas. McEwen	Sault Ste. Marie	3,000.00				26.40		1,640	2,098.69	
		C. D. LeMay	Fort William	3,500.00				361.96		1,048	5,499.97	
		J. A. R. McCuaig	Port Arthur					10.08		1,694	5,654.75	
		C. D. LeMay	do					1,524.25		998	1,717.99	
17	Thunder Bay Kenora Patricia	T. H. Wolfe	Kenora	3,300.00								
		H. L. Cruso	Fort Francis	3,000.00				113.93		368	1,348.50	
18	Rainy River			3,000.00								
TOTALS:								27,018.67		157,690	266,826.01	

(a) E. Arthurs died 31st July, 1913.

NOTE — Salaries paid by Province do not include cost-of-living bonus.

JUVENILE COURTS AND OFFICERS, PROVINCE OF ONTARIO
The Juvenile Delinquents Act (1908 Canada) has been proclaimed and
Juvenile Courts established in the following areas:

COUNTY OR DISTRICT	ADDRESS	JUVENILE COURT JUDGE	PROBATION AND CHILDREN'S AID OFFICERS
Brant County.....	Brantford	Judge D. J. Cowan	J. P. Temple
Carleton County..... (including Ottawa)	Ottawa	A. J. Fraser	A. J. Fraser (Senior Probation Officer)
		J. P. Balharrie (Deputy) ..	J. R. McKnight (Ass't Probation Officer)
			M. Racette (Ass't Pro- bation Officer)
Cochrane District.....	Cochrane.....	E. R. Tucker	A. G. Carson
Dufferin County.....	Orangeville	Judge W. T. Robb	
Essex County.....	Windsor.....	D. M. Brodie	
		J. A. Hanrahan (Deputy)	
Grey County.....	Owen Sound.....	E. C. Spereman.....	A. E. Trout
Haldimand County.....	Dunnville.....		C. R. Bilger
Huron County.....	Stratford.....	J. A. Makins.....	H. T. Edwards
Kent County.....	Chatham.....	I. B. Craig	
Lincoln County.....	St. Catharines.....	Judge J. G. S. Stanbury.....	L. S. Richardson
Middlesex County.....	London.....	D. B. Menzies	A. G. N. Bradshaw
Nipissing District.....	North Bay	J. H. McCurry.....	John Brown
Norfolk County.....	Simcoe.....	Judge E. S. Livermore.....	F. V. Miller
Northumberland and Durham.....	Cobourg	Judge J. C. M. German	
		R. B. Baxter (Deputy)	
Oshawa (City).....	Oshawa	F. S. Ebbs	O. M. Alger
Perth County.....	Stratford.....	J. A. Makins	Hugh Ferguson
Port Colborne (Town).....	Niagara Falls.....	J. B. Hopkins	
Stormont, Dundas and Glengarry.....	Cornwall	P. C. Bergeron	H. C. Nugent
Prescott and Russell.....	Vankleek Hill.....	R. Labrosse	
Temiskaming District.....	Haileybury.....	S. Atkinson	J. R. McCarthy
Toronto (City).....	Toronto.....	H. S. Mott.....	H. S. Mott and staff
		R. Hossack (Deputy)	
Waterloo County.....	Galt.....	H. R. Polson, <i>pro tem</i>	Arthur Pullan
Wentworth County.....	Hamilton.....	H. A. Burbidge.....	J. H. Trusdale
		J. McKay	A. E. Smuck
York County.....	Toronto.....	Wm. Keith	J. A. Knowles
		D. Webster (Deputy)	

DIVISION COURTS, ONTARIO

List of Clerks and Bailiffs, Their Post Office Address, Their County or District, Number of Court, Number of Cases and Gross Earnings

COUNTY OR DISTRICT	No. OF COURT	POST OFFICE ADDRESS	No. OF CASES ENTERED	CLERK	GROSS EARNINGS	BAILIFF	GROSS EARNINGS	
Algoma	1	Sault Ste. Marie.	1,075	P. E. Day.	\$ 4,206.60	Geo. L. Allan	\$ 2,438.95	
	2	Bruce Mines	8	Wm. White.	78.60	Wm. White (<i>Act'g</i>)	30.20	
	3	Thessalon	14	Thos. E. Hill	69.90	John B. Hill	34.75	
	6	Richard's Landing	...	J. C. Martin	(No report)		(No report)	
	7	Blind River	143	J. Carlyle	454.55	J. H. Hicks	212.00	
	1	Brantford	829	P. J. Calbeck	3,198.05	F. J. Calbeck (<i>Act'g</i>)	1,791.02	
	2	Paris	59	J. B. Appleby	274.65	R. E. Haire	189.61	
Brant	3	St. George	11	G. F. Graves	58.45	Alvin McIntyre	59.30	
	4	Burford	...	...	...	...	...
	5	(Oakland Scotland)	6	E. M. Edy	40.20	L. Wilson	42.45	
	1	Walkerton	74	A. J. Brown	420.00	W. R. Binkley	203.59	
	2	Teeswater	21	...	69.39	...	43.60	
Bruce	3	Kincardine	64	B. A. Henry	254.75	Thos. J. Blair	130.25	
	4	Paisley	11	E. D. Elwes	42.78	M. Lettich	22.65	
	5	Port Elgin	34	...	131.90	A. W. Travis	11.85	
	7	Southampton	...	...	...	N. Murray	57.75
	8	Tara	16	J. R. Van Dusen	72.25	T. W. Strong	69.40	
	11	Warton	28	G. W. Taylor	143.55	T. L. Boyle	116.65	
	12	Tobermory	38	E. H. Agnew	117.80	D. A. S. Munn	(No report)	
	12	Lacknow	24	H. Withoughby	140.55	R. J. Moore	86.45	
	12	Chesley	...	...	...	John E. Beattie	89.25
	Carleton	1	Ottawa	3,249	Allan F. Moore	14,155.50	C. Lapierre	8,529.38
		2	Richmond	5	M. E. Mullan	49.50	M. E. Mullan (<i>Act'g</i>)	29.75
		3	Carp	2	J. W. Humphries	34.56	J. Nicholson (<i>Act'g temp.</i>)	23.60
4		Gagetta	8	J. W. Dickson	36.71	C. Bilglood	39.85	
5		North Gower	7	Fred R. Mills	24.40	...	25.45	
6		Metcalfe	4	J. A. Waehlell	45.75	...	...
7		Edwards	...	...	...	J. C. Rowan	35.80
Cochrane	1	Ottawa	1,301	J. E. Cole	5,880.95	J. M. Hoey	3,466.75	
	2	Cochrane, Timmins	117 1,151	G. A. Kydd E. H. Hill	469.60 4,230.92	O. Gauthier C. B. Alton	364.26 2,820.41	

Dufferin	3	{Matheson	48	John H. Cole	210.10	Fred C. James	267.00
	4	{Watabeag	191	G. Desloges	722.60	G. Desloges	449.90
	5	Kapuskaing	53	Paul-Onier Brosseau	10.33	W. J. Nichols	14.65
	6	Hearst	165	W. J. Kenney	658.00	J. J. Johnson	317.63
	1	Ansonville	48	W. C. Hopkins	217.40	W. R. Campbell	100.39
	2	Orangeville	17	T. P. McFadden	62.90	Jos. Tindale	30.95
Elgin	5	Shelburne	7	Miss M. M. Foster (<i>Act'g</i>)	29.25	C. A. Hodgson	41.80
	1	Grand Valley	198	E. C. Monteith	971.95	Geo. E. Brown	592.92
	3	Aylmer	619	F. R. Palmer	2,367.05	A. C. Schlehauß	975.86
	4	St. Thomas	67	A. McCallum	401.49	A. McCallum (<i>Act'g</i>)	228.68
Essex	2	{Dutton	111	H. T. Boyle	428.85	H. T. Boyle (<i>Act'g</i>)	275.50
	3	Wallaacetown	44	E. L. Frost	201.30	William Shaw	140.85
	4	Amherstburg	62	Wm. Reese	267.35	R. K. Buelman	173.88
	5	Kingsville	138	C. A. Edgall	671.75	C. G. Baker	616.55
	6	Harrow	46	Mrs. A. Wilkinson	193.20	J. N. Mousseau	84.45
	7	Leannington	1,780	L. A. Deziel	15,216.60	Chas. E. Bayley	9,667.88
	8	Belle River	89	H. R. Johnston	412.60	H. R. Johnston (<i>Act'g</i>)	262.75
	9	Windsor	21	Wm. A. Kerth	112.40		33.65
		{Comber	747	H. J. Byron	2,885.75	H. C. Aney	1,996.90
Frontenac	1	Kingston	29	H. W. Asselstine	172.85	E. Goodberry	169.40
	4	Verona	32	E. B. Buell	145.31	Wm. J. Thomlison	51.95
	6	Sharbot Lake	467	H. G. Foot	2,033.80	Fred Negus	993.30
Grey	2	Owen Sound	69	P. Ramage	306.41	Wm. C. Sharp	135.65
	3	Durham	298	Mrs. W. H. Chapple (<i>Act'g</i>)	912.91	W. H. Arthur	407.25
	4	Meadford	20	B. Hamilton	97.57	M. J. Dillon	108.30
	5	Clarksburg	44	J. A. Richards	226.35	M. S. McIvor	177.70
	6	Flesherton	20	Allan Findlay	122.05	M. E. Galbraith	76.15
	7	Chatsworth	126	D. D. Brigham	419.75	H. Boettger	191.75
	8	Hanover	34	G. A. Beaton	154.55	G. S. Dundas	(No report)
		Markdale	21	Miss H. J. McGregor	128.64	C. H. Shea	52.20
Haldimand	1	Caledonia	23	Thos. E. Lishman	51.15	Thos. E. Lishman	31.40
	2	Cayuga	83	Miss H. Melndoe	365.85	G. A. Nott	151.55
	3	Dunnville	27	Moyes C. Honey	219.83	Moyes C. Honey	157.95
	4	Jarvis	14	D. F. Rogers	73.97	J. H. Graham	53.95
Haliburton	1	Minden	54	A. G. Schofield	178.20	A. G. Schofield	118.52
	2	Haliburton	24	A. E. Boyce	82.23	H. A. Mumford	84.30
	4	Tory Hill					

DIVISION COURTS, ONTARIO (Cont'd)

COUNTY OR DISTRICT	NO. OF COURT	POST OFFICE ADDRESS	NO. OF CASES ENTERED	CLERK	GROSS EARNINGS	BAILIFF	GROSS EARNINGS	
Halton	1	Milton	73	B. Knight	\$ 283.30	B. Knight	\$ 126.43	
	2	Oakville	65	J. H. Chambres	243.90	A. Handy	263.05	
	3	Georgetown	85	E. C. Thompson	280.85	Wm. Ward	126.20	
	4	Acton	50	Willfred Coles	247.81	Willfred Coles	109.25	
	6	Burlington	58		224.00	G. S. Johnstone	191.45	
	Hastings	1	Belleville	955	H. B. Wilson	3,513.21	C. B. Elliott	2,012.03
2		(Coe Hill St. Ola	11	H. G. Lehigh (Act'g)	66.10	E. Carrol	67.05	
4		Tweed	57	J. G. Frost	337.85	Alfred Davis	165.45	
5		Sterling	20	J. E. O'Donnell	115.35	E. A. Luey	89.00	
6		Madoc	132	K. T. Nicol (Act'g)	535.44	W. P. Derry	239.63	
7		Deseronto	22	Mary C. Maher	86.93	Mary C. Maher	37.15	
8		Frankford	19	W. N. Simmons	94.15	F. A. Ferguson	78.05	
9		Trenton	495	O. W. Pierce	1,801.90	O. W. Pierce	941.55	
10		Marmora	18	G. R. Hartley	140.75	M. J. O'Connor	117.35	
11		Maymouth	15	M. J. Flynn	72.83	Wm. Carswell	98.90	
12		Bancroft		J. F. Reid	(No report)	R. F. Delyea	250.38	
Huron		1	Coderich	135	J. N. Kernighan	432.68	J. H. Hays	270.75
	2	Seaforth	49	E. C. Chamberlain	236.70	J. M. Govcnlock	97.73	
	3	Clinton	11	H. T. Rance	42.31	N. Kennedy	65.65	
	4	Brussels	9	A. A. Lamont	94.15	D. Denman	70.35	
	5	Exeter	30	Jas. H. Grieve	129.60	F. E. Willis	163.30	
	8	Wingham	23	F. A. Templeman (Act'g)	121.90	W. J. Brown	84.18	
	9	Wroxeter	7	Thomas Brown	50.50	A. E. Gallabar	27.10	
	10	Zurich	12	A. J. Kalbfleisch	64.31	W. Fritz	69.77	
	11	Crediton	11	F. W. Morlock	67.20	H. Lewis	60.40	
	12	Blyth	9	Mrs. M. L. Hall (Act'g)	54.20	J. E. Taman	35.25	
	Kenora	1	(Kenora Red Lake	132	W. Dolman	472.25	Harry S. Murphy (Act'g)	188.25
		3	Dryden	31	J. E. Gibson	133.75	E. S. Callaghan (varseas)	84.60
4		Sioux Lookout	50	J. E. Cole	226.84	Dan. Wright (Act'g)	111.30	
1		Chatham	753	P. K. Morley	2,436.04	M. H. Badger	1,749.91	
2	Ridgetown	65	H. P. Stennett	386.45	R. Priestley	213.00		

3	Dresden.....	77	H. E. Wells.....	404.70	Roy Smale.....	224.52
4	Blenheim.....	123	W. Nudds.....	472.73	W. Nudds.....	197.40
5	Wallaceburg.....	148	G. F. Glassford.....	591.80	Joe M. Hess.....	374.35
6	{ Bothwell.....	45	{ I. A. MacLean.....	292.79		
7	{ Thamesville.....					
	{ Tilbury.....	45	Mrs. E. Williams.....	416.00	G. H. Pavay.....	134.15
					Mrs. E. Williams (Act'g).....	214.67
1	Sarnia.....	811	J. J. Langan.....	3,197.45	L. M. Duncan.....	1,860.95
2	Wauford.....	19	C. A. Glass.....	83.40	Robert Auld.....	56.30
3	Florence.....	7	R. D. Bodkin.....	37.89	Wilfrid Lindsay.....	31.10
5	Forest.....	10	A. H. Bannister.....	51.25	G. Karr.....	34.25
6	Theford.....	31	J. H. Crawford.....	122.00	G. Sheppard.....	51.90
8	Petrolia.....	92	Mrs. F. Reid.....	372.65	J. A. Taylor.....	291.00
9	Alvinston.....	4	Thos. Allison.....	35.55	Roy H. Croft.....	24.45
1	Perth.....	35	J. H. Devlin.....	195.10	J. H. Devlin (Act'g).....	94.86
2	Lanark.....	18	E. J. Tennant.....	49.60	J. T. Molyneux.....	34.25
3	Carleton Place.....	59	W. H. Matthews.....	252.02	Robert White.....	202.75
4	Smiths Falls.....	364	Wm. E. Halpin.....	1,435.50	J. H. Cullen.....	381.00
5	Almonte.....	35	H. G. Dallimore.....	170.35	J. Cochrane.....	162.60
1	Brockville.....	701	H. H. Webb.....	2,427.30	J. D. Wetherell.....	1,389.73
2	Prescott.....	74	F. B. Robinson.....	412.70	E. B. Riekey.....	279.39
3	Gananoque.....	63	C. Sine.....	286.68		190.30
4	Kemptville.....		M. E. Waterson.....	(No report)	B. F. Dangerfield.....	(No report)
5	Merrickville.....	18	M. G. Corbett.....	56.05	A. L. Telford.....	27.45
6	Delta.....	46	W. W. Phelps.....	174.91	H. W. Imerson.....	(No report)
7	Toledo and Newbliss.....	10	I. E. Lockwood.....	32.50	W. R. Pryce.....	14.60
9	Athens.....	5	E. J. Purcell.....	17.72	E. J. Purcell (Act'g).....	20.45
12	Mallorytown.....	5	G. G. Root.....	48.20	G. G. Root.....	35.50
1	Napanee.....	98	E. J. Pollard.....	731.61	G. A. Johnston.....	468.53
7	Tanworth.....	8	H. A. Reynolds.....	60.55	M. A. Wood.....	50.80
8	Flintton.....	15	H. Hasler.....	62.30	H. O. Fritsch.....	44.60
9	Denbigh.....	8	C. P. Stein.....	28.50		16.40
2	St. Catharines.....	1,223	A. H. Trapnell.....	4,990.96	W. McClelland.....	2,981.82
3	Smithville.....	8		78.83	H. Gracey.....	133.45
5	Grimsby.....	102	Byron A. Smith.....	479.64	J. K. Harstone.....	255.03
1	Gore Bay.....	30	W. I. Wagg.....	78.95	M. J. Davidson (Act'g).....	44.10
2	Little Current.....	16	W. A. Sims.....	85.65	Roy Vanzant.....	74.80
3	Manitowaning.....	Nil	J. R. W. Phillips.....	Nil	J. R. W. Phillips.....	Nil

DIVISION COURTS, ONTARIO (Cont'd)

COUNTY OR DISTRICT	No. OF COURT	POST OFFICE ADDRESS	No. OF CASES ENTERED	CLERK	GROSS EARNINGS	BAILIFF	GROSS EARNINGS
					\$ c.		\$ c.
Middlesex	1	London (Richmond Bldg.)	873	C. H. Foster	3,303.60	A. E. Sherlock	1,708.30
	2	Parkhill	73	Alex. G. Cameron	341.50	Alex. G. Cameron	150.05
	3	Lucan	16	J. R. Murray	151.60	J. R. Murray (Act'g)	(No report)
	4	Delaware	25	J. H. Matthews	84.20	G. W. Ashby	70.32
	5	Glencoe	24	Charles George	143.84	S. G. Humphries	101.08
	6	Strathroy	50	C. Dennis	197.26	Ed. Upton	105.35
	7	Dorchester Station	14	H. A. McIntyre	74.75	J. M. Hunt	45.00
	9	London (Moore Bldg.)	748	W. P. Simpson	2,739.37	W. R. Campbell	1,447.85
	Muskoka	1	Braebridge	49	D. T. Hodgson	169.50	F. H. Sander	175.45
2		Port Carling	31	J. B. Lindsell	96.71	W. E. Massey	Nil
3		Gravenhurst	74	H. G. Harper	307.29	L. J. Hills	(No report)
Nipissing	1	Huntsville	71	Ls. Rod. Vannier	298.53	A. W. Plowright	162.40
	2	Sturgeon Falls	9	C. A. Fink	24.40	J. O. Brosseau	249.06
	3	Mattawa	271	J. J. Dennis	1,131.58	C. A. Fink (Act'g)	33.20
Norfolk	1	North Bay	175	H. W. Jones	802.20	J. D. Lang (Act'g)	1,030.03
	2	Simcoe	34	J. E. Wright	169.05	Jas. R. Bull	555.05
	3	Waterford	.....	Ed. Meredith	(No report)	R. C. McMichael	124.17
	4	Teeterville	77	Miss M. G. Lawson	442.75	J. Baker	(No report)
	6	(Windham Centre)	43	H. C. Mitchener (Act'g)	323.69	A. W. Eitel	195.10
	7	Delhi	4	C. S. Burger	50.54	H. C. Mitchener (Act'g)	222.00
	8	(Port Rowan)	14	W. E. Wicker	95.70	C. S. Burger	47.70
	8	Fairground	14	Mrs. R. Bird (Act'p)	346.00	W. E. Wicker	65.50
Northumberland and Durham	1	Port Dover	87	Miss J. M. Rinch	117.29	Roger Bird (Act'g, temp.)	179.96
	2	Bowmanville	10	S. R. Caldwell	848.73	T. W. Jackson	97.20
	3	Newcastle	263	J. J. Clarke	59.67	F. C. Lingard	421.05
	4	Port Hope	7	Mrs. M. Ewart	423.30	J. W. Hutchinson	46.90
	5	Millbrook	94	John W. McCarl	61.78	D. Ewart	268.25
	7	Cobourg	12	J. H. McCann	170.20	C. M. Allen	24.75
	7	Colborne	42			Wm. C. Adams	130.20
	8	Brighton	42				

	9	Warkworth	25	W. Grant Allen	102.35	W. Grant Allen	67.10
	10	Wooler	5	E. Nelson	36.94	W. J. Stacey	11.00
	11	Campbellford	180	J. M. Bygott	458.71	J. M. Bygott	274.81
Ontario	1	Whitby	319	Wm. K. Cooke (Act'g.)	2,181.86	Wm. K. Cooke	1,459.42
	2	Claremont	68	Thos. Gregg	273.10	Burnett Jameson	225.70
	3	Port Perry	22	Geo. R. Davey	108.44	G. R. Till	77.65
	4	Greenbank	9	W. Tunstall	46.71	B. F. Coombe	18.10
	5	Uxbridge	10	S. F. Brandon	56.75	S. F. Brandon (Act'g.)	26.30
	6	Cannington	18	F. R. McMillan	77.05	D. Campbell	48.15
	8	Beaverton	1,172	R. B. Smith	3,955.88	P. H. Jobb	2,637.86
		Oslawa					
Oxford	1	Woodstock	763	W. Chas. Orum	2,680.82	F. L. Clarkson	1,318.77
	2	Drumbo	16	L. E. Peterson	46.30	John McVittie	77.25
	3	Enlro	37	John A. McKay	160.00	E. Collins	116.00
	4	Norwich	36	Frederick Snell	182.03	Frederick Snell	160.40
	5	Ingersoll	147	R. S. Clark	939.10	W. F. Markham	608.60
	6	Tilsonburg	219	H. Berry	1,042.83	M. G. Smith	782.05
	7	Tavistock	17	C. J. Kaufman	64.25	J. Schuppinger	44.40
Parry Sound	1	Parry Sound	238	Wm. J. Rightmyer (Act'g.)	1,213.80	N. D. MacKay	742.82
		Rosseau				G. A. Atkinson	1.00
	4	Dunclunich	29	J. Hilliar	122.30	R. Gibson	(No report)
	6	Burk's Falls	20	L. G. Phillips	83.75	John A. Lang	113.25
	7	Powassan	16	F. W. Hosking	51.24		80.25
		South River					(No report)
Peel	1	Brampton	118	T. W. Thomson	748.30	C. A. Firman	624.05
	2	Cooksville	62	G. M. Harris	400.35	B. Demison	393.90
	3	Lorne Park	11	Douglas Pattullo	60.75	George Giles	60.90
		Caledon					
Perth	1	Stratford	382	James Stewart	1,279.29	D. W. Forbes	560.10
	2	Mitchell	36	J. T. Levy	201.15	Z. McCullum	122.75
	3	St. Mary's		E. A. Price	(No report)	E. A. Price	(No report)
	5	Milverton	24	J. Ed. Weir	96.65	S. J. Miller	39.80
	6	Listowel	78	Miss Olive I. Herben	366.25	W. J. Roberts (Act'g.)	218.02
Peterborough	1	Peterborough	618	C. J. Seymour	3,707.51	Nagle E. Phelan	2,144.75
	2	Norwood	23	J. J. Stewart	161.81	John Marks	90.87

DIVISION COURTS, ONTARIO (Cont'd)

COUNTY OR DISTRICT	NO. OF COURT	POST OFFICE ADDRESS	NO. OF CASES ENTERED	CLERK	GROSS EARNINGS	BAILIFF	GROSS EARNINGS	
Prescott and Russell.....	2	Vankleek Hill	29	C. McKimmon	\$ 121.75	R. Martin	\$ c.	
	4	Plantagenet	9	F. Lapensee	59.20	U. Chartrand	181.00	
	5	Cumberland	6	John McMillan	43.85	John McMillan (<i>Act'g</i>)	39.65	
	6	Embrun	11	J. A. Lacombe	47.93	Lorenzo J. Des Rosters	44.95	
	7	Hawkesbury	319	Mrs. M. A. Roy	1,420.50	J. H. Geineau	24.05	
	8	Fournier	6	Mrs. A. McCusker	54.40	Ira Gates	515.05	
	9	St. Bernardin, R.R. 2	26	J. D. Preseault	77.45	L. Lamarche	32.90	
	10	Alfred	44	Lucien Regnier	196.10	A. Therrien	38.00	
	11	Rockland	22	Peter A. Gagne	108.55	A. L. MacDonald	138.35	
								91.80
	Prince Edward	1	Pictou	91	H. R. Way	530.90	H. J. Ringer	344.07
	5	Wellington	33	A. E. Marvin	174.80	A. E. Marvin	111.73	
Rainy River	1	Fort Frances	86	Mrs. C. E. Hollands	303.95	(<i>Clerk acting temp.</i>)	141.80	
	2	Emo	3	E. T. McComb	9.00	C. Roy Austin	(No report)	
	3	Rainy River	19	D. A. McQuarrie (<i>Act'g temp.</i>)	61.14	D. A. McQuarrie	58.55	
Renfrew	1	Pembroke	226	Arthur Collins	876.70	A. E. Storie	539.23	
	2	Beachburg	26	James Bennie	86.79	J. H. Valliant (<i>Act'g</i>)	77.35	
	3	Renfrew	160	A. J. Devine	539.15	H. H. Stewart	401.69	
	4	Arnprior	28	R. A. Jeffery (<i>Act'g</i>)	251.96	A. S. McLaren	111.20	
	5	Eganville	12	G. G. Reinke	91.95	John Pearson	64.52	
	6	Cobden	15	H. G. McGinn	77.18	W. J. McKay	62.75	
	7	Killaloe Station	50	P. J. Harrington	215.01	W. O'Kum	199.65	
Simcoe	1	Barric	175	Wm. M. Dinwoody	760.65	Wm. M. Dinwoody	398.87	
	2	Bradford	12	P. P. Stephenson	59.00	P. P. Stephenson (<i>Act'g</i>)	39.45	
	3	Beeton	24	B. Wright	111.90	D. W. Watson	99.95	
	4	Collingwood	137	W. F. Toner	666.20	H. McLean	459.98	
	5	Craighurst	12	T. C. Craig	77.05	T. C. Craig (<i>Act'g</i>)	35.70	
	6	Hillsdale	406	Mrs. A. E. Smith (<i>Act'g</i>)	1,489.65	W. D. Crow	735.92	
	7	Orillia	8	Mrs. R. Carter (<i>Act'g</i>)	69.80	Oscar Rowe	72.90	
	8	New Lowell	60	H. E. Dunn	225.35	G. Armstrong (<i>Act'g</i>)	(No report)	
	10	Alliston	41	C. M. Robinson	148.35	W. E. Jackman	67.95	
	11	Coldwater	278	Jas. A. Clarkson	1,174.70	Jas. A. Clarkson	727.57	
		Midland						

				P. J. Morris	245.00	P. J. Morris (Act'g)	188.65
Stormont, Dundas and Glengarry	2	{ Alexandria Lancaster and Williamstown		J. F. Denmeny	2,373.86 (No report)	François Major	79.05
	3	{ Cornwall	595			A. D. Snetsinger	1,468.86
	4	{ Aultsville		M. A. Campbell	236.80	E. MacDougall	33.55
	5	{ Morrisburg	46	W. E. Fitzsimmons	329.90	R. L. Duval	134.30
	6	{ Iroquois	103	Ed. Bush	76.75	R. Mustard	179.98
	7	{ Hallyville (Mountain)	13	A. M. McDougall	58.35	Ivan Christie	64.40
	8	{ Finch	15				
		{ Berwick		Keith Nash	245.40	W. W. Henry	54.65
	10	{ Chesterville	40	M. MacLeod	52.80	D. A. McDonald	159.70
	11	{ Moose Creek	8	J. W. Grant	72.65	Wm. Legault	39.96
	12	{ Maxville	14			Wm. Doustet	55.55
		{ Sudbury	1,907	D. Cameron	7,033.45	J. C. Gravelle	4,443.73
		{ Foleyet			47.00	F. M. Lincker	(No report)
		{ Chelmsford	20		85.84	F. A. Van Norman	65.00
	{ Webbwood	17	J. C. McMillan	145.90	R. H. Wilson (Act'g)	64.95	
	{ Warren	32	R. H. Wilson		D. Geroux	(No report)	
	{ Noelville		Mrs. M. E. Morris	523.50	P. E. Scott	437.40	
	{ Chapleau	206					
Temiskaming	1	{ Haileybury	107	H. R. Jenkins	375.28	H. E. Blackwall	217.47
	2	{ New Liskeard	86	J. H. Brown	294.78	Thos. R. Mills (Act'g)	150.85
	3	{ Englehart	33	A. J. Catt	159.37	Wm. McPherson	68.05
	4	{ Elk Lake		E. L. Daniell (Act'g)	1,601.15	E. C. Carmichael	(No report)
	5	{ Kirkland Lake Larder Lake	413 53	Mrs. A. M. Mageau	318.20	Wm. Noyes (Act'g)	1,426.10 177.37
Thunder Bay	1	{ Port Arthur	480	Miss P. C. Mitchell	1,890.85	John A. Richmond	1,227.56
	2	{ Nipigon	8	W. L. Wade	46.25		31.25
	3	{ Fort William	880	Thomas Dow	3,272.58	John Scott	389.45
	4	{ Schreiber	49	C. C. Skinner	206.30	C. C. Skinner	123.30
	5	{ Geraldton Hornepayne	135	L. Dreany	483.50	D. W. Rose	219.34
	{ (No report)					(No report)	
Victoria	2	{ Fenelon Falls	11	J. J. Stewart	70.50	A. E. Minthorne	53.15
	5	{ Lindsay	295	J. A. Carroll	1,283.08	J. A. Carroll (Act'g)	591.10
	7	{ Kirkfield	4	J. O. McInnis	30.25	L. R. Grant	30.60
Waterloo	1	{ Kitchener	1,037	Carl E. Pequegnat	3,862.25	Anthony Gies	2,174.48
	2	{ Preston and Hespeler	242	H. G. Marshall	984.35	H. McKellar	571.35
	3	{ Galt	312	Mrs. H. G. Clarke	1,062.40	H. McKellar (Act'g)	561.65
	4	{ New Hamburg	34	L. W. Ritz	150.75	E. F. Scherer	97.84
	5	{ Linwood	3	John Hembuch	8.65	S. P. Fricmann	11.35
	6	{ Conestogo	6	O. A. Huchn	34.30	H. Holle	39.40

DIVISION COURTS, ONTARIO (Concl'd)

COUNTY OR DISTRICT	NO. OF COURT	POST OFFICE ADDRESS	NO. OF CASES ENTERED	CLERK	GROSS EARNINGS	BAILIFF	GROSS EARNINGS	
Welland	1	Welland	775	Mrs. H. J. Reilly (<i>Act'g</i>)	\$ 4,674.83	W. E. Taylor	\$ 2,452.83	
	3	Fort Erie	240	Wm. A. Gibson (<i>Act'g</i>)	1,059.50	Jas. O'pie	782.10	
	4	Niagara Falls	952	E. M. McMurray	3,773.41	A. H. Collett	1,744.37	
	5	Thorold	136	D. J. C. Munro	531.65	M. Petrick	396.90	
	6	Port Colborne	392	A. P. McAvoy	1,497.03		759.97	
	Wellington	1	Guelph	915	R. D. Stewart	3,332.24	C. L. Kearns	1,452.82
2		Puslimch	12	W. A. Nicoll	68.80	W. A. Nicoll	50.35	
4		Fergus	101	J. F. Beattie	392.05	J. F. Beattie (<i>Act'g</i>)	141.85	
5		Erin	5	Ewart Speirs	34.15	Ewart Speirs	22.00	
6		Eldora	13	J. C. Scott	79.70	J. C. Scott (<i>Act'g</i>)	37.25	
7		Drayton	22	B. R. Amy	116.48	G. E. Aitchison	88.21	
8		Arthur	32	G. F. Smith	128.71	W. R. B. Tindale	72.70	
10		Harriston	40	C. L. Eedy	235.05	M. Neil	141.05	
11		Mount Forest	60	John A. Calder	211.25	Stephen Flynn (<i>Act'g</i>)	88.30	
Wentworth		1	Hamilton (49 Main St. E.)	1,531	Miss K. M. White	6,277.40	A. B. Doughty	3,475.36
		2	Dundas		F. J. Suter	(No report)	C. H. Lampkin	(No report)
	3	Waterdown	52	M. Williamson	290.50	A. J. Lovejoy	53.85	
	4	Lynden	21	A. R. Mannen	156.14	C. H. Lampkin	117.57	
	5	(Stoney Creek)	9	J. M. Jackson	35.00			
		Hamilton, R.R. 5						
	9	Hamilton (Ct. House)	1,779	R. C. Gardner	6,518.26	A. Tane	35.25	
						E. J. Kelly	3,874.29	
	York	1	Toronto (City Hall)	5,156	F. G. J. McDonagh	23,889.70	F. F. Fowke (430 Bay St.)	7,525.93
2		Markham	18	A. P. Graham	122.20	Chas. H. Evans (600 Bay St.)	7,564.99	
3		Richmond Hill	45	J. R. Herrington	201.90	E. Wurn	166.75	
4		Newmarket	65	F. S. Thompson	263.90	L. E. Clement	245.90	
5		Sutton	22	M. O. Tremayne	96.15	G. W. Curtis	164.20	
6		Aurora	46	W. H. Taylor	223.95	T. R. Ardill	24.77	
7		Woodbridge	40	C. F. Lewis	129.84	H. E. Teasdale	164.95	
8		W. Toronto (2881 Dundas W., Toronto)	2,046	J. C. McFarlane	9,843.20	C. F. Lewis	150.69	
9		Birch Cliff (299 Main St.)	1,599	W. T. Kenny	7,476.54	W. T. Bailey	7,984.54	
11		New Toronto (877 Lake Shore Rd.)	252	Miss G. A. Coffey	1,044.10	H. Saunders	4,500.02	
							509.43	

APPOINTMENTS**SHERIFFS, LOCAL REGISTRARS, DEPUTY REGISTRARS, COUNTY
AND DISTRICT COURT CLERKS AND SURROGATE REGISTRARS**

Edward F. Donohce, of Kitchener, Ont., to be Registrar of the Surrogate Court in and for the County of Waterloo.—*Gazette, 9th Jan., 1943.*

W. H. Gibson appointed Sheriff of the County of Renfrew.—*Order-in-Council, 1st Oct., 1943.*

Duncan Alexander McNaughton, of Cornwall, to be Sheriff, Local Registrar of the Supreme Court, Registrar of the Surrogate Court and Clerk of the County Court in and for the United Counties of Stormont, Dundas and Glengarry.—*Gazette, 4th Dec., 1943.*

CROWN ATTORNEYS AND CLERKS OF THE PEACE

A. V. Waters, one of His Majesty's Counsel learned in the law, of Cochrane, Ont., to be Assistant Crown Attorney and Assistant Clerk of the Peace in and for the District of Cochrane.—*Gazette, 12th June, 1943.*

Clarence P. Hope, K.C., to be Crown Attorney and Clerk of the Peace, *pro tempore*, in and for the County of Essex.—*Gazette, 19th June, 1943.*

Frank C. Powell, Acting Crown Attorney in and for the District of Parry Sound, to be Clerk of the Peace, *pro tempore*.—*Gazette, 17th July, 1943.*

H. B. Church, K.C., of Orangeville, Ont., to be Crown Attorney and Clerk of the Peace, *pro tempore*, in and for the County of Dufferin.—*Gazette, 17th July, 1943.*

J. H. Craig, of Gore Bay, Ont., Barrister-at-law, to be Crown Attorney and Clerk of the Peace, *pro tempore*, in and for the District of Manitoulin.—*Gazette, 7th Aug., 1943.*

E. C. Awrey, K.C., appointed Crown Attorney and Clerk of the Peace for the County of Essex.—*Order-in-Council, 7th Dec., 1943.*

LOCAL MASTERS, S.C.O., COUNTY AND SURROGATE JUDGES

G. H. Pettit appointed Acting Local Master for the County of Welland.—*Order-in-Council, 23rd Feb., 1943.*

Helen Kinnear appointed County Court Judge for the County of Haldimand.—*Order-in-Council, May, 1943.*

A. G. McDougall appointed County Court Judge for the County of Carleton.—*Order-in-Council, Aug., 1943.*

MAGISTRATES AND DEPUTY MAGISTRATES

Hugh Robert Polson, to be a Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every municipality and all municipalities and all territory without municipal organization within the Province of Ontario.—*Gazette, 9th Jan., 1943.*

Stanley E. Buck, of Hagersville, Ont., to be Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every municipality and all municipalities and all territory without municipal organization within the Province of Ontario.—*Gazette, 26th June, '43.*

Stanley E. Buck, a Deputy Magistrate for the Province of Ontario, has been designated a Judge within the meaning of The Children's Protection Act.—*Gazette, 26th June, 1943.*

John E. Pritchard, K.C., of Toronto, Ont., to be Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every municipality and all municipalities and all territory without municipal organization within the Province of Ontario.—*Gazette, 17th July, 1943.*

John E. Pritchard, K.C., a Deputy Magistrate for the Province of Ontario, to be designated a Judge within the meaning of The Children's Protection Act.—*Gazette, 17th July, 1943.*

G. J. McArthur, of Burk's Falls, appointed Deputy Magistrate for the Province of Ontario.—*Order-in-Council, 1st Dec., 1943. Effective 1st Jan., 1944.*

JUVENILE COURT JUDGES AND PROBATION OFFICERS

W. T. Robb appointed Juvenile Court Judge for the County of Dufferin.—*Order-in-Council, 23rd Feb., 1943.*

R. Labrosse appointed Juvenile Court Judge for the United Counties of Prescott and Russell.—*Order-in-Council, 24th Aug., 1943.*

H. R. Polson appointed Juvenile Court Judge, *pro tem*, for the County of Waterloo.—*Order-in-Council, 24th Aug., 1943.*

J. H. Craig appointed Juvenile Court Judge for the County of Kent.—*Order-in-Council, 21st July, 1943. Effective 1st June, 1943.*

LOCAL MASTERS OF TITLES AND REGISTRARS OF DEEDS

John Joseph McDonald, of Arthur, Ont., to be Registrar of Deeds in and for the Registry Division of North Wellington.—*Gazette, 9th Jan., 1943.*

R. Y. Campbell, of Dobie, Ont., to be Local Master of Titles in and for the District of Temiskaming.—*Gazette, 1st May, 1943.*

- R. Y. Campbell, of Dobie, Ont., to be Local Master of Titles and Registrar of Deeds in and for the Registry Division of the District of Temiskaming.—*Gazette, 5th June, 1943.*
- Malcolm Huffman, of Blenheim, Ont., Barrister-at-law, to be Registrar of Deeds in and for the Registry Division of the County of Kent.—*Gazette, 5th June, 1943.*
- Ian Thompson Strachan, one of His Majesty's Counsel learned in the law, of Toronto, Ont., to be Registrar of Deeds in and for the Registry Division of Toronto.—*Gazette, 12th June, 1943.*
- P. J. Knox appointed Local Master of Titles and Registrar of Deeds for the District of Temiskaming.—*Order-in-Council, effective 1st Nov., 1943.*
- Harvey Johnston appointed Registrar of Deeds for the County of Dundas.—*Order-in-Council, 2nd Nov., 1943.*
- David Gilbertson appointed Registrar of Deeds for the County of Norfolk.—*Order-in-Council, 13th Nov., 1943. Effective 1st Jan., 1944.*
- Isobel Thomson appointed Deputy Local Master of Titles and Deputy Registrar of Deeds for the District of Muskoka.—*Order-in-Council, 23rd Nov., '43.*

JUSTICES OF THE PEACE

- William Hector White, of Listowel, Ont., to be a Justice of the Peace for the County of Perth.—*Gazette, 23rd Oct., 1943.*
- William Gunby, of Waterdown, Ont., to be a Justice of the Peace for the County of Wentworth.—*Gazette, 23rd Oct., 1943.*
- Lieutenant-Colonel Ian MacIntosh Roe Sinclair, Deputy Assistant Provost-Marshal, Military District No. 2 of Toronto, to be a Justice of the Peace for the Province of Ontario limited to the administration of military law.—*Gazette, 30th Oct., 1943.*
- Major Herbert Charles Witthun, Officer Commanding, No. 31 Company, Canadian Provost Corps, Toronto, to be a Justice of the Peace for the Province of Ontario limited to the administration of military law.—*Gazette, 30th Oct., 1943.*
- Christena Jean Wilder, of South Porcupine, to be a Justice of the Peace for the District of Cochrane.—*Gazette, 6th Nov., 1943.*

CORONERS

- Jean Pigeon, M.D., of Blind River, Ont., to be a Coroner in and for the District of Algoma.—*Gazette, 30th Jan., 1943.*
- Lawrence Edmond Crowley, M.D., of the City of Kingston, Ont., to be a Coroner in and for the County of Frontenac.—*Gazette, 20th Feb., 1943.*

- William S. Caldwell, M.D., of Brampton, Ont., to be a Coroner in and for the County of Peel.—*Gazette, 26th June, 1943.*
- Harold E. Mountain, M.D., of Chatsworth, Ont., to be a Coroner in and for the County of Grey.—*Gazette, 14th Aug., 1943.*
- Arthur L. Richard, M.D., of Ottawa, Ont., to be a Coroner in and for the County of Carleton.—*Gazette, 14th Aug., 1943.*
- Frederick Francis Rowse Boyes, M.D., of Parkhill, to be a Coroner in and for the County of Middlesex.—*Gazette, 25th Dec., 1943.*
- Burton Allen Hodgins, M.D., of Hanover, to be a Coroner in and for the County of Grey.—*Gazette, 25th Dec., 1943.*

DIVISION COURT CLERKS AND BAILIFFS

- Harold Elwood Dunn, of Alliston, Ont., to be Clerk of the Eighth Division Court of the County of Simcoe.—*Gazette, 30th Jan., 1943.*
- William Alexander Gibson, of Fort Erie, Ont., to be Acting Clerk of the Third Division Court of the County of Welland.—*Gazette, 30th Jan., 1943.*
- Fred Archie Ferguson, of Frankford, Ont., to be Bailiff of the Eighth Division Court of the County of Hastings.—*Gazette, 20th Feb., 1943.*
- Alden Herbert Morrison, of Hornepayne, Ont., to be Bailiff of the Fifth Division Court of the District of Thunder Bay.—*Gazette, 27th Feb., 1943.*
- Rene Camille Berthiaume, of Hawkesbury, Ont., to be Division Court Clerk.—*Gazette, 10th Apr., 1943.*
- William Carswell, of Maynooth, Ont., to be Bailiff of the Eleventh Division Court of the County of Hastings.—*Gazette, 1st May, 1943.*
- John Norman Kernighan, of Goderich, Ont., to be Clerk of the First Division Court of the County of Huron.—*Gazette, 1st May, 1943.*
- Oscar Wait Pierce, of Trenton, Ont., to be Division Court Clerk.—*Gazette, 8th May, 1943.*
- Wilfred Coles, of Acton, Ont., to be Division Court Clerk and Bailiff.—*Gazette, 15th May, 1943.*
- Allan Munro McDougall, of Finch, Ont., to be Clerk of the Eighth Division Court of the United Counties of Stormont, Dundas and Glengarry.—*Gazette, 29th May, 1943.*
- Lorne Wickerson, of Dunnville, Ont., to be Bailiff of the Third Division Court of the County of Haldimand.—*Gazette, 5th June, 1943.*
- William Percy Derry, of Madoc, Ont., to be Bailiff of the Sixth Division Court of the County of Hastings.—*Gazette, 19th June, 1943.*
- David Andrew Starling Munn, of Tobermory, Ont., to be Bailiff of the Eighth Division Court of the County of Bruce.—*Gazette, 26th June, 1943.*

- Ferdinand Fleurie, of Eganville, Ont., to be Bailiff of the Fifth Division Court of the County of Renfrew.—*Gazette, 10th July, 1943.*
- George Henry Pavey, of Thamesville, Ont., to be Bailiff of the Sixth Division Court of the County of Kent.—*Gazette, 10th July, 1943.*
- George E. Aitchison, of Drayton, Ont., to be Bailiff of the Seventh Division Court of the County of Wellington.—*Gazette, 17th July, 1943.*
- Roland Mustard, of Iroquois, Ont., to be Bailiff of the Sixth Division Court of the United Counties of Stormont, Dundas and Glengarry.—*Gazette, 7th Aug., 1943.*
- John F. Beattie, of Fergus, Ont., to be a Bailiff of the Fourth Division Court of the County of Wellington.—*Gazette, 23rd Oct., 1943.*
- A. G. Schofield, of Haliburton, Ont., to be Bailiff of the Second Division Court of the County of Haliburton.—*Gazette, 23rd Oct., 1943.*
- John Scott, of Fort William, Ont., to be a Bailiff of the Third Division Court of the District of Thunder Bay.—*Gazette, 23rd Oct., 1943.*
- Edgar Llewellyn Daniell, of Kirkland Lake, Ont., to be Acting Clerk of the Fourth Division of the District of Temiskaming.—*Gazette, 30th Oct., 1943.*
- August Earl Marvin, of Wellington, Ont., to be Clerk and Bailiff of the Fifth Division Court of the County of Prince Edward.—*Gazette, 30th Oct., 1943.*
- Frederick Negus, of Owen Sound, Ont., to be a Bailiff in the First Division Court of the County of Grey.—*Gazette, 30th Oct., 1943.*
- John Montgomery Bygott, of Campbellford, Ont., to be Clerk and Bailiff of the Eleventh Division Court of the United Counties of Northumberland and Durham.—*Gazette, 13th Nov., 1943.*
- Albert E. Gallahar, of Wroxeter, Ont., to be Bailiff of the Ninth Division Court of the County of Huron.—*Gazette, 13th Nov., 1943.*
- Paul-Omer Brosseau, of Hearst, to be appointed Clerk of the Fifth Division Court of the District of Cochrane.—*Gazette, 4th Dec., 1943.*
- Louis Gordon Fritz, of Humberstone, to be appointed Bailiff of the Sixth Division Court of the County of Welland.—*Gazette, 4th Dec., 1943.*
- James Allan Clarkson, of Midland, to be appointed Clerk and Bailiff of the Eleventh Division Court of the County of Simcoe.—*Gazette, 11th Dec., '43.*
- Howard McKellar, of Hespeler, to be Acting Bailiff of the Third Division Court of the County of Waterloo at Galt.—*Gazette, 11th Dec., 1943.*
- James Henry Cullen, of Smith's Falls, to be Bailiff of the Division Court of the County of Lanark.—*Gazette, 18th Dec., 1943.*

Leonard J. Hills, of Gravenhurst, to be Bailiff of the Second Division Court of the District of Muskoka.—*Gazette, 18th Dec., 1943.*

Edward Alexander Price, of St. Mary's, Ont., to be Clerk of the Third Division Court of the County of Perth.—*Gazette, 25th Dec., 1943.*

Walter Nudds, of Blenheim, Ont., to be Bailiff of the Fourth Division Court of the County of Kent.—*Gazette, 25th Dec., 1943.*

Marie-Ange Beaudoin Roy, of Hawkesbury, Ont., to be Clerk of the Seventh Division Court of the United Counties of Prescott and Russell.—*Gazette, 25th Dec., 1943.*

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SIXTY-FIFTH
ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE
FOR THE PROVINCE OF
ONTARIO
1944
(BUSINESS OF 1943)

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



ONTARIO

TORONTO

Printed and Published by T. E. Bowman
Printer to the King's Most Excellent Majesty

1944



ONTARIO
DEPARTMENT OF INSURANCE

TO THE HONOURABLE LESLIE E. BLACKWELL, K. C., M.P.P.
Minister in Charge of the Department of Insurance.

I have the honour to submit herewith the Sixty-fifth Annual Report of the Superintendent of Insurance for the year 1944, (business for the year ended December 31, 1943). This Report includes the Preliminary Tables respecting 1943 business as printed under date May 20, 1944.

The Report is arranged in four divisions, in addition to an index of all insurers licensed to carry on business in Ontario and classes of insurance for which authorized, as follows:

- I. Annual Statements.
- II. Annual Statement Abstracts.
- III. Statistical Tables.
- IV. Appendices.

The first division, entitled "Annual Statements," contains extracts from the Annual Statements filed with the Department by all licensed insurers, arranged alphabetically by class of insurer. Insurers registered under The Canadian and British Insurance Companies Act, 1932, or The Foreign Insurance Companies Act, 1932 (Dominion Acts), have been required to file only Modified Statements, summarizing their assets and liabilities and showing their underwriting experience within the Province only, with the Department, and this skeleton information only has been included in this Report.

Division II, entitled "Annual Statement Abstracts," contains tabulated summaries showing the financial condition of all joint-stock and cash-mutual fire insurance companies and fraternal societies not registered under the above mentioned Dominion Insurance Acts. Some discrepancies will be observed between the figures shown in these tables and those shown in the statements of individual insurers in Division I, the latter containing changes made as a result of inspection reports. In such cases the figures included in Division I should be understood to prevail.

Division III, entitled "Statistical Tables," shows in tabular form the premiums and losses of and other information pertaining to all licensed insurers, except mutual benefit societies.

Division IV includes, as "Appendices," certain miscellaneous information and a review of certain legislation enacted at the 1944 session of the Legislative Assembly of this Province.

LIFE INSURANCE

There were 41 companies licensed to write life insurance as of December 31, 1943, which was one more than at the end of the previous year. The new company was the Cuna Mutual Insurance Society of Madison, Wisconsin, U.S.A., which was licensed May 4, 1943. There are now 27 Canadian, 6 British and 8 American companies licensed.

Premium income received from Ontario policyholders has increased \$7,826,000 in 1943 to a total of \$113,765,000. This compares with an increase of \$7,300,000 in 1942 and increases of about \$2 million in each year 1940 and 1941. These premiums have increased steadily since 1935 when they amounted to \$87 million.

Premiums on all types of insurance increased in the year, with ordinary assurances increasing from \$71 to \$76 millions, while annuities showed the largest proportional increase from \$8,392,000 to \$9,853,000, or approximately 17%.

A comparative summary of premium income for the past five years is as follows:

	1943	1942	1941	1940	1939
Net Premium Income:					
Ordinary	\$76,482,123	\$71,080,352	\$67,228,107	\$65,503,969	\$64,416,787
Assurances: Industrial	21,401,105	20,740,238	19,135,278	19,025,189	18,986,346
Group	6,029,298	5,726,206	4,566,469	4,062,406	3,731,724
Annuities	9,853,197	8,392,614	7,702,159	7,587,547	7,021,777
Consideration for Sinking Fund Policies					500
TOTALS	\$113,765,723	\$105,939,410	\$98,632,013	\$96,179,111	\$94,157,134

Disbursements to policyholders in Ontario and their beneficiaries were increasing in recent years up to 1940, when they amounted to \$69 millions. Each year since they have shown substantial decreases, being \$64 and \$62 millions in 1941 and 1942 respectively and \$60,950,000 in 1943. These reductions have been mainly due to reduced amounts paid out in surrender values, which amounted to \$21, \$17 and \$13 millions in 1940, 1941 and 1942 respectively, as compared with \$10,154,000 in 1943.

The following is an analysis of disbursements to Ontario policyholders and their beneficiaries during 1943:

	1943				TOTAL FOR 1942
	ORDINARY	INDUSTRIAL	GROUP	TOTAL	
ASSURANCE CONTRACTS					
Death Claims	\$19,185,803	\$3,143,125	\$3,250,906	\$25,579,834	\$23,584,059
Matured Endowments	7,041,909	2,719,103		9,761,012	9,207,256
Surrender Values	7,477,126	2,675,164	2,285	10,154,575	13,734,855
Disability Claims	744,947	36,574	248,853	1,030,374	1,077,824
Dividends	8,686,095	2,214,990	323,767	11,224,852	12,005,560
TOTALS	\$43,135,880	\$10,788,956	\$3,825,811	\$57,750,647	\$59,609,554
ANNUITY CONTRACTS					
Payments to Annuitants	1,446,794	627	260,996	1,708,417	1,520,106
Surrender Values	854,845		204,833	1,059,678	903,279
Death Benefits	253,415		23,562	276,977	292,330
Disability Claims	4,315		35,181	39,496	31,246
Dividends	115,980			115,980	110,583
TOTALS	\$2,675,349	\$627	\$524,572	\$3,200,548	\$2,857,544
TOTAL PAYMENTS IN RESPECT OF ALL CONTRACTS	\$45,811,229	\$10,789,583	\$4,350,383	\$60,951,195	\$62,467,098

New business written in Ontario during 1943 amounted to \$398 millions in 1943, an increase of \$30 millions over that written in 1942, \$68 millions over 1941 and \$122 millions over the 1940 figure of \$276 millions. The number of new policies issued in 1943 is slightly less than in 1942, so the increase is due to an increase in the average new policy written, which was \$1,392 in 1943, as compared with \$1,272 in 1942 and \$1,018 in 1940.

Insurance in force in the Province of Ontario has increased in 1943 by \$283 millions to an amount of \$3,997 millions, as compared with an increase of \$254 millions in 1942. During the four years since 1939 this insurance in force has increased \$865 millions, as compared with an increase of \$347 millions in the four years 1936 to 1939.

A comparative summary of new insurance issued and amount in force as at December 31 for the years 1939 to 1943 inclusive is given below:

POLICIES IN ONTARIO	1943	1942	1941	1940	1939
New Issued:					
Number	286,021	289,223	296,652	271,718	258,945
Amount	\$398,212,328	\$367,966,881	\$329,995,138	\$276,659,803	\$274,578,462
Average Policy.	\$1,392	\$1,272	\$1,112	\$1,018	\$1,060
In Force Dec. 31:					
Number	3,160,081	3,050,018	2,928,007	2,829,575	2,796,297
Amount	\$3,997,471,647	\$3,714,400,345	\$3,459,787,079	\$3,252,147,913	\$3,132,854,556
Average Policy.	\$1,265	\$1,217	\$1,147	\$1,149	\$1,120

FRATERNAL INSURANCE

There were 44 fraternal societies licensed to operate in the Province of Ontario as at December 31, 1943, which is the same number as last year.

Total premiums and dues collected from members in 1943 were \$2,487,000, as compared with \$2,407,000 and \$2,393,000 in 1942 and 1941 respectively.

Disbursements to policyholders and beneficiaries in Ontario (excluding expenses) amounted to \$3,081,000 in 1943, as compared with \$3,009,000 in 1942.

New business written, both juvenile and adult, shows an increase of \$1,368,000 in 1943, as compared with an increase of \$520,000 in 1942 and \$700,000 in 1941. The amount of new business written in 1943 was \$5,919,000 of adult and \$1,614,000 of juvenile certificates. Adult mortuary certificates in force in Ontario increased from \$73,081,000 to \$74,427,000 in 1943, and juvenile certificates from \$3,914,000 to \$4,898,000.

FIRE INSURANCE

Three hundred and twenty-four companies had licenses to transact fire insurance in Ontario in 1943, two joint-stock companies being newly licensed during the year.

Net premiums written in Ontario by all companies were \$19,408,931, a decrease of \$992,606 from the 1942 figure. In 1941 and 1942 a large number of mercantile and manufacturing risks that were formerly renewed each year were written on a three-year basis at two and a half times the one-year premium rate, and these risks will not come up for renewal until 1944 and 1945. In addition the construction of new plants and additions to old passed its peak early in 1943, and the expansion in premium volume from this source was not maintained. Also in 1942 and 1943 there were substantial rate reductions on certain classes of risks. All of these factors would tend to cause a reduction in the amount of premiums written in Ontario during 1943.

Net premiums earned in 1943 were \$19,761,218, a decrease of \$484,221 from 1942. This decrease can be largely accounted for by reductions in premium rates.

Total net losses incurred in Ontario in 1943 were the highest in recent years, amounting to \$9,217,555, an increase of \$172,358 over the 1942 figure

of \$9,045,197, which represented an increase of \$1,529,718 over the 1941 figure. The ratio of net losses incurred to net premiums earned has increased to 46.64% in 1943, as compared with 44.68%, 39.80% and 40.39% in 1942, 1941 and 1940 respectively. Premiums earned and losses incurred for the various classes of insurers defined by the Act are tabulated below, together with the same figures for 1942. The experience of each insurer is shown in Table X, and a comparative summary appears in Table XIII on page 250.

	1943			1942		
	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
	\$	\$	%	\$	\$	%
Joint Stock.....	14,025,203	6,489,922	46.27	14,143,475	5,863,139	41.45
Mutuals:						
(a) Farmers' Mutuals.....	1,748,717	924,817	52.89	1,679,908	882,406	52.53
(b) Associated New England Factory Mutuals.....	271,243	87,777	32.36	485,134	109,944	22.66
(c) Other Mutuals.....	919,113	349,872	38.07	948,583	551,317	58.12
Cash Mutuals:						
(a) Without Share Capital.....	1,659,134	664,365	40.04	1,663,144	689,863	41.48
(b) With Share Capital.....	449,882	401,684	89.29	450,209	292,650	65.00
Reciprocal Exchanges.....	218,293	57,335	26.27	230,926	89,256	38.65
Lloyd's.....	469,633	241,783	51.48	644,060	566,622	87.98
TOTALS.....	19,761,218	9,217,555	46.64	20,245,439	9,045,197	44.68

FARMERS' MUTUAL FIRE INSURANCE

(See Abstract Tables of assets, liabilities, receipts and disbursements on pages 80 to 87; loss ratios on pages 222 and 223; and other data on pages 208 to 210.)

Experience of the farmers' mutuals was again favourable in 1943, rounding out a decade of steady progress since the lean years of 1930-33.

Net insurance in force increased \$30.4 millions to \$636.5 millions, the number of policies increasing 6,000 to 206,600. As indicated by the following summary, individual renewals were considerably increased in 1943, and such increase was only partly offset by more extensive use of reinsurance.

NEW AND RENEWED POLICIES (ESTIMATED)	1942	1943	INCREASE	
			AMOUNT	%
Amount of Direct Insurance.....	\$209,700,000	\$240,100,000	\$30,400,000	14.5
Number of Direct Policies.....	57,900	59,900	2,000	3.5
Average Direct Policy.....	\$3,622	\$4,008	\$386	10.7
Amount of Reinsurance Ceded.....	\$18,700,000	\$27,100,000	\$8,400,000	44.9
Number of Reinsurance Ceded Policies.....	10,700	14,700	4,000	37.4
Average Reinsurance Ceded Policy.....	\$1,748	\$1,844	\$96	5.5
Amount of Net Direct Insurance.....	\$191,000,000	\$213,000,000	\$22,000,000	11.5
Number of Direct Policies.....	57,900	59,900	2,000	3.5
Average Net Direct Policy.....	\$3,299	\$3,556	\$257	7.8

Net losses paid increased \$30,000 to \$897,000 in 1943, and net losses incurred were up \$42,000 (4.8%) at \$925,000. Cost of management increased \$18,000 to \$373,000. In terms of cents per \$100 of the average amount of insurance in force during the year, the cost was 14.88c. for losses and 6.01c. for management, the combined cost of 20.89c. being up less than one-tenth of a cent. With the exception of 1942 (14.84c.), the 1943 loss cost of 14.88c. per \$100 of insurance is the lowest since 1909 (13.40c.).

Net premiums received increased \$67,000 to \$1,776,000, and net premiums earned were also up \$69,000 to \$1,749,000. Interest earned increased \$21,600 to \$196,000. The ratio of net losses incurred to net premiums earned increased slightly from 52.53 in 1942 to 52.89 in 1943, and the ratio of management expense to premiums earned also showed a small increase, from 21.16 in 1942 to 21.34 in 1943.

Aggregate surplus increased \$591,000 to \$5,355,000, which is equivalent to an increase of 5.5c. to 84.1c. per \$100 of net insurance in force. Liquidity (excess of bonds and cash over net unpaid losses, borrowed money and other cash liabilities) also increased sharply, by \$669,000 to \$6,172,000, or 97c. per \$100 of net insurance in force. These figures are net after donations of \$11,200 to the M.F.U.A. British Aid Fund and \$11,400 to the Red Cross and other war charities, as well as the setting aside of \$30,900 for refunds from surplus by five companies (Ayr, Canadian Millers', Dufferin, Otter, North Waterloo). General rate reductions were effected by five companies in 1943, and two others have done likewise to date in 1944. A total of 34 companies have now been approved to write at rates less than the minima prescribed by Section 114 of The Insurance Act, R.S.O. 1937, c. 256, and several of these have made more than one general reduction beneath such minima.

Early in 1942 the farmers' mutuals initiated a special fire prevention campaign to reduce losses 25% below the five-year average of 1937-41. In terms of cents per \$100 of insurance there was a reduction of 15% in 1942, and while the 1943 reduction of 13.2% was not quite as great, it was nevertheless commendable in a year in which there was a considerable increase in the general fire losses of Canada and of Ontario. This campaign is being continued in 1944.

Another recent development is a Supplemental Reinsurance Agreement which became effective among 25 of these companies on and after January 1, 1944. Under this agreement the underwriting scope of the companies party thereto is extended to considerably larger agricultural risks than they had heretofore been in a position to undertake.

AUTOMOBILE INSURANCE

One hundred and seventy-four companies were licensed to transact automobile insurance in Ontario in 1943, which is one more than in 1942. The new company is the Michigan Mutual Liability Company, which received a license in 1943 limited to operations in Ontario of vehicles owned and registered in the United States.

Net premiums written in 1943 were \$10,535,991, a decrease of \$1,305,007 from the 1942 figure, which in turn was \$1,474,566 less than the 1941 amount of \$13,315,564. These premiums showed regular and substantial increases from 1933 to 1941, and the decreases since that year are a result of wartime restrictions on automobiles and consequent reductions in premium rates.

Net premiums earned were \$11,275,704, which is a reduction of \$1,396,795 from the 1942 amount of \$12,672,499 and reflects the smaller amount of premiums written in the last two years.

Net losses incurred have been reduced \$388,486 to \$4,709,411, but the ratio of these losses to net premiums earned has increased from 40.23% in 1942 to 41.77% in 1943. The ratio in 1943 however is still less than in any

of the sixteen years from 1926 to 1941, as is shown in the following tabulation of premiums and losses from 1926 to 1943.

	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
	\$	\$	\$	%
1926.....	3,743,532	3,657,994	2,037,903	55.7
1927.....	4,643,948	4,295,003	2,835,352	66.0
1928.....	6,280,675	5,670,656	3,603,260	63.5
1929.....	8,324,146	7,520,896	4,314,383	57.4
1930.....	9,361,901	8,934,508	4,378,698	49.0
1931.....	8,830,502	8,968,620	4,601,104	51.30
1932.....	7,769,765	8,017,672	3,805,268	47.46
1933.....	6,462,809	6,904,414	3,551,142	51.43
1934.....	6,931,896	6,748,426	4,007,387	59.38
1935.....	7,017,027	6,963,890	4,123,233	59.21
1936.....	7,920,609	7,553,033	4,717,954	62.46
1937.....	9,550,354	8,862,667	5,860,657	66.16
1938.....	10,409,413	10,048,543	6,043,133	60.14
1939.....	11,194,996	10,882,626	5,837,725	53.64
1940.....	12,135,244	11,750,570	6,700,382	57.02
1941.....	13,315,564	12,686,272	*6,751,708	53.20
1942.....	11,840,998	12,672,499	*5,097,897	40.23
1943.....	10,535,991	11,275,704	*4,709,411	41.77

*Does not include adjustment expenses.

The figures shown in the foregoing table afford a rough indication of the underwriting experience of the companies in the aggregate from the standpoint of the shareholders or members of the several companies; they do not indicate the reasonableness of the premium rates shown in any particular manual of rates or charged by any particular company, because insurers which are not member companies of the Canadian Underwriters' Association write approximately sixty per cent of the automobile insurance premiums reported for Ontario at "non-tariff" rates, which are generally lower than "tariff" rates.

CASUALTY AND MISCELLANEOUS INSURANCE

(OTHER THAN AUTOMOBILE)

The following table shows net premiums written and net losses incurred (excluding adjusting expenses) for 1943 for these classes of insurance.

CLASS OF INSURANCE	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Accident—Personal	1,666,320	555,246	33.32
Accident—Public Liability	1,546,649	533,831	34.52
Accident—Employers' Liability	472,957	221,952	46.93
Accident and Sickness Combined	4,256,828	3,496,747	82.14
Aircraft	57,425	160,971	280.32
Boiler—Boiler	356,500	40,982	11.50
Boiler—Machinery	220,544	41,593	18.86
Credit	145,620	8,778	6.03
Earthquake	697		
Explosion	94,033	440	.47
Forgery	27,497	5,186	18.86
Guarantee—Fidelity	590,657	81,936	13.87
Guarantee—Surety	337,020	17,698	5.25
Hail	330,221	38,818	11.76
Inland Transportation	693,416	249,077	35.92
Live Stock	36,669	18,775	51.20
Marine	2,222,518	1,578,818	71.04
Personal Property	1,887,676	884,918	46.88
Plate Glass	284,843	153,626	53.93
Real Property	112,269	12,772	11.38
Sickness	1,043,490	749,097	71.79
Sprinkler Leakage	2,876	—325	
Theft	629,267	222,969	35.43
Weather	4,714	3,892	82.56
Windstorm	208,124	111,274	53.47
TOTALS	17,228,830	9,189,071	53.34
TOTALS FOR 1942	17,521,401	7,651,075	43.67

Net premiums written in 1943 are \$17,228,830, which is a reduction of \$293,000 from 1942. Accident and sickness insurance as well as personal property insurance show substantial increases in premiums written, but this has been offset by a decrease in marine premiums from \$4,513,000 in 1942 to \$2,222,000 in 1943. Net losses incurred have increased in 1943 by \$1,538,000, most of which is a result of higher losses in accident and sickness insurance. The ratio of net losses incurred to net premiums written is 53.34%, as compared with 43.67% in 1942, and is largely accounted for by increases in this ratio for accident and sickness insurance and for marine insurance, on which losses incurred were nearly as high as in 1942 on a greatly reduced volume of premiums.

RESIGNATION OF HARTLEY D. McNAIRN, K.C.

Mr. Hartley D. McNairn, K.C., who succeeded Mr. R. Leighton Foster, K.C., as Superintendent of Insurance and Registrar of Loan Corporations, on November 1, 1935, resigned on April 30, 1944, to become Manager for Canada of The Prudential Assurance Company Limited, of London, England. He was succeeded on June 15th, 1944, by the undersigned.

The period covered by Mr. McNairn's term of office was marked by a continued improvement in underwriting practices, particularly in the field of automobile insurance, which is now standardized as to policy forms. Changes in the insurance law necessitated by the circumstances of war have been enacted for the purposes of clarification.

In addition to his regular duties under The Insurance Act and The Loan and Trust Corporations Act, Mr. McNairn was Secretary of the Ontario Civilian Defence Committee from December 1940, to June 1942, and Director of Warden Services until March 1944. He also rendered invaluable service in connection with the Wartime Industrial Transit Plan initiated by the Dominion Government, under which employees of war industries riding to and from work are protected by liability insurance effected with the car owner.

Mr. McNairn's term of office has been marked by continued progress in insurance supervision and legislation, and improved relationships between the companies and the Department and with the public.

R. B. WHITEHEAD

Superintendent of Insurance

Parliament Buildings, Toronto
December 15, 1944

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As at December 31st, 1943

CLASS A—JOINT STOCK INSURANCE COMPANIES

REF. NO.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
1	Acadia Fire Insurance	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	3
2	Aetna Casualty and Surety	Automobile and Guarantee Insurance	3
3	Aetna Insurance Company	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	3
4	Aetna Life Insurance Company	Life, Accident and Sickness Insurance	3
5	Agricultural Insurance Company	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	4
6	Alliance Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	4
7	Alliance Insurance Company	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	4
8	American Alliance Insurance	Fire, Automobile, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Theft Insurance	4
9	American Automobile Fire	Automobile Insurance	4
10	American Automobile Insurance	Automobile and Accident Insurance	5
11	American Central Insurance	Fire, Automobile, Hail, Property Damage, Sprinkler Leakage and Weather Insurance	5
12	American Credit Indemnity	Credit Insurance	5
13	American Equitable Assurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	5
14	American Home Fire Assurance	Fire, Property Damage and Sprinkler Leakage Insurance	5
15	American Insurance Company	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	6
16	American Surety Company	Guarantee and Theft Insurance	6
17	Anglo-Scottish Insurance Company	Fire, Accident, Automobile, Guarantee, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	6
18	Arex Indemnity Company	Automobile, Employers' Liability, Public Liability, Theft and Workmen's Compensation Insurance	6
19	Atlas Assurance Company	Fire, Accident, Automobile, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	6
20	Automobile Insurance Company	Fire, Aircraft, Inland Transportation, Marine, Property Damage, Theft and Weather Insurance	7
21	Baloise Fire Insurance Company	Fire Insurance	7
22	Baltimore American Ins. Co. N.Y.	Fire, Inland Transportation, Property Damage and Theft Ins.	7
23	Bankers and Shippers Insurance	Fire Insurance	7
24	Beaver Fire Insurance Company	Fire, Automobile, Sprinkler Leakage and Weather Insurance	7
25	Bee Fire Insurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	8
26	Boiler Inspection and Insurance	Boiler and Machinery Insurance	8
27	Boston Insurance Company	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	8
28	British America Assurance	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	8
29	British Aviation Insurance	Accident, Aircraft and Property Damage Insurance	8
30	British Canadian Insurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	9
31	British Crown Assurance Corp.	Fire, Sprinkler Leakage and Weather Insurance	9
32	British Empire Assurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	9
33	British and European Insurance	Fire, Inland Transportation, Property Damage and Theft Ins.	9
34	British and Foreign Marine Ins.	Marine Insurance	10
35	British General Insurance Co.	Fire, Automobile and Property Damage Insurance	10
36	British Law Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	10
37	British Northwestern Fire Ins.	Fire, Accident, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	11
38	British Oak Insurance Co.	Fire, Automobile, Inland Transportation and Property Damage Insurance	11
39	British Traders' Insurance Co.	Fire, Automobile, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	11
40	Caledonia-American Insurance	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	11
41	Caledonian Insurance Company	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	11
42	California Insurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	12
43	Camden Fire Insurance Assoc.	Fire, Automobile, Inland Transportation, Property Damage and Sprinkler Leakage Insurance	12
44	Canada Accident and Fire Assur.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	12
45	Canada Life Assurance Company	Life Insurance	12
46	Canada Security Assurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	13

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REF. NO.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
47	Canadian Fire Insurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather Insurance.	13
48	Canadian General Insurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.	13
49	Canadian Indemnity Company.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.	13
50	Canadian Surety Company.	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage and Theft Ins.	14
51	Car and General Ins. Corp.	Fire, Accident, Automobile, Employers' Liability, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Weather Insurance.	14
52	Casualty Company of Canada.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft Insurance.	14
53	Central Insurance Company.	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance.	14
54	Central Union Insurance Company.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	15
55	Century Insurance Company.	Fire, Accident, Automobile, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	15
56	China Fire Insurance Company.	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance.	15
57	Citizens Insurance of New Jersey.	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	15
58	City of New York Insurance Co.	Fire, Hail, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.	15
59	Columbia Insurance of New York.	Fire, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	16
60	Commercial Life Assurance Co.	Life Insurance.	16
61	Commercial Union Assurance Co.	Fire, Life, Accident, Automobile, Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Workmen's Compensation Insurance.	16
62	Confederation Life Association.	Life, Accident and Sickness Insurance.	17
63	Connecticut Fire Insurance.	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.	17
64	Consolidated Fire and Casualty.	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness and Theft Ins.	17
65	Continental Casualty Company.	Accident, Automobile, Employers' Liability, Plate Glass, Public Liability, Sickness and Theft Insurance.	17
66	Continental Insurance Company.	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	18
67	Continental Life Insurance.	Life Insurance.	18
68	Cornhill Insurance Company.	Fire, Automobile, Property Damage and Weather Insurance.	18
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70	Dominion of Canada General Ins.	Fire, Life, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft Insurance.	19
71	Dominion Fire Insurance Co.	Fire, Accident, Automobile and Plate Glass Insurance.	19
72	Dominion Life Assurance Co.	Life Insurance.	19
73	Drapers' and General Insurance.	Fire, Automobile, Property Damage and Weather Insurance.	19
74	Eagle Fire Co. of New York.	Fire, Automobile and Inland Transportation Insurance.	20
75	Eagle Star Insurance Company.	Fire, Inland Transportation, Marine, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	20
76	T. Eaton Life Assurance Co.	Life Insurance.	20
77	Empire Life Insurance Company.	Life Insurance.	20
78	Employers' Liability Assurance.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	27
79	Employers' Reinsurance Corp.	Accident, Automobile, Credit, Employers' Liability, Guarantee, Property Damage, Public Liability, Theft and Workmen's Compensation Ins. (limited to contracts of reinsurance).	27
80	Ensign Insurance Company.	Fire and Sprinkler Leakage Insurance.	27
81	Equitable Fire and Marine Ins.	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.	28
82	Equitable Life Insurance Company.	Life Insurance.	28
83	Essex and Suffolk Equitable Ins. Soc.	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	28
84	Eureka-Security Fire and Marine.	Fire and Automobile Insurance.	28
85	Excelsior Life Insurance Co.	Life Insurance.	28
86	Excess Insurance Company.	Fire Insurance.	29
87	Federal Fire Ins. Co. of Canada.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft Insurance.	29
88	Federal Insurance Company.	Fire, Automobile, Inland Transportation, Marine, Property Damage and Weather Insurance.	29
89	Fidelity and Casualty of New York.	Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Plate Glass, Sickness and Theft Insurance.	29

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91	Fidelity-Phenix Fire of New York.....	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance..	30
92	Fire Association of Philadelphia.....	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance..	30
93	Fire Insurance Co. of Canada.....	Fire, Property Damage and Sprinkler Leakage Insurance.....	30
94	Fireman's Fund Insurance Co.....	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	30
95	Firemen's Ins. of Newark, N.J.....	Fire, Automobile, Hail, Sprinkler Leakage and Weather Ins.....	30
96	First American Fire Ins. Co.....	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	31
97	Fonciere Fire of Paris, France.....	Fire Insurance.....	31
98	Franklin Fire Insurance Company.....	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	31
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100	General Acc., Fire and Life Assur.....	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.....	31
101	General Exchange Ins. Corp.....	Automobile Insurance (excluding liability insurance).....	32
102	General Security Ins. of Canada.....	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance.....	32
103	Gibraltar Fire and Marine Ins.....	Fire, Automobile, Hail, Inland Transportation, Property Damage and Theft Insurance.....	32
104	Girard Fire and Marine Ins.....	Fire, Hail and Weather Insurance.....	32
105	Glens Falls Insurance Company.....	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	32
106	Globe Indemnity of Canada.....	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.....	33
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109	Granite State Fire Insurance Co.....	Fire Insurance.....	33
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112	Great West Life Assurance.....	Life, Accident and Sickness Insurance.....	34
113	Guarantee Co. of N. America.....	Guarantee and Theft Insurance.....	34
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115	Guardian Insurance of Canada.....	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.....	35
116	Guildhall Insurance Company.....	Fire, Accident, Automobile, Employers' Liability, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.....	35
117	Halifax Insurance Company.....	Fire, Automobile, Accident, Aircraft, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance.....	35
118	Hand-in-Hand Insurance Co.....	Fire, Automobile, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance.....	35
119	Hanover Fire Insurance Company.....	Fire, Property Damage, Sprinkler Leakage and Weather Ins.....	37
120	Hartford Accident and Indemnity.....	Accident, Automobile, Employers' Liability, Guarantee, Live Stock, Plate Glass, Public Liability, Sickness, Theft and Workmen's Compensation Insurance.....	37
121	Hartford Fire Insurance Co.....	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.....	38
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126	Home Fire and Marine Ins. of Calif.....	Fire, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	40
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132	Imperial Insurance Office	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	41
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134	Indemnity Insurance Company of N. America, Philadelphia, Pa.	Accident, Automobile, Guarantee, Live Stock, Plate Glass, Sickness and Theft Insurance	42
135	Indemnity Marine Assurance	Inland Transportation, Marine and Property Damage Ins.	42
136	Insurance Company of N. America	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	42
137	International Fidelity Insurance	Guarantee Insurance	42
138	Jersey Insurance of New York	Fire, Automobile, Sprinkler Leakage and Weather Insurance	43
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140	Legal and General Assurance Soc.	Fire, Accident, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Ins.	43
141	Liverpool & London & Globe Ins.	Fire, Life, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	43
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147	London Guarantee and Accident	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	45
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156	Marine Insurance Company	Fire, Aircraft, Automobile, Inland Transportation, Marine and Property Damage Insurance	47
157	Maryland Casualty Company	Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Workmen's Compensation Insurance	47
158	Maryland Insurance Company	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	47
159	Mercantile Insurance Company	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	47
160	Merchants Fire Assurance Corp'n of New York	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	48
161	Merchants Fire Insurance Co.	Fire, Automobile and Inland Transportation Insurance	48
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165	Metropolitan Casualty Co., N.Y.	Accident, Automobile, Guarantee, Plate Glass, Sickness and Theft Insurance	50
166	Michigan Fire & Marine Insurance	Fire, Automobile, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	50
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210	Pilot Insurance Company.....	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.....	60
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215	Provincial Insurance Company	Fire, Automobile, Property Damage and Weather Insurance	62
216	Prudential Assurance Company	Fire, Life, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	63
217	Quebec Fire Assurance Company	Fire, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	63
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219	Queen Insurance of America	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	65
220	Railway Passengers Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	65
221	Reliance Insurance Company	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	66
222	Royal Exchange Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	66
223	Royal Insurance Company	Fire, Life, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	66
224	Royal Scottish Insurance Co.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	66
225	St. Paul Fire & Marine Insurance	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins. Accident and Automobile Insurance	67
226	Saint Paul—Mercury Indemnity	Life Insurance	67
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228	Scottish Canadian Assurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	67
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230	Scottish Metropolitan Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Weather and Workmen's Compensation Insurance	68
231	Scottish Union & National Ins.	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	68
232	Sea Insurance Company	Fire, Inland Transportation, Marine, Property Damage and Weather Insurance	68
233	Security Insurance of New Haven	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	68
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239	Springfield Fire & Marine	Fire, Aircraft, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	69
240	Standard Marine Insurance	Inland Transportation and Marine Insurance	70
241	State Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	70
242	Sterling Insurance Company	Fire Insurance	70
243	Sun Insurance Office	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	72
244	Sun Life Assurance Company	Life Insurance	72
245	Svea Fire & Life Insurance	Fire, Sprinkler Leakage and Weather Insurance (limited to renewals of insurance contracts)	72
246	Switzerland General Insurance	Fire Insurance	72
247	Toronto General Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft, Weather and Workmen's Compensation Insurance	72
248	Travelers Fire Insurance	Fire, Aircraft, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	73
249	Travelers Indemnity Company	Aircraft, Automobile, Boiler and Machinery, Guarantee, Plate Glass, Public Liability and Theft Insurance	73
250	Travelers Insurance Company	Life, Accident, Aircraft, Automobile, Employers' Liability, Public Liability, Sickness and Workmen's Compensation Ins.	73
251	Union Assurance Society	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	73
252	Union Fire, Acc. & General Ins. of Paris, France	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	74
253	Union Insurance Society of Canton	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	74

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255	United British Insurance.	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	74
256	United Firemen's Insurance.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	74
257	United States Fidelity and Guaranty	Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	75
258	United States Fire Insurance	Fire, Aircraft, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.	75
259	United States Guarantee	Automobile, Employers' Liability, Public Liability and Theft Ins.	75
260	Urbaine Fire Ins. of Paris, France.	Fire, Property Damage, Sprinkler Leakage and Weather (as a discontinuing company only)	75
261	Victory Insurance Company	Fire (limited to contracts of Reinsurance)	75
262	Wellington Fire Insurance.	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage and Theft Insurance	76
263	Westchester Fire Insurance	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	76
264	Western Assurance Company.	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	76
265	Western Life Assurance	Life Insurance	76
266	Westminster Fire Office	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	77
267	World Fire & Marine Insurance	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	77
268	World Marine & General Ins.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	77
269	Yorkshire Insurance Company	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Theft Insurance	77
270	Zurich General Acc. & Liability	Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft Insurance	77

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2	Amherst Island	Fire Insurance	80
3	Ayr Farmers'	Fire Insurance	80
4	Bay of Quinte Agricultural	Fire Insurance	80
5	Bertie and Willoughby Farmers'	Fire Insurance	80
6	Blanshard	Fire Insurance	80
7	Blenheim, North	Fire Insurance	80
8	Brant, County of	Fire Insurance	80
9	Canadian Millers' Mutual	Fire insurance limited to insuring on the premium note plan against fire and lightning, buildings, plant and stocks of millers and grain dealers used in connection with the milling or grain trade, also dwellings and outbuildings and contents thereof owned by such millers and grain dealers or their employees.	80
10	Caradoc Farmers'	Fire Insurance	80
11	Clinton, Township of	Fire Insurance	80
12	Culross	Fire Insurance	80
13	Dereham and West Oxford	Fire Insurance	80
14	Dorchester, North and South	Fire Insurance	80
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18	Dunwich Farmers	Fire Insurance	80
19	Easthope, South Farmers'	Fire Insurance	80
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22	Etanosa Mutual	Fire Insurance	80
23	Erie Farmers'	Fire Insurance	80
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30	Grenville Patron Mutual	Fire Insurance	80
31	Grey and Bruce	Fire Insurance	80
32*	Guelph Township	Fire Insurance	80
33	Haltou Union Farmers'	Fire Insurance	81
34	Hamilton Township Farmers'	Fire Insurance	81
35	Hay Township Farmers'	Fire Insurance	81
36	Hopewell Creek	Fire Insurance	81
37	Howard Farmers'	Fire Insurance	81
38	Howick Farmers'	Fire Insurance	81
39	Kent and Essex Farmers'	Fire Insurance	81
40	Lambton Farmers'	Fire Insurance	81
41	Lanark County Farmers'	Fire Insurance	81
42	Lennox and Addington	Fire Insurance	81
43	Lobo Mutual Fire	Fire Insurance	81
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46	McKillop	Fire Insurance	81
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55	Peel and Maryborough	Fire Insurance	81
56	Prescott Farmers'	Fire Insurance	81
57	Puslinch	Fire Insurance	81
58	Saltfleet and Binbrook	Fire Insurance	81
59	Southwold Farmers'	Fire Insurance	81
60	Townsend Farmers'	Fire Insurance	81
61	Ushorne and Hibbert	Fire Insurance	81
62	Waipole Farmers'	Fire Insurance	81
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64	Wawanosh, West	Fire Insurance	81
65	Westminster Township	Fire Insurance	81
66	Williams, East	Fire Insurance	81
67	Yarmouth	Fire Insurance	81
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5	Fall River Manufacturers' Mutual	Fire Insurance	89
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7	Manufacturers' Mutual Fire	Fire Insurance	89
8	Philadelphia Manufacturers' Mutual Fire	Fire Insurance	89
9	Protection Mutual Fire	Fire Insurance	89
10	What Cheer Mutual Fire	Fire Insurance	90
11	Worcester Manufacturers' Mutual	Fire Insurance	90
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7	Lumbermens Mutual Casualty	Automobile, Accident, Boiler and Machinery, Plate Glass and Theft Insurance	92
8	Lumbermens Mutual of Mansfield, Ohio	Fire and Weather Insurance	92
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*Reinsured by The North Dumfries and South Waterloo Farmers' Mutual Fire Insurance Company as of June 1st, 1944; approved by Order-in-Council dated June 8th, 1944.

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14	Mutual Implement and Hardware	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	94
15	National Retailers Mutual	Fire and Automobile Insurance	95
16	New York Life Insurance	Life Insurance	95
17	Northwestern Mutual Fire Association	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	95
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24	United Mutual Fire	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance.	97

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REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
1	Economical Mutual Fire	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Theft and Weather Insurance.	101
2	Gore District Mutual Fire	Fire, Accident, Automobile, Inland Transportation, Plate Glass, Property Damage, Sickness, Theft and Weather Insurance.	101
3	Millers' National Insurance	Fire Insurance	101
4	Perth Mutual Fire	Fire, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	101
5	Portage La Prairie Mutual	Fire, Inland Transportation, Property Damage, Theft and Weather Insurance	103
6	Waterloo Mutual Fire	Fire, Inland Transportation, Plate Glass, Property Damage, Theft and Weather Insurance.	103
7	Wawanesa Mutual Insurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance (excluding insurance on the Premium Note Plan)	105

CLASS D—FRATERNAL SOCIETIES

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
1	Aid Association for Lutherans	Life Insurance	109
2	Alliance Nationale	Life Insurance and Sick and Funeral Benefits	109
3	Artisans La Societe des Canadiens-Francais	Life Insurance and Sick and Funeral Benefits	109
4	Associated Canadian Travellers	Life and Accident Insurance	109
5	Canadian Order of Foresters	Life Insurance and Sick and Funeral Benefits	110
6	Canadian Woodmen of the World	Life Insurance and Sick and Funeral Benefits	113
7	Catholic Mutual Benefit Association of Canada	Life Insurance and Sick and Funeral Benefits (Limited to renewals of contracts in Ontario)	114
8	Catholic Order of Foresters	Life Insurance	114
9	City of Ottawa Superannuation Fund	Life Insurance	128
10	Civil Service Mutual Benefit Society	Life Insurance	114
11	Commercial Travelers Mut. Acc. Assoc. of Amer.	Accident and Sickness Insurance	114
12	Commercial Travellers Assoc. of Canada	Life Insurance	116
13	Croatian Fraternal Union of America	Life Insurance and Sick and Funeral Benefits	116
14	First Catholic Slovak Union of America	Life Insurance	116
15	Grand Orange Lodge of British America	Life Insurance	124
16	Hamilton Firemen's Benefit Fund	Life Insurance	117
17	Hamilton Police Benefit Fund	Life Insurance	118
18	Independent Order of Foresters	Life Insurance and Sick and Funeral Benefits	120
19	Jewish National Workers Alliance of America	Life Insurance and Sick and Funeral Benefits	120
20	Knights of Columbus	Life Insurance	120
21	London Police Benefit Fund Association	Life Insurance	120
22	Lutheran Brotherhood	Life Insurance	121
23	Maccabees, The	Life, Accident and Sickness Insurance	121
24	Ministers Life and Casualty Union	Life, Accident and Sickness Insurance	122

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CLASS D—FRATERNAL SOCIETIES

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
25	National Fraternal Society of the Deaf	Life Insurance and Sick and Funeral Benefits	122
26	Ontario Commercial Travellers' Association	Life Insurance	122
27	Ontario Secondary Teachers' Fraternal Society	Life Insurance	124
28	Order of Italo-Canadians	Life Insurance and Sick and Funeral Benefits	124
29	Ottawa Firemen's Sup. and Benefit Fund	Life Insurance and Sick and Funeral Benefits	126
30	Ottawa Police Benefit Fund Association	Life Insurance	127
31	Reliable Life Insurance Society	Life Insurance and Sick and Funeral Benefits	129
32	Royal Arcanum	Life Insurance	132
33	Slovene National Benefit Society	Life, Accident and Sickness Insurance	132
34	Sons of England Benefit Society	Life Insurance and Sick and Funeral Benefits	133
35	Sons of Scotland Benevolent Association	Life Insurance and Sick and Funeral Benefits	136
36	Stratford, City of, Municipal Benefit Fund	Life Insurance	136
37	Toronto Fire Dept. Super. and Ben. Fund	Life Insurance	137
38	Toronto Police Benefit Fund	Life Insurance	138
39	Ukrainian National Association	Life Insurance	139
40	Ukrainian Workmen's Association	Life Insurance	140
41	L'Union St. Joseph du Canada	Life Insurance and Sick and Funeral Benefits	140
42	United Commercial Travelers of America	Accident Insurance	143
43	Woman's Benefit Association	Life Insurance	144
44	Workmen's Circle	Life Insurance	144

CLASS E—MUTUAL BENEFIT SOCIETIES

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
1	A. & P. (Toronto) Managers' Mutual Benefit Society	Sick and Funeral Benefits	150
2	A. & P. (Toronto) Mutual Benefit Society	Sick and Funeral Benefits	150
3	Anglo-Polish Mutual Benefit Society	Sick and Funeral Benefits	150
4	Aristocrat Mutual Benefit Society	Sick and Funeral Benefits	150
5	Army and Navy Veterans Society of Hamilton	Sick and Funeral Benefits	150
6	Army and Navy Veterans Society	Sick and Funeral Benefits	150
7	Beaver Sick and Funeral Benefit Club	Sick and Funeral Benefits	150
8	Beizetchiner Benei Yarkov Mutual Benefit Society	Sick and Funeral Benefits	150
9	Bled Mutual Benefit Society	Sick and Funeral Benefits	150
10	Border Cities Italian Club	Sick and Funeral Benefits	150
11	Brantford Coach and Body Mut. Benefit Society	Sick and Funeral Benefits	150
12	Brantford Hungarian Mut. Benefit Society	Sick and Funeral Benefits	150
13	Brantford Polish Mut. Benefit & Friendly Society	Sick and Funeral Benefits	150
14	Brown Bros., Limited, Emp. Ben. Soc.	Sick and Funeral Benefits	150
15	Brunner Mond Mutual Benefit Society	Sick and Funeral Benefits	150
16	Canada Cycle and Motor Company Emp. Mut. Ben. Society	Sick and Funeral Benefits	150
17	Canada Poils Workmen's Mutual Benefit Society	Sick and Funeral Benefits	150
18	Canada Packers Mutual Benefit Association	Sick and Funeral Benefits	150
19	Canadian Acme Screw and Gear Emp. Mut. Ben. Society	Sick and Funeral Benefits	150
20	Canadian Allis-Chalmers Emp. Mut. Ben. Soc.	Sick and Funeral Benefits	150
21	Canadian General Electric Company, Ward St. Works Division, Emp. Sick Ben. Society	Sick and Funeral Benefits	150
22	Canadian Hebrew Benevolent Society	Sick and Funeral Benefits	150
23	Canadian Nat. Expressmen's Mutual Ben. Assoc.	Sick and Funeral Benefits	150
24	Canadian Order of Rechabites	Sick and Funeral Benefits	150
25	Canadian Pacific Expressmen's Sick Ben. Assoc.	Sick and Funeral Benefits	150
26	Cheerio Mutual Benefit Society of Windsor	Sick and Funeral Benefits	150
27	Cockshutt Plow Company Relief Association	Sick and Funeral Benefits	150
28	Conference Mutual Benefit Society	Sick and Funeral Benefits	150
29	Consumers Gas Company's Employees' Mut. Ben. Society	Sick and Funeral Benefits	150
30	Czenstochower Aid Society	Sick and Funeral Benefits	150
31	Daughters of England Ben. Society	Sick and Funeral Benefits	150
32	Dominion Forge and Stamping Co., Ltd., Emp. Mut. Ben. Assoc.	Sick and Funeral Benefits	150
33	Dritzler Young Men's Mutual Benefit Society	Sick and Funeral Benefits	150
34	Dunlop Tire and Rubber Goods Emp. Mut. Ben. Soc.	Sick and Funeral Benefits	150
35	Evening Telegram Employees' Benefit Society	Sick and Funeral Benefits	150
36	Foresters', Ancient Order of	Sick and Funeral Benefits	150
37	Globe Printing Company's Emp. Ben. Soc.	Sick and Funeral Benefits	150
38	Goodwill Mutual Benefit Society	Sick and Funeral Benefits	150
39	Grand Order of Israel Benefit Society	Sick and Funeral Benefits	150
40	Greening B. Wire Company Ltd. Employees' Ben. Soc.	Sick and Funeral Benefits	150
41	Gutta Percha and Rubber Manfg. Co., Ltd., Emp. Sick Ben. Soc.	Sick and Funeral Benefits	150
42	Hamilton St. Stanislaus Mutal Ben. Soc.	Sick and Funeral Benefits	150
43	Hebrew Friendly Society of Toronto	Sick and Funeral Benefits	150
44	Hebrew Sick Benefit Society	Sick and Funeral Benefits	150
45	Hibernians, Ancient Order of	Sick and Funeral Benefits	150
46	Imperial Varnish & Colour Sick Ben. Soc.	Sick and Funeral Benefits	150
47	Independent Mutual Benefit Federation	Sick and Funeral Benefits	151
48	Italian Brotherly Mut. Ben. Soc.	Sick and Funeral Benefits	151
49	Italian Ladies' Mut. Ben. Soc.	Sick and Funeral Benefits	151
50	Italian Mut. Ben. Soc. of Port Arthur	Sick and Funeral Benefits	151
51	Italian Mut. Ben. Soc. of Port Colborne and Humberstone	Sick and Funeral Benefits	151
52	Italo-Canadese Ben. Society	Sick and Funeral Benefits	151
53	Iwasker Mutual Benefit Society	Sick and Funeral Benefits	151
54	Judean Benevolent and Friendly Society	Sick and Funeral Benefits	151
55	Kieltzer Sick Benefit Soc.	Sick and Funeral Benefits	151
56	Knights of Malta of Canada	Sick and Funeral Benefits	151

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CLASS E—MUTUAL BENEFIT SOCIETIES

REF. NO.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE NO.
57	Knights of Pythias	Sick and Funeral Benefits	151
58	Labour League Mutual Benefit Society	Sick and Funeral Benefits	151
59	Leasider Mutual Benefit Society	Sick and Funeral Benefits	151
60	Leaside Mutual Aid Society	Sick and Funeral Benefits	151
61	Limitzer Sick Benefit Society	Sick and Funeral Benefits	151
62	Loyal Orange Young Briton Lodge 33	Sick and Funeral Benefits	151
63	Loyal Order of Moose	Sick and Funeral Benefits	151
64	Loyal True Blue Association	Sick and Funeral Benefits	151
65	MacLean Pub. Co. Limited, Mech. Div., Mut. Ben. Assoc.	Sick and Funeral Benefits	151
66	Massey-Harris Company Verity Works, Sick and Fun. Ben. Assoc.	Sick and Funeral Benefits	151
67	Massey-Harris Company Limited, Brantford Emp. Ben. Assoc.	Sick and Funeral Benefits	151
68	Massey-Harris Toronto Emp. Mutual Benefit Society	Sick and Funeral Benefits	151
69	Mentor Mutual Benefit Society	Sick and Funeral Benefits	151
70	Mozirer Sick Benefit Society	Sick and Funeral Benefits	151
71	Mutual Benefit Soc. of Alumnae Assoc., Victoria Hospital School of Nursing	Sick and Funeral Benefits	151
72	Mutual Masonic Compact of St. Catharines and Niagara District	Sick and Funeral Benefits	151
73	National Cash Register Emp. Ben. Soc.	Sick and Funeral Benefits	151
74	National Slovak Mutual Benefit Society	Sick and Funeral Benefits	151
75	Oddfellows, Grand Lodge of Ontario, Independent Order of	Sick and Funeral Benefits	147
76	Order of Sons of Italy of Ontario Mut. Ben. Soc.	Sick and Funeral Benefits	151
77	Ostrowetz Independent Mutual Benefit Society	Sick and Funeral Benefits	151
78	Ottawa Hebrew Benefit Society	Sick and Funeral Benefits	151
79	Ozrower Mutual Benefit Society	Sick and Funeral Benefits	151
80	Pilsudski Polish Mutual Benefit Society of Fort William	Sick and Funeral Benefits	151
81	Polish Alliance Friendly Society of Canada	Sick and Funeral Benefits	151
82	Polish National Union of Canada Mut. Ben. Soc.	Sick and Funeral Benefits	151
83	Postal Benefit Association of Toronto	Sick and Funeral Benefits	151
84	Pride of Israel Sick Benefit Society	Sick and Funeral Benefits	151
85	Provincial Grand Lodge, Manchester Unity	Sick and Funeral Benefits	151
86	Radomer Mutual Benefit Society	Sick and Funeral Benefits	151
87	Rami Ghar Grotto Mutual Benefit Society	Sick and Funeral Benefits	151
88	Rogers, Wm., Manufacturing Company Welfare Society	Sick and Funeral Benefits	151
89	Sawyer-Massey Co., Ltd., Employees' Mut. Ben. Assoc.	Sick and Funeral Benefits	151
90	Slingsby Manufacturing Company, Ltd., Emp. Sick Ben. Assoc.	Sick and Funeral Benefits	151
91	Societa Figli D'Italia Di Mutuo Soccorso St. Antonia di Ottawa	Sick and Funeral Benefits	151
92	Societa Italiana di M. S. Guglielmo Marconi	Sick and Funeral Benefits	151
93	Societa di Mutuo Soccorso Recalmutese	Sick and Funeral Benefits	151
94	Societa di Mutuo Soccorso La Trimaccia di Toronto	Sick and Funeral Benefits	151
95	Sons and Daughters of Canadian Lithuanian Mut. Ben. Soc.	Sick and Funeral Benefits	151
96	Sons and Daughters of Ireland Protestant Association	Sick and Funeral Benefits	151
97	Sons of Abraham Mutual Benefit Society	Sick and Funeral Benefits	151
98	Sons of David Mutual Benefit Society	Sick and Funeral Benefits	151
99	Sons of Jacob Benevolent Society	Sick and Funeral Benefits	151
100	St. Boniface Benefit Society	Sick and Funeral Benefits	151
101	St. David's Mutual Benefit Society	Sick and Funeral Benefits	151
102	St. Joseph Aid Society of Formosa	Sick and Funeral Benefits	151
103	Star of Italy Mutual Aid & Benevolent Society	Sick and Funeral Benefits	151
104	Star Mutual Benefit Society	Sick and Funeral Benefits	151
105	Toronto Civic Employees' Benevolent Association	Sick and Funeral Benefits	151
106	Toronto Hebrew Benevolent Society	Sick and Funeral Benefits	151
107	Toronto Hydro-Electric System Emp. Mut. Ben. Soc.	Sick and Funeral Benefits	152
108	Toronto Independent Benevolent Association	Sick and Funeral Benefits	152
109	Toronto Musical Protective Association	Sick and Funeral Benefits	152
110	Transportation Club of Toronto	Sick and Funeral Benefits	152
111	Ukrainian National Mut. Ben. Assoc. of Fort William	Sick and Funeral Benefits	152
112	Ulga Mutual Benefit Society	Sick and Funeral Benefits	152
113	Union of Ukrainian Brotherhoods	Sick and Funeral Benefits	152
114	Vitese Mutual Benefit Society	Sick and Funeral Benefits	152
115	Warsaw Lodzer Mutual Benefit Association	Sick and Funeral Benefits	152
116	Watson Manfg. Co. Mut. Ben. Soc.	Sick and Funeral Benefits	152
117	York Township Civic Mut. Ben. Society	Sick and Funeral Benefits	152
118	Young Men's Hebrew Association	Sick and Funeral Benefits	152
119	Zion Benevolent Society	Sick and Funeral Benefits	152

CLASS F—COMPANIES DULY INCORPORATED TO UNDERTAKE INSURANCE CONTRACTS AND NOT WITHIN ANY OF THE CLASSES MENTIONED IN CLASSES A, B, C, D AND E

REF. NO.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE NO.
1	Canadian Mercantile Insurance	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Sickness, Sprinkler Leakage, Theft and Weather Insurance	165
2	Commerce Mutual Fire Insurance Company	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Sickness, Sprinkler Leakage, Theft and Weather Insurance	165
3	Equitable Fire Insurance Company (Stock Mutual)	Fire Insurance (limited to the Cash Plan)	165
4	Missisquoi and Revuille Mutual Fire	Fire Insurance (limited to the Cash Plan)	167
5	Multiple Life Assurance Company of Canada	Life, Accident and Sickness Insurance	169
6	North American Life Assurance	Life Insurance	169
7	Norwich Union Life Insurance Society	Life Insurance	169
8	Stanstead and Sherbrooke Insurance	Fire and Property Damage Insurance (limited to the Cash Plan)	169

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CLASS G—RECIPROCAL OR INTER-INSURANCE EXCHANGES

REF. NO.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATE-MENT PAGE NO.
1	Affiliated Underwriters.....	Fire, Automobile, Inland Transportation and Sprinkler Leakage Insurance.....	173
2	American Exchange Underwriters.....	Fire, Inland Transportation and Sprinkler Leakage Insurance.....	173
3	Canadian Reciprocal Underwriters.....	Fire Insurance.....	173
4	Canners Exchange.....	Fire Insurance.....	175
5	Fireproof-Sprinklered Underwriters.....	Fire and Sprinkler Leakage Insurance.....	175
6	Individual Underwriters.....	Fire, Inland Transportation and Sprinkler Leakage Insurance.....	175
7	Lumbermen's Underwriting Alliance.....	Fire Insurance.....	175
8	Metropolitan Inter-Insurers.....	Fire, Inland Transportation and Sprinkler Leakage Insurance.....	176
9	New York Reciprocal Underwriters.....	Fire, Inland Transportation and Sprinkler Leakage Insurance.....	176
10	Underwriters Exchange.....	Fire Insurance.....	176
11	Warner Reciprocal Insurers.....	Fire Insurance.....	176

CLASS H—LLOYD'S

REF. NO.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATE-MENT PAGE NO.
1	Non-Marine Underwriters, Members of Lloyd's	All classes except Life Insurance	179

NOTE.—The Order-in-Council dated the 29th day of November, 1934, approving the application for license of the Non-Marine Underwriters, Members of Lloyd's, London, contained the following regulation:—"That in the list of licensed insurers to be published by the Superintendent of Insurance in *The Ontario Gazette*, pursuant to the provisions of Section 9 of The Ontario Insurance Act, the Superintendent is hereby authorized to include such summarized statements concerning members of Lloyd's licensed under the said Act as the Minister may deem sufficient and appropriate." Accordingly, the names of such members are not printed herein but are on file for inspection at the Office of the Superintendent of Insurance.

CLASS I—PENSION FUND ASSOCIATIONS

REF. NO.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATE-MENT PAGE NO.
1	Prevoyants du Canada (Les).....	Life Insurance (limited to pension fund contracts)	183
2	Societe Saint Jean Baptiste de Montreal.....	Life Insurance (limited to pension fund contracts)	185

INDEX ADDENDA

NAMES OF INSURERS AUTHORIZED TO TRANSACT ADDITIONAL CLASSES OF INSURANCE BETWEEN JANUARY 1, 1944, AND DATE OF THIS REPORT

NAME OF INSURER	EFFECTIVE DATE OF SUPPLEMENTARY LICENSE	ADDITIONAL CLASSES OF INSURANCE FOR WHICH AUTHORIZED
<i>Class A</i>		
Employers Reinsurance Corporation	Jan. 26, 1944	Sickness Insurance (limited to contracts of Reinsurance.)
Northwest Casualty Company	March 27, 1944	Accident Insurance.
Scottish Insurance Corporation Limited	Feb. 10, 1944	Automobile Insurance.
<i>Class B</i>		
State Farm Mutual Automobile Insurance Company	Feb. 28, 1944	Accident Insurance.
<i>Class C</i>		
Gore District Mutual Fire Insurance Company	April 21, 1944	Accident and Sickness Insurance.
	Aug. 26, 1944	Guarantee Insurance.

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1, 1944, AND DATE OF THIS REPORT

NAME OF INSURER	EFFECTIVE DATE OF LICENSE	CLASSES OF INSURANCE
<i>Class A</i>		
Canadian Alliance Insurance Company	March 13, 1944	Fire Insurance.
<i>Class B</i>		
Maple Leaf Aerie (Eagles) Mutual Benefit Society	May 8, 1944	Sick and Funeral Benefits.

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN DECEMBER 15, 1943, AND DATE OF THIS REPORT

NAME OF INSURER	DATE
<i>Class E</i>	
Anglo-Polish Mutual Benefit Society	Wound-up, May 12, 1944.

I ANNUAL STATEMENTS

(A) JOINT-STOCK INSURANCE COMPANIES

N.B.—The following is the note referred to at the foot of certain pages pertaining to Joint-Stock, Mutual, Cash-Mutual, Fraternal, Reciprocal and Miscellaneous Insurers, viz.:

The insurer is also registered pursuant to *The Canadian and British Insurance Companies Act, 1932*, or *The Foreign Insurance Companies Act, 1932*, as the case may be, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Regulations passed under Section 73 (2) of the Act.

(A)

THE ACADIA FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, W. M. P. Webster, Halifax; Vice-President, T. F. Tobin, K.C., Halifax, Secretary-Treasurer, G. R. Wilson, Halifax.

Directors.—T. F. Tobin, K.C., A. N. Jones, W. M. P. Webster, M. S. Clarke, of Halifax; Wm. Lawrie, Montreal.

Chief or General Agent in Ontario.—E. J. McGrail, 465 Bay St., Toronto.

Date of Incorporation.—March 31, 1862. *Date commenced business in Canada.*—1862.

Capital stock paid in cash.....	\$ 400,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,283,546	Premiums—Ontario (net).....	\$ 14,775
Total liabilities.....	216,431	Premiums—Total business (net).....	174,992
Surplus protection of policyholders.....	1,067,115	Claims—Ontario (net).....	25,452
		Claims—Total business (net).....	87,453

THE AETNA CASUALTY AND SURETY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, Victory Bldg., Toronto.

Date of Incorporation.—May 2, 1883. *Date commenced business in Canada.*—May 26, 1921.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	113,518	Premiums—Ontario (net).....	\$12,554
Liabilities in Canada.....	19,320	Premiums—Canada (net).....	53,773
		Claims—Ontario (net).....	5,658
		Claims—Canada (net).....	20,144

AETNA INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—T. W. Gooding, Metropolitan Bldg., Toronto.

Chief or General Agent in Ontario.—Robt. H. Leckey, Metropolitan Bldg., Toronto.

Date of Incorporation.—June 5, 1819. *Date commenced business in Canada.*—1821.

Capital stock paid in cash.....	\$7,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,768,579	Premiums—Ontario (net).....	\$437,394
Liabilities in Canada.....	692,553	Premiums—Canada (net).....	861,623
		Claims—Ontario (net).....	240,868
		Claims—Canada (net).....	449,295

AETNA LIFE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, Victory Bldg., Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1850.

Capital stock paid in cash.....\$15,000,000

PREMIUMS AND DISBURSEMENTS

Life:
Assets in Canada..... 20,445,285
Ontario business in force (gross).... 118,285,792
Canadian business in force (gross).... 178,672,652

Life:
Premiums—Ontario (net)..... \$1,472,667
Premiums—Canada (net)..... 1,511,264
Total disbursements to policy-
holders (net)—In Ontario..... 775,043
In Canada..... 1,754,419

Other than Life:
Assets in Canada..... 343,963
Liabilities in Canada..... 379,965

PREMIUMS WRITTEN—CLAIMS INCURRED
Other than Life:
Premiums—Ontario (net)..... 832,512
Premiums—Canada (net)..... 942,583
Claims—Ontario (net)..... 874,584
Claims—Canada (net)..... 971,932

*See note on page I.

AGRICULTURAL INSURANCE COMPANY*

HEAD OFFICE, WATERTOWN, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Milton H. Webber, Toronto.*Chief or General Agent in Ontario.*—Milton H. Webber, 12 Wellington St. E., Toronto.*Date of Incorporation.*—1863. *Date commenced business in Canada.*—1870.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	403,241	Premiums—Ontario (net).....	\$ 98,084
Liabilities in Canada.....	192,564	Premiums—Canada (net).....	179,319
		Claims—Ontario (net).....	64,300
		Claims—Canada (net).....	97,939

ALLIANCE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. J. Flanagan, Montreal.*Chief or General Agent in Ontario.*—Heber R. Smith, 36 Toronto St., Toronto.*Date of Incorporation.*—August 1, 1824. *Date commenced business in Canada.*—March 1892

Capital stock paid in cash.....	£1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$837,614	Premiums—Ontario (net).....	\$ 84,357
Liabilities in Canada.....	263,223	Premiums—Canada (net).....	292,626
		Claims—Ontario (net).....	36,683
		Claims—Canada (net).....	141,457

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 80 Richmond St. W., Toronto*Chief or General Agent in Ontario.*—H. C. Mills, 80 Richmond St. W., Toronto.*Date of Incorporation.*—Dec. 5, 1904. *Date commenced business in Canada.*—October, 1917.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	253,467	Premiums—Ontario (net).....	\$ 450,018
Liabilities in Canada.....	781,018	Premiums—Canada (net).....	1,131,627
		Claims—Ontario (net).....	216,756
		Claims—Canada (net).....	507,339

AMERICAN ALLIANCE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 465 St. John St., Montreal.*Chief or General Agent in Ontario.*—Geo. E. How, 812 Metropolitan Bldg., Toronto.*Date of Incorporation.*—1897. *Date commenced business in Canada.*—1918.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	359,832	Premiums—Ontario (net).....	\$17,928
Liabilities in Canada.....	55,333	Premiums—Canada (net).....	72,224
		Claims—Ontario (net).....	11,808
		Claims—Canada (net).....	44,528

AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1927. *Date commenced business in Canada.*—1927.

Capital stock paid in cash.....	\$600,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	246,331	Premiums—Ontario (net).....	\$119,296
Liabilities in Canada.....	105,917	Premiums—Canada (net).....	81,449
		Claims—Ontario (net).....	41,792
		Claims—Canada (net).....	70,111

*See note on page 1.

AMERICAN AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1911. *Date commenced business in Canada.*—May 20, 1921.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	811,125	Premiums—Ontario (net).....	\$339,786
Liabilities in Canada.....	446,973	Premiums—Canada (net).....	471,410
		Claims—Ontario (net).....	191,647
		Claims—Canada (net).....	275,578

AMERICAN CENTRAL INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, 388 St. James St. West, Montreal.*Chief or General Agent in Ontario.*—H. J. Kerr, 83 Richmond St. West, Toronto.*Date of Incorporation.*—1853. *Date commenced business in Canada.*—April, 1909.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	200,399	Premiums—Ontario (net).....	\$17,216
Liabilities in Canada.....	48,350	Premiums—Canada (net).....	48,719
		Claims—Ontario (net).....	6,015
		Claims—Canada (net).....	20,430

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—O. B. Thibaudeau, Toronto.*Chief or General Agent in Ontario.*—O. B. Thibaudeau, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1893. *Date commenced business in Canada.*—March 6, 1923.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	532,063	Premiums—Ontario (net).....	\$136,394
Liabilities in Canada.....	336,292	Premiums—Canada (net).....	212,709
		Claims—Ontario (net).....	7,106
		Claims—Canada (net).....	—3,779

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—C. M. Henderson, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1918. *Date commenced business in Canada.*—October 6, 1919.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	412,957	Premiums—Ontario (net).....	\$ 76,184
Liabilities in Canada.....	247,595	Premiums—Canada (net).....	258,294
		Claims—Ontario (net).....	28,649
		Claims—Canada (net).....	133,336

AMERICAN HOME FIRE ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. E. Schofield, 465 St. John St., Montreal.*Chief or General Agent in Ontario.*—John R. Cox, Canada Permanent Bldg., Toronto.*Date of Incorporation.*—May 29, 1928. *Date commenced business in Canada.*—Oct. 16, 1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	184,842	Premiums—Ontario (net).....	\$18,236
Liabilities in Canada.....	94,725	Premiums—Canada (net).....	84,129
		Claims—Ontario (net).....	12,981
		Claims—Canada (net).....	49,530

*See note on page 1.

THE AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.*Chief or General Agent in Ontario.*—John J. Kilgour, 805 Metropolitan Bldg., Toronto.*Date of Incorporation.*—Feb. 20, 1846. *Date commenced business in Canada.*—June 28, 1912

Capital stock paid in cash.....	\$3,343,740	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	472,366	Premiums—Ontario (net).....	\$ 57,407
Liabilities in Canada.....	100,925	Premiums—Canada (net).....	133,259
		Claims—Ontario (net).....	16,251
		Claims—Canada (net).....	46,412

AMERICAN SURETY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John B. Alexander, 803 Canada Permanent Bldg., Toronto.*Chief or General Agent in Ontario.*—John B. Alexander, 803 Canada Permanent Bldg., Toronto.*Date of Incorporation.*—April 1, 1884. *Date commenced business in Canada.*—July, 1887.

Capital stock paid in cash.....	\$7,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	230,363	Premiums—Ontario (net).....	\$18,076
Liabilities in Canada.....	37,112	Premiums—Canada (net).....	39,568
		Claims—Ontario (net).....	19
		Claims—Canada (net).....	-5,361

ANGLO-SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—R. J. Nightingale, 325 Howe St., Vancouver.*Chief or General Agent in Ontario.*—Armstrong, De Witt & Crossin Ltd., Excelsior Life Bldg., Toronto.*Date of Incorporation.*—1909. *Date commenced business in Canada.*—May, 1923.

Capital stock paid in cash.....	£105,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$560,136	Premiums—Ontario (net).....	\$ 81,771
Liabilities in Canada.....	204,305	Premiums—Canada (net).....	179,497
		Claims—Ontario (net).....	39,191
		Claims—Canada (net).....	85,579

AREX INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Valentine W. Gerrish, 25 King St. W., Toronto.*Chief or General Agent in Ontario.*—Valentine W. Gerrish, 25 King St. W., Toronto.*Date of Incorporation.*—October 24, 1935. *Date commenced business in Canada.*—May, 1937.

Capital stock paid in cash.....	\$451,770	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	110,141	Premiums—Ontario (net).....	12,971
Liabilities in Canada.....	51,580	Premiums—Canada (net).....	39,416
		Claims—Ontario (net).....	-957
		Claims—Canada (net).....	19,507

ATLAS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.*Chief or General Agent in Ontario.*—Irving W. Smith, 61 Adelaide St. E., Toronto.*Date of Incorporation.*—1808. *Date commenced business in Canada.*—March 7, 1887

Capital stock paid in cash.....	£550,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,150,103	Premiums—Ontario (net).....	\$207,225
Liabilities in Canada.....	529,977	Premiums—Canada (net).....	615,954
		Claims—Ontario (net).....	110,431
		Claims—Canada (net).....	278,119

*See note on page 1.

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. G. Ross, Montreal.

Chief or General Agent in Ontario.—Arthur Tucker, 1601 Metropolitan Bldg., Toronto.

Date of Incorporation.—1907. *Date commenced business in Canada.*—May 17, 1924.

Capital stock paid in cash.....	\$5,000,000
Assets in Canada.....	163,339
Liabilities in Canada.....	32,505

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$21,120
Premiums—Canada (net).....	62,251
Claims—Ontario (net).....	15,409
Claims—Canada (net).....	32,422

BALOISE FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, BASLE, SWITZERLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. Johnstone, 276 St. James St. W., Montreal.

Chief or General Agent in Ontario.—Herbert H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1863. *Date commenced business in Canada.*—March 1, 1922.

Capital stock paid in cash.....	Swiss Fres. 4,000,000
Assets in Canada.....	\$233,552
Liabilities in Canada.....	95,702

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$27,516
Premiums—Canada (net).....	96,813
Claims—Ontario (net).....	11,353
Claims—Canada (net).....	48,670

THE BALTIMORE AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.

Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.

Date of Incorporation.—1925. *Date commenced business in Canada.*—June, 1936.

Canadian business reinsured by the Home Insurance Company of New York.

Capital stock paid in cash.....	\$1,500,000
Assets in Canada.....	225,592
Liabilities in Canada.....	Nil

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	Nil
Premiums—Canada (net).....	Nil
Claims—Ontario (net).....	Nil
Claims—Canada (net).....	Nil

BANKERS & SHIPPERS INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, 14-24 Toronto St., Toronto.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—December 20, 1918. *Date commenced business in Canada.*—1935

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	144,033
Liabilities in Canada.....	55,135

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$15,910
Premiums—Canada (net).....	42,952
Claims—Ontario (net).....	15,827
Claims—Canada (net).....	35,368

BEAVER FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, C. E. Sword, Toronto; Vice-President, D. H. Laird, K.C., Winnipeg; Managing Director, C. A. R. MacLeod, Winnipeg; Secretary, Cyril Lee, Winnipeg.

Directors.—C. E. Sword, D. H. Laird, K.C., N. Andre, S. W. Campbell, G. C. Cummins, G. W. Northwood, C. A. R. MacLeod, J. W. Price, W. R. Brydon.

Chief or General Agent in Ontario.—C. E. Sword, Metropolitan Bldg., Toronto.

Date of Incorporation.—May, 1913. *Date commenced business in Canada.*—December, 1913.

Capital stock paid in cash.....	\$300,500
Total assets.....	521,858
Total liabilities.....	59,042
Surplus protection of policyholders.....	462,816

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 9,905
Premiums—Total business (net).....	25,995
Claims—Ontario (net).....	2,572
Claims—Total business (net).....	7,923

*See note on page 1.

THE BEE FIRE INSURANCE COMPANY*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. G. Wilson, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—J. H. Kennedy, 402 Canada Permanent Bldg., Toronto.
Date of Incorporation.—May 27, 1857. *Date commenced business in Canada.*—Dec. 22, 1932.

	French	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash....	Frcs. 30,000,000	Premiums—Ontario (net)..... \$20,058
Assets in Canada.....	\$160,543	Premiums—Canada (net)..... 47,963
Liabilities in Canada.....	47,095	Claims—Ontario (net)..... 16,296
		Claims—Canada (net)..... 46,502

THE BOILER INSPECTION & INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. R. Corson, Toronto; Vice-President, J. P. Byrne, Toronto; Manager, J. P. Byrne, Toronto; Secretary, L. T. Gregg, Toronto.
Directors.—Henry N. Roberts, J. R. L. Starr, K.C., R. R. Corson, J. P. Byrne, Toronto; H. Mudge, Montreal; C. C. Gardiner, D. F. Reese, Hartford, Conn.
Date of Incorporation.—April 8, 1875. *Date commenced business in Canada.*—October 9, 1875.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$ 100,100	Premiums—Ontario (net)..... \$205,462
Total assets.....	1,440,898	Premiums—Total business (net).. 478,031
Total liabilities.....	703,336	Claims—Ontario (net)..... 39,381
Surplus protection of policyholders.	737,562	Claims—Total business (net).... 67,662

BOSTON INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Geo. J. K. Irvine, 701 Lindsay Bldg., Winnipeg.
Chief or General Agent in Ontario.—Murphy, Love, Hamilton & Bascom, Dominion Bank Building, Toronto.
Date of Incorporation.—1873. *Date commenced business in Canada.*—1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$3,000,000	Premiums—Ontario (net)..... \$ 7,024
Assets in Canada.....	270,248	Premiums—Canada (net)..... 230,872
Liabilities in Canada.....	275,757	Claims—Ontario (net)..... 958
		Claims—Canada (net)..... 114,188

THE BRITISH AMERICA ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington, Toronto; Secretary, C. R. Morrow.
Directors.—E. A. Brownell, W. J. Hastie, K. M. Pringle, E. Willans, Geo. A. Morrow, H. C. Cox, W. M. Cox, K.C., Hon. G. Howard Ferguson, P.C., K.C., S. H. Logan, Hon. Leighton McCarthy, P.C., K.C., Graham Morrow, G. Stubington, K. Thom, Toronto; H. J. Wyatt, New York; W. E. Meikle, Winnipeg.
Chief or General Agent in Ontario.—E. A. Brownell, 16-22 Wellington St. E., Toronto.
Date of Incorporation.—Feb. 13, 1833. *Date commenced business in Canada.*—June 19, 1835.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$ 750,000	Premiums—Ontario (net)..... \$ 443,887
Total assets.....	8,003,621	Premiums—Total business (net).. 2,893,127
Total liabilities.....	4,151,411	Claims—Ontario (net)..... 229,102
Surplus protection of policyholders.	3,852,180	Claims—Total business (net).... 1,310,816

THE BRITISH AVIATION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.
Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.
Date of Incorporation.—February 24, 1930. *Date commenced business in Canada.*—1942.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	£250,000	Premiums—Ontario (net)..... \$ 1,087
Assets in Canada.....	\$148,694	Premiums—Canada (net)..... 31,180
Liabilities in Canada.....	20,716	Claims—Ontario (net)..... Nil
		Claims—Canada (net)..... Nil

*See note on page 1.

THE BRITISH CANADIAN INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. A. Brownell; Vice-President, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington; Secretary, C. R. Morrow.
Directors.—E. A. Brownell, H. C. Cox, G. A. Morrow, W. J. Hastie, G. Stubington, G. Morrow, Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 16-22 Wellington St. East, Toronto.
Date of Incorporation.—1917. *Date commenced business in Canada.*—1917.

Capital stock paid in cash.....	\$300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	834,719	Premiums—Ontario (net).....	\$ 61,140
Total liabilities.....	265,501	Premiums—Total business (net)...	201,646
Surplus protection of policyholders.	569,218	Claims—Ontario (net).....	19,940
		Claims—Total business (net)....	96,081

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.

Chief or General Agent in Ontario.—J. H. Riddell, 217 Bay St., Toronto.

Date of Incorporation.—March, 1907. *Date commenced business in Canada.*—Nov. 2, 1917

Capital stock paid in cash.....	£25,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$369,144	Premiums—Ontario (net).....	\$106,311
Liabilities in Canada.....	232,956	Premiums—Canada (net).....	245,382
		Claims—Ontario (net).....	39,731
		Claims—Canada (net).....	159,598

THE BRITISH EMPIRE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, G. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington; Secretary, C. R. Morrow, Toronto.

Directors.—E. A. Brownell, W. M. Cox, K.C., H. C. Cox, G. A. Morrow, W. J. Hastie, E. Willans, G. Morrow, K. M. Pringle, G. Stubington, Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 16-22 Wellington St. East, Toronto.

Date of Incorporation.—June 11, 1928. *Date commenced business in Canada.*—June 30, 1928.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	751,015	Premiums—Ontario (net).....	\$106,339
Total liabilities.....	327,986	Premiums—Total business (net)...	257,522
Surplus protection of policyholders.	423,029	Claims—Ontario (net).....	41,348
		Claims—Total business (net)....	119,990

BRITISH & EUROPEAN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.

Chief or General Agent in Ontario.—H. J. Kerr, 83 Richmond St. West, Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—July 7, 1923.

Capital stock paid in cash.....	£50,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$109,547	Premiums—Ontario (net).....	\$ 8,608
Liabilities in Canada.....	35,003	Premiums—Canada (net).....	24,359
		Claims—Ontario (net).....	3,906
		Claims—Canada (net).....	10,212

*See note on page 1.

BRITISH & FOREIGN MARINE INSURANCE COMPANY LIMITED

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Chief Agent in Canada.—C. G. Ross, Montreal.*Date of Incorporation.*—Aug. 5, 1867. *Date commenced business in Canada.*—May 16, 1888.

Capital stock paid in cash, £1,340,000.

Statement for the Year Ended December 31, 1943**Assets in Canada**

Cash on hand and in banks in Canada.....	\$16,593 42
Agents' balances and premiums uncollected, written on or after October 1, 1943.....	14,606 74
All other assets—sundry.....	218 38
TOTAL ASSETS IN CANADA.....	\$31,418 55

Liabilities in Canada

Total provision for unpaid claims in Canada.....	\$ 4,397 00
Total net reserve, \$7,898.89; carried out at 80% thereof.....	6,319 11
Agency and other expenses due and accrued.....	50 00
Reinsurance balances.....	2,522 10
All other liabilities, viz. Queen Insurance Co., New York.....	3,740 54
TOTAL LIABILITIES IN CANADA.....	\$17,028 75

Revenue Account in Canada

Net premiums written, marine.....	\$40,566 99
Reserve of unearned premiums:	
At beginning of year.....	\$ 517 48
At end of year.....	6,319 11
Increase.....	5,801 63
Net premiums earned.....	\$34,765 36
Net claims incurred.....	\$17,245 16
Net adjustment expenses incurred.....	4,336 20
Total claims and expenses.....	21,581 36
UNDERWRITING GAIN.....	\$13,184 00

BRITISH GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.*Chief or General Agent in Ontario.*—Halbert J. Kerr, 83 Richmond St. West, Toronto.*Date of Incorporation.*—1904. *Date commenced business in Canada.*—January 1, 1920.

Capital stock paid in cash.....	£175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$234,938	Premiums—Ontario (net).....	\$ 44,927
Liabilities in Canada.....	116,275	Premiums—Canada (net).....	117,543
		Claims—Ontario (net).....	15,698
		Claims—Canada (net).....	45,672

THE BRITISH LAW INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 469 St. John St., Montreal.*Chief or General Agent in Ontario.*—D. L. Durrant, 205 Metropolitan Bldg., Toronto.*Date of Incorporation.*—1888. *Date commenced business in Canada.*—January 15, 1925.

Capital stock paid in cash.....	\$1,459,980	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	202,482	Premiums—Ontario (net).....	\$11,751
Liabilities in Canada.....	68,051	Premiums—Canada (net).....	61,824
		Claims—Ontario (net).....	2,558
		Claims—Canada (net).....	25,902

*See note on page 1

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. H. Riddel, Toronto; Vice-President, S. Fairley; Managing Director, J. H. Riddel, Toronto; Secretary, S. Fairley.

Directors.—J. H. Riddel, H. T. Fairley, S. Fairley, F. S. Corrigan, W. E. Young, W. H. Despard, H. J. Humphrey, Toronto; H. Routh, Brian E. S. Mountain, Sir E. M. Mountain, London, Eng.

Date of Incorporation.—1906. *Date commenced business in Canada.*—February 20, 1912†.

Capital stock paid in cash.....	\$ 248,699	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,355,014	Premiums—Ontario (net).....	\$ 66,046
Total liabilities.....	346,268	Premiums—Total business (net)...	146,932
Surplus protection of policyholders.	1,008,746	Claims—Ontario (net).....	22,146
		Claims—Total business (net).....	67,192

THE BRITISH OAK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—September 3, 1921.

Capital stock paid in cash.....	£176,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$308,670	Premiums—Ontario (net).....	\$ 47,743
Liabilities in Canada.....	150,779	Premiums—Canada (net).....	140,952
		Claims—Ontario (net).....	26,106
		Claims—Canada (net).....	101,131

BRITISH TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of Organization.—1865. *Date commenced business in Canada.*—February 20, 1918.

Capital stock paid in cash.....	£192,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,413,463	Premiums—Ontario (net).....	\$134,037
Liabilities in Canada.....	268,011	Premiums—Canada (net).....	361,897
		Claims—Ontario (net).....	63,457
		Claims—Canada (net).....	143,758

CALEDONIAN-AMERICAN INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. L. Young, Montreal.

Chief or General Agent in Ontario.—Thomas Irvine Co. Ltd., Excelsior Life Bldg., Toronto.

Date of Incorporation.—1897. *Date commenced business in Canada.*—February 10, 1920.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	145,175	Premiums—Ontario (net).....	\$13,380
Liabilities in Canada.....	44,875	Premiums—Canada (net).....	43,762
		Claims—Ontario (net).....	7,445
		Claims—Canada (net).....	11,768

CALEDONIAN INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. L. Young, Montreal.

Chief or General Agent in Ontario.—Muntz & Beatty Ltd., Temple Bldg., Toronto.

Date of Organization.—1805. *Date commenced business in Canada.*—February, 1883.

Capital stock paid in cash.....	£155,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$439,188	Premiums—Ontario (net).....	\$102,711
Liabilities in Canada.....	255,171	Premiums—Canada (net).....	270,517
		Claims—Ontario (net).....	50,195
		Claims—Canada (net).....	102,904

*See note on page 1.

†Prior to this date business was confined to Province of Manitoba.

THE CALIFORNIA INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, 388 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—W. M. Hargraff, 83 Richmond St. W., Toronto.*Date of Incorporation.*—1864. *Date commenced business in Canada.*—November 18, 1912.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	196,603	Premiums—Ontario (net).....	\$ 8,608
Liabilities in Canada.....	25,570	Premiums—Canada (net).....	24,359
		Claims—Ontario (net).....	3,006
		Claims—Canada (net).....	10,212

CAMDEN FIRE INSURANCE ASSOCIATION*

HEAD OFFICE, CAMDEN, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John B. Alexander, 802 Canada Permanent Bldg., Toronto.*Chief or General Agent in Ontario.*—John B. Alexander, Toronto.*Date of Incorporation.*—March, 1841. *Date commenced business in Canada.*—Feb. 26, 1930.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	241,521	Premiums—Ontario (net).....	\$ 26,375
Liabilities in Canada.....	99,518	Premiums—Canada (net).....	116,670
		Claims—Ontario (net).....	10,820
		Claims—Canada (net).....	61,090

THE CANADA ACCIDENT AND FIRE ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, C. H. Godfrey, Montreal; Vice-President, A. C. Hall, Montreal; Secretary, H. F. Roden, Montreal; General Manager, A. C. Hall, Montreal.*Directors.*—C. H. Godfrey, John Holroyde, Alfred Lambert, H. F. Roden, A. C. Hall, Montreal.*Chief or General Agent in Ontario.*—H. J. Kerr, 83 Richmond St. W., Toronto.*Date of Incorporation.*—June 23, 1887. *Date commenced business in Canada.*—Sept. 10, 1888.

Capital stock paid in cash.....	\$ 43,320	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,566,405	Premiums—Ontario (net).....	\$172,126
Total liabilities.....	591,407	Premiums—Total business (net)...	589,472
Surplus protection of policyholders.	974,998	Claims—Ontario (net).....	71,506
		Claims—Total business (net)....	247,935

THE CANADA LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. N. Mitchell, Toronto; Chairman of the Board, Hon. Leighton McCarthy, P.C., K.C., Toronto; Chairman of the London Board, H. C. Cox, Oakville; Vice-Presidents, R. A. Laidlaw, E. G. Baker, Toronto; General Manager, S. C. McEvenue, Toronto; Actuaries, J. G. Beatty, F.A.S., F.A.I.A., I. D. Williamson, F.A.S., F.A.I.A., Toronto; Secretary, J. H. Domelle, Toronto; Ass't General Manager and Treasurer, E. C. Gill, F.A.S., Toronto; Ass't General Manager, W. J. Beattie, Toronto; Medical Director, S. J. Streight, O.B.E., M.D., Toronto.*Directors.*—Hon. Leighton McCarthy, P.C., K.C., A. E. Arscott, C.B.E., J. A. McLeod, R. A. Laidlaw, Rt. Hon. Sir Thomas White, G.C.M.G., E. G. Baker, C. A. Bogert, A. N. Mitchell, S. C. McEvenue, J. M. Macdonnell, Toronto; H. C. Cox, Oakville; Aime Geoffrion, K.C., B.C.L., Montreal; Hon. Chas. Stewart, P.C., Ottawa; John Stuart, Chicago; A. V. Davis, Pittsburgh.*Date of Incorporation.*—April 25, 1849. *Date commenced business in Canada.*—Aug. 21, 1847.

Capital stock paid in cash.....	\$ 1,000,000	PREMIUMS AND DISBURSEMENTS	
Total assets.....	306,313,096	Premiums—Ontario (net).....	\$ 7,405,012
Ontario business in force (gross)...	262,800,581	Premiums—Total business (net)...	26,370,884
Total business in force (gross)....	850,627,223	Total disbursements to policy-	
		holders (net)—In Ontario.....	4,372,565
		Total business.....	21,679,274

*See note on page I.

CANADA SECURITY ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, E. M. Whitley, Toronto; Vice-President, John B. Laidlaw, Toronto; Secretary, Thos. James, Toronto.

Directors.—E. M. Whitley, C. C. Paul, J. E. Haskins, C. D. Henderson, Fred W. Lamont, Dr. W. E. Ferguson, John B. Laidlaw, W. H. Bosley, Toronto; G. B. Patteson, Ottawa.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—August 28, 1920.

Capital stock paid in cash.....	\$ 500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,232,541	Premiums—Ontario (net).....	\$126,112
Total liabilities.....	359,530	Premiums—Total business (net)...	339,137
Surplus protection of policyholders.	873,011	Claims—Ontario (net).....	50,526
		Claims—Total business (net)....	135,477

THE CANADIAN FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President and Managing Director, C. S. Riley, Winnipeg; Vice-President and General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—J. H. Riley, C. S. Riley, A. L. Denison, James A. Crowe, H. C. Ashdown, W. A. Murphy, G. H. Aikins, K.C., Winnipeg.

Chief or General Agent in Ontario.—F. N. Boyd, Federal Bldg., Toronto.

Date of Incorporation.—1887. *Date commenced business in Canada.*—September 1, 1897.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	3,692,943	Premiums—Ontario (net).....	\$273,129
Total liabilities.....	1,413,570	Premiums—Total business (net)...	1,107,384
Surplus protection of policyholders.	2,279,373	Claims—Ontario (net).....	136,362
		Claims—Total business (net)....	407,572

CANADIAN GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. E. Naylor, Toronto; Vice-President and General Manager, W. F. Spry, Toronto; Secretary and Treasurer, C. W. Sykes.

Directors.—W. P. Fess, A. E. Naylor, G. Larratt Smith, K.C., D. H. Gibson, C.B.E., W. F. Spry, Toronto; Sen. N. M. Paterson, Fort William; R. G. Ivey, London; C. W. Webster, Montreal; E. Anderson, K.C., LL.D., Winnipeg.

Date of Incorporation.—April 27, 1907. *Date commenced business in Canada.*—Nov. 5, 1908.

Capital stock paid in cash.....	\$ 500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	2,556,968	Premiums—Ontario (net).....	\$ 392,243
Total liabilities.....	1,421,664	Premiums—Total business (net)...	1,074,069
Surplus protection of policyholders.	1,135,304	Claims—Ontario (net).....	138,512
		Claims—Total business (net)....	413,305

THE CANADIAN INDEMNITY COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President and Managing Director, C. S. Riley, Winnipeg; Vice-President and General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—J. A. Dowler, C. S. Riley, H. C. Ashdown, J. H. Riley, A. L. Denison, J. A. Crowe, W. A. Murphy, G. H. Aikins, Winnipeg; A. F. Culver, Montreal.

Chief or General Agent in Ontario.—W. C. Riley, Canadian Indemnity Co., Toronto.

Date of Incorporation.—March 23, 1916. *Date commenced business in Canada.*—Nov. 21, 1919.

Capital stock paid in cash.....	\$ 500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	2,905,522	Premiums—Ontario (net).....	\$ 354,896
Total liabilities.....	1,533,161	Premiums—Total business (net)...	1,352,108
Surplus protection of policyholders.	1,372,361	Claims—Ontario (net).....	119,956
		Claims—Total business (net)....	434,864

*See note on page 1.

THE CANADIAN SURETY COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. F. Lafrentz, New York; Vice-President and General Manager, John B. Alexander, Toronto; Secretary, Geo. F. Gregory, Toronto.

Directors.—F. W. Lafrentz, A. F. Lafrentz, D. H. Cook, F. J. Parry, New York; A. C. Matthews, F. G. Osler, M. A. Bradshaw, John B. Alexander, Toronto; C. S. Band, W. Donald Matthews, Paul J. Myler.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—July, 1913.

Capital stock paid in cash	\$ 500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets	2,088,810	Premiums—Ontario (net)	\$214,666
Total liabilities	748,810	Premiums—Total business (net)	697,743
Surplus protection of policyholders	1,340,000	Claims—Ontario (net)	71,137
		Claims—Total business (net)	172,410

CAR & GENERAL INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.

Date of Incorporation.—1903. *Date commenced business in Canada.*—January, 1919.

Capital stock paid in cash	£130,745	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	\$376,111	Premiums—Ontario (net)	\$ 48,139
Liabilities in Canada	184,906	Premiums—Canada (net)	172,791
		Claims—Ontario (net)	13,077
		Claims—Canada (net)	68,704

THE CASUALTY COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. D. Gooderham, Toronto; Vice-Presidents, H. W. Falconer, D. G. Ross, M.P., Toronto; Managing Director, A. W. Eastmure, Toronto; Treasurer, J. C. Dodds.

Directors.—E. D. Gooderham, H. W. Falconer, D. G. Ross, L. M. Keachie, H. R. Jackman, A. W. Eastmure, J. P. Nicolls, H. S. Gooderham, Col. G. G. Blackstock.

Date of Incorporation.—May 19, 1912. *Date commenced business in Canada.*—Jan. 1, 1916.

Capital stock paid in cash	\$301,600	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets	779,686	Premiums—Ontario (net)	\$217,494
Total liabilities	378,499	Premiums—Total business (net)	314,750
Surplus protection of policyholders	401,187	Claims—Ontario (net)	109,787
		Claims—Total business (net)	127,035

THE CENTRAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, 500 Place d'Armes, Montreal.

Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.

Date of Incorporation.—June 25, 1907. *Date commenced business in Canada.*—June 25, 1923.

Capital stock paid in cash	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	\$220,803	Premiums—Ontario (net)	\$24,930
Liabilities in Canada	93,841	Premiums—Canada (net)	77,395
		Claims—Ontario (net)	11,815
		Claims—Canada (net)	33,608

*See note on page 1.

CENTRAL UNION INSURANCE COMPANY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—G. W. Pearson, 371 Bay St., Toronto.*Chief or General Agent in Ontario.*—G. W. Pearson, 371 Bay St., Toronto.*Date of Incorporation.*—1928. *Date commenced business in Canada.*—January 2, 1930.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	172,105	Premiums—Ontario (net).....	\$ 4,788
Liabilities in Canada.....	20,306	Premiums—Canada (net).....	10,584
		Claims—Ontario (net).....	3,521
		Claims—Canada (net).....	5,288

THE CENTURY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—R. J. Nightingale, Vancouver.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Incorporation.*—1885. *Date commenced business in Canada.*—1917.

Capital stock paid in cash.....	\$450,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$953,031	Premiums—Ontario (net).....	\$ 97,931
Liabilities in Canada.....	268,848	Premiums—Canada (net).....	250,084
		Claims—Ontario (net).....	35,937
		Claims—Canada (net).....	94,730

THE CHINA FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.*Chief or General Agent in Ontario.*—Colin E. Sword, 44 Victoria St., Toronto.*Date of Incorporation.*—1870. *Date commenced business in Canada.*—July 2, 1919.

Capital stock paid in cash.... Mex.	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	112,237	Premiums—Ontario (net).....	\$10,240
Liabilities in Canada.....	23,036	Premiums—Canada (net).....	23,763
		Claims—Ontario (net).....	5,642
		Claims—Canada (net).....	13,906

THE CITIZENS INSURANCE COMPANY OF NEW JERSEY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.*Chief or General Agent in Ontario.*—B. W. Ballard, 24 Wellington St. E., Toronto.*Date of Incorporation.*—1929. *Date commenced business in Canada.*—January, 1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	216,530	Premiums—Ontario (net).....	\$ 3,185
Liabilities in Canada.....	18,857	Premiums—Canada (net).....	35,075
		Claims—Ontario (net).....	1,711
		Claims—Canada (net).....	30,975

CITY OF NEW YORK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.*Chief or General Agent in Ontario.*—Norman G. Bethune, 15 Toronto St., Toronto.*Date of Incorporation.*—1905. *Date commenced business in Canada.*—July 1, 1927.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	265,115	Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	Premiums—Canada (net).....	†
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	†

*See note on page 1.

†Included in figures of Home Insurance Company.

COLUMBIA INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, 480 St. Francois Xavier St., Montreal.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Incorporation.—1901. *Date commenced business in Canada.*—October 11, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	\$1,000,000	Premiums—Ontario (net)	\$18,764
Assets in Canada	288,758	Premiums—Canada (net)	60,731
Liabilities in Canada	80,793	Claims—Ontario (net)	9,131
		Claims—Canada (net)	29,511

THE COMMERCIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. H. Cautley, Edmonton; 1st Vice-President and Managing Director, J. W. Glenwright, Toronto; 2nd Vice-President, W. C. Hodgeson, Toronto; Consulting Actuary, Geo. Ryrie.

Directors.—R. H. Cautley, Norman Allin, M.D., H. W. B. Douglas, W. T. Henry, Edmonton; J. W. Glenwright, W. C. Hodgson, H. B. Begg, H. H. Bishop, F. J. Colgan, Toronto; John A. East, Saskatoon; F. O. Hodgson, Vancouver.

Chief or General Agent in Ontario.—J. W. Glenwright, 350 Bay St., Toronto.

Date of Incorporation.—April 4, 1911. *Date commenced business in Canada.*—Oct. 4, 1913.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	\$ 148,480	Premiums—Ontario (net)	\$117,822
Total assets	3,111,391	Premiums—Total business (net)	378,773
Ontario business in force (gross)	4,697,291	Total disbursements to policy-holders (net)—In Ontario	13,767
Total business in force (gross)	13,356,407	Total business	252,719

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.

Chief or General Agent in Ontario.—H. J. Kerr, 83-85 Richmond St. W., Toronto.

Date of Incorporation.—Sept. 28, 1861. *Date commenced business in Canada.*—Sept. 11, 1863.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	£3,540,000		
<i>Life:</i>		<i>Life:</i>	
Assets in Canada	\$1,265,301	Premiums—Ontario (net)	\$ 279
Ontario business in force (gross)	37,452	Premiums—Canada (net)	3,165
Canadian business in force (gross)	218,822	Total disbursements to policy-holders (net)—In Ontario	2,995
		In Canada	2,995
		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada	1,218,646	Premiums—Ontario (net)	272,834
Liabilities in Canada	796,491	Premiums—Canada (net)	851,072
		Claims—Ontario (net)	114,923
		Claims—Canada (net)	405,147

*See note on page 1.

CONFEDERATION LIFE ASSOCIATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, V. R. Smith, M.A., A.I.A., A.A.S., F.A.I.A., Toronto; Vice-Presidents, Col. J. F. Michie, R. S. Waldie, Toronto; Joint General Managers, C. D. Devlin and J. K. Macdonald, B.A., Toronto; Secretary, James L. McLachlin, B.A., A.I.A., A.A.S., Toronto; Actuary, B. T. Holmes, A.I.A., F.A.S., F.A.I.A.

Directors.—Charles S. Macdonald, Col. J. F. Michie, C. R. Dent, R. S. Waldie, Arthur F. White, R. V. LeSueur, F. Grenville Rolph, V. R. Smith, M.A., Toronto; P. A. Thomson, A. A. Magee, K.C., C.B.E., Montreal; W. C. Laidlaw, Allendale.

Date of Incorporation.—April 14, 1874. *Date commenced business in Canada.*—Oct. 31, 1874.

Capital stock paid in cash.....8 300,000

Life:
Total assets.....160,202,061
Ontario business in force (gross)....140,342,804
Total business in force (gross)....501,688,042

Other than Life:
Total assets.....329,359
Total liabilities.....116,115

PREMIUMS AND DISBURSEMENTS

Life:
Premiums—Ontario (net).....\$ 4,045,880
Premiums—Total business (net).... 17,234,428
Total disbursements to policy-
holders (net)—In Ontario..... 2,278,599
Total business..... 10,231,777

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:
Premiums—Ontario (net)..... 220,481
Premiums—Total business (net).... 348,438
Claims—Ontario (net)..... 199,022
Claims—Total business (net).... 295,949

THE CONNECTICUT FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.

Chief or General Agent in Ontario.—B. J. G. Davies, 10 Adelaide St. E., Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1886.

Capital stock paid in cash.....\$2,000,000
Assets in Canada.....678,514
Liabilities in Canada.....263,524

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net).....\$ 84,365
Premiums—Canada (net)..... 355,354
Claims—Ontario (net)..... 30,940
Claims—Canada (net)..... 189,501

CONSOLIDATED FIRE AND CASUALTY INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, H. Begg, Toronto; Vice-Presidents, P. R. Gardiner, Toronto, J. C. H. Dussault, K.C., Montreal; Secretary, H. L. Kearns, Toronto; Treasurer, J. G. Hutchinson, Toronto.

Directors.—J. C. H. Dussault, K.C., Montreal; Leigh M. McCarthy, P. R. Gardiner, H. Begg, W. R. Begg, Geo. McNamara, J. G. Hutchinson, H. B. Begg, H. L. Kearns, Col. K. R. Marshall, C.M.G., D.S.O., Frank Shannon, Toronto; J. M. Pigott, Hamilton.

Date of Incorporation.—May 20, 1930. *Date commenced business in Canada.*—May 21, 1931.

Capital stock paid in cash.....\$220,000
Total assets.....690,545
Total liabilities.....287,003
Surplus protection of policyholders. 403,542

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net).....\$203,135
Premiums—Total business (net).... 300,611
Claims—Ontario (net)..... 90,836
Claims—Total business (net).... 142,496

CONTINENTAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. D. Bedolfe, Toronto.

Chief or General Agent in Ontario.—R. D. Bedolfe, Federal Bldg., Toronto.

Date of Incorporation.—1897. *Date commenced business in Canada.*—November 6, 1917.

Capital stock paid in cash.....\$2,500,000
Assets in Canada.....1,413,240
Liabilities in Canada.....833,427

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net).....\$ 742,225
Premiums—Canada (net)..... 1,579,368
Claims—Ontario (net)..... 278,935
Claims—Canada (net)..... 572,965

*See note on page 1.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.

Date of Incorporation.—Jan., 1853. *Date commenced business in Canada.*—Nov. 25, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$5,000,000	Premiums—Ontario (net).....
Assets in Canada.....	1,651,314	\$2 199,897
Liabilities in Canada.....	451,760	Premiums—Canada (net).....
		1,016,830
		Claims—Ontario (net).....
		51,239
		Claims—Canada (net).....
		287,505

THE CONTINENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, John W. Hobbs, Toronto; Vice-President and Managing Director, N. J. Lander, Toronto; Secretary, Geo. Hunt; Chairman of the Board, Sidney Jones, Toronto; Actuary, J. Hunter, F.F.A., F.A.S., Toronto.

Directors.—N. J. Lander, G. R. Medland, Sidney Jones, G. W. Rutter, John W. Hobbs, John T. Richardson, K.C., T. D'Arcy Leonard, K.C., K. D. McKenzie, J. J. Lorne Ardiel, Toronto; Hon. Jacob Nicol, K.C., Sherbrooke, Que.; W. A. Dryden, Brooklin; Chas. T. McHattie, Vancouver.

Date of Incorporation.—1899. *Date commenced business in Canada.*—November, 1899.

		PREMIUMS AND DISBURSEMENTS
Capital stock paid in cash.....	\$ 200,000	Premiums—Ontario (net).....
Total assets.....	12,803,307	\$ 745,117
Ontario business in force (gross)...	26,601,953	Premiums—Total business (net)...
Total business in force (gross).....	53,156,400	1,475,200
		Total disbursements to policy-
		holders (net)—in Ontario.....
		342,267
		Total business.....
		668,217

CORNHILL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. W. Dettmers, Montreal.

Chief or General Agent in Ontario.—McKay Insurance Agency, 43 Victoria St., Toronto

Date of Incorporation.—1905. *Date commenced business in Canada.*—June 22, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	£250,000	Premiums—Ontario (net).....
Assets in Canada.....	\$443,327	\$ 82,160
Liabilities in Canada.....	245,990	Premiums—Canada (net).....
		286,056
		Claims—Ontario (net).....
		45,098
		Claims—Canada (net).....
		161,161

THE CROWN LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Hon. G. H. Ferguson, Toronto; 1st Vice-President, C. W. Somers, Toronto; 2nd Vice-President, H. D. Burns, Toronto; General Manager, H. R. Stephenson, F.A.S., A.I.A., Toronto; Treasurer, W. D. Stewart, Toronto; Secretary, P. McDonald, Toronto; Actuary, F. W. Hill, F.A.S.; Medical Officer, H. D. Delamere, M.D.; Superintendent of Agencies, E. J. S. Brown.

Directors.—H. R. Stephenson, C. W. Somers, W. F. Watkins, F. Erickson Brown, K.C., H. D. Burns, G. E. Sprague, Hon. G. Howard Ferguson, G. S. Braden, Toronto; G. O. Somers, Pasadena, Cal.; Geo. A. Morson, Havana, Cuba; Hon. E. L. Patenaude, P.C., K.C., LL.D., Montreal; Norman F. Wilson, Ottawa; A. N. McLean, St. John; C. Wallace, Vancouver.

Date of Incorporation.—June 14, 1900. *Date commenced business in Canada.*—Sept. 10, 1901.

		PREMIUMS AND DISBURSEMENTS
Capital stock paid in cash.....	\$ 278,440	Premiums—Ontario (net).....
Total assets.....	60,712,986	\$1,851,291
Ontario business in force (gross)...	69,395,577	Premiums—Total business (net)...
Total business in force (gross).....	292,310,661	9,392,404
		Total disbursements to policy-
		holders (net)—in Ontario.....
		873,143
		Total business.....
		3 070,027

*See note on page 1.

THE DOMINION OF CANADA GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. D. Gooderham, Toronto; Vice-Presidents, H. W. Falconer, D. G. Ross, M.P., Toronto; Managing Director, H. W. Falconer, Toronto; Treasurer, J. C. Dodds; General Superintendent, J. C. Stuart; Actuary, J. E. White.

Directors.—H. R. Jackman, D. G. Ross, M.P., E. D. Gooderham, Col. G. G. Blackstock, L. M. Keachie, H. S. Gooderham, H. W. Falconer, C. F. Ball, Toronto; J. P. Nicolls, Vancouver; F. E. Bronson, Ottawa.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—Nov. 5, 1887

Capital stock paid in cash \$ 1,005,300

PREMIUMS AND DISBURSEMENTS

Life:
Total assets 3,309,509
Ontario business in force (gross) . . . 11,699,984
Total business in force (gross) 19,996,925

Life:
Premiums—Ontario (net) \$ 283,032
Premiums—Total business (net) . . . 623,834
Total disbursements to policyholders (net)—In Ontario 79,658
Total business 137,145

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:
Total assets 3,645,593
Total liabilities 1,713,298

Other than Life:
Premiums—Ontario (net) 957,905
Premiums—Total business (net) . . . 1,237,939
Claims—Ontario (net) 290,950
Claims—Total business (net) 441,933

THE DOMINION FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, C. S. Macdonald, Toronto; 1st Vice-President, R. H. L. Massie, Toronto; 2nd Vice-President, Hamilton Cassels, K.C., Toronto.

Directors.—R. H. L. Massie, Hamilton Cassels, K.C., John A. Fraser, C. S. Macdonald, Dunlop Stewart, Toronto; R. A. Brock, Montreal; Alfred F. James, Chas. D. James, Milwaukee; Col. Howard Greene, Christiana, Del.

Date of Incorporation.—1904. *Date commenced business in Canada.*—May 11, 1907.

Capital stock paid in cash \$ 300,000
Total assets 1,522,914
Total liabilities 445,045
Surplus protection of policyholders. . 1,077,869

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net) \$214,050
Premiums—Total business (net) . . . 340,390
Claims—Ontario (net) 92,994
Claims—Total business (net) 142,965

THE DOMINION LIFE ASSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President and Managing Director, Ford S. Kumpf, Waterloo; Vice-President, G. A. Dobbie, Galt; Actuary, A. J. Huenergard; Secretary, H. Schaus; Treasurer, F. L. Whitaker; General Superintendent of Agencies, J. J. Murray.

Directors.—A. J. Andrews, K.C., Winnipeg; W. L. Hilliard, M.D., Ford S. Kumpf, J. E. F. Seagram, Waterloo; J. H. Gundy, Toronto; C. Gordon Cockshutt, Brantford; W. H. Malkin, Vancouver; G. Alex. Forbes, Hespeler; G. A. Dobbie, Galt; Hon. Sen. W. D. Euler, M.P., P.C., Kitchener; Hon. Sen. A. C. Hardy, P.C., K.C., Brockville; J. A. Simard, Montreal.

Date of Incorporation.—March 20, 1889. *Date commenced business in Canada.*—July 12, 1889.

Capital stock paid in cash \$ 280,000
Total assets 56,963,513
Ontario business in force (gross) . . . 79,097,606
Total business in force (gross) 204,446,564

PREMIUMS AND DISBURSEMENTS
Premiums—Ontario (net) \$2,360,780
Premiums—Total business (net) . . . 6,261,965
Total disbursements to policyholders (net)—In Ontario 1,443,770
Total business 3,200,831

THE DRAPERS' AND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, KENDAL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. W. Dettmers, Montreal.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—January 29, 1940.

Capital stock paid in cash £40,636
Assets in Canada \$193,917
Liabilities in Canada 44,953

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net) \$12,422
Premiums—Canada (net) 55,617
Claims—Ontario (net) 9,344
Claims—Canada (net) 44,048

*See note on page 1.

THE EAGLE FIRE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Whitley, Toronto.*Chief or General Agent in Ontario.*—E. M. Whitley, 12 Wellington St. E., Toronto.*Date of Incorporation.*—1806. *Date commenced business in Canada.*—January 1, 1937.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	215,622	Premiums—Ontario (net).....	\$26,612
Liabilities in Canada.....	78,275	Premiums—Canada (net).....	87,429
		Claims—Ontario (net).....	11,566
		Claims—Canada (net).....	35,755

EAGLE STAR INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.*Chief or General Agent in Ontario.*—J. H. Riddel, 217 Bay St., Toronto.*Date of Incorporation.*—1904. *Date commenced business in Canada.*—May, 1912.

Capital stock paid in cash.....	\$16,303,111	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	539,723	Premiums—Ontario (net).....	\$ 314,818
Liabilities in Canada.....	378,199	Premiums—Canada (net).....	1,176,718
		Claims—Ontario (net).....	112,485
		Claims—Canada (net).....	586,137

THE T. EATON LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. D. Eaton, Toronto; Vice-Presidents, O. D. Vaughan, J. A. Livingstone, T. C. Eaton, Toronto; Manager and Secretary-Treasurer, J. A. Livingstone, Toronto; Actuary, A. E. Harkness, A.A.S., Toronto; Medical Director, T. D. Archibald, M.D.*Directors.*—O. D. Vaughan, G. M. Eaton, J. Elliott, J. A. Livingstone, T. C. Musgrave, J. G. McKee, E. A. Eaton, J. D. Eaton, T. C. Eaton, A. H. Grainger, Toronto; R. S. McCordick, Winnipeg; F. B. Walls, Montreal, C. H. Boothe, Hamilton.*Date of Incorporation.*—May 11, 1920. *Date commenced business in Canada.*—August 20, 1920.

Capital stock paid in cash.....	\$ 250,000	PREMIUMS AND DISBURSEMENTS	
Total assets.....	12,287,505	Premiums—Ontario (net).....	\$ 731,162
Ontario business in force (gross)...	18,585,096	Premiums—Total business (net)...	1,288,633
Total business in force (gross).....	36,926,341	Total disbursements to policy-	
		holders (net)—In Ontario.....	270,984
		Total business..	588,544

THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE, KINGSTON, ONT.

Incorporated.—January 11, 1923. *Commenced business in the Province.*—January 30, 1923.*Officers.*—Chairman of the Board and President, C. P. Fell; Vice-President, G. J. Guy; General Manager, L. T. Boyd; Actuary, H. H. Blakeman; Treasurer and Act'g Secretary, J. R. Paterson.*Directors.*—C. P. Fell, A. H. K. Russell, N. A. Fairhead, A. Bruce Matthews, Geo. M. Orr, Toronto; N. P. Lambert, Ottawa; Geo. J. Guy, Port Nelson; D. W. McCormick, Galt; D. R. McLaughlin, Georgetown.*Auditors.*—E. J. Howson, F.C.A., and A. B. Shepard, F.C.E., of Thorne, Mulholland, Howson & McPherson, Chartered Accountants, Toronto.

*See note on page 1.

Statement for the Year Ended December 31, 1943

Capital Stock

	NO. OF SHARES	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$2,500,000. No. of shares, 50,000. Par value, \$50.			
Capital stock at beginning and end of year.....	26,170	\$1,308,500 00	\$ 313,170 00

Premium on Capital Stock

Total amount paid to December 31, 1943.....			\$ 928,720 00
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Summary Balance Sheet

Assets		Liabilities	
Total ledger assets at book value.....	\$11,927,138 78	Total liabilities.....	\$11,178,642 96
Deduct excess of total book value of ledger assets over total authorized value.....	187,834 56	Excess of assets over liabilities: Capital stock paid in cash.....	\$313,170 00
Total ledger assets at authorized value.....	\$11,739,304 22	Surplus.....	500,794 27
Non-ledger assets.....	260,960 77		813,964 27
Total assets.....	\$12,000,264 99		
Deduct assets not admitted.....	7,657 76		
TOTAL ADMITTED ASSETS.....	\$11,992,607 23	TOTAL.....	\$11,992,607 23

Movement of Ledger Accounts

Total ledger assets at book value, December 31, 1942.....	\$11,391,144 10	Decrease in ledger assets in 1943: Disbursements.....	\$ 1,318,632 60
Increase in ledger assets in 1943: Income.....	\$ 1,851,184 49	Total ledger assets at book value, December 31, 1943.....	11,927,138 78
Increase in ledger liabilities— sundry accounts payable.....	3,442 88		
Total increase.....	\$ 1,854,627 37	TOTAL.....	\$13,245,771 47
TOTAL.....	\$13,245,771 47		

Assets

Ledger Assets

Book value of real estate, less encumbrances: office premises, \$109,527.83; held for sale, \$195,859.77.....	\$ 305,387 60
Amounts owing under agreements of sale of real estate.....	36,999 63
Mortgage loans on real estate.....	1,293,192 44
Loans on policies and other amounts secured by the Company's policies in force.....	748,975 59
Book value of bonds, debentures and debenture stocks.....	8,147,603 32
Book value of stocks.....	1,285,927 66
Cash on hand and in banks.....	96,540 47
Agents' ledger balances.....	10,473 78
Sundry accounts receivable.....	2,038 29
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$11,927,138 78
Deduct excess of total book value of ledger assets over total authorized value.....	187,834 56
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$11,739,304 22

Non-ledger Assets

Total interest, dividends and rents due and accrued.....	\$ 118,926 67
Total net premiums due and uncollected and deferred.....	142,034 10
TOTAL NON-LEDGER ASSETS.....	\$ 260,960 77
TOTAL ASSETS.....	\$12,000,264 99

Deduct Assets Not Admitted

Cash advanced to or in the hands of officers or agents.....	7,657 76
TOTAL ADMITTED ASSETS.....	\$11,992,607 23

Liabilities

Net reserve under assurance, annuity and other contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain.....	\$10,494,057 00
Net liability for admitted outstanding claims under contracts.....	118,968 47
Provision for unreported death claims.....	15,000 00
Provision for disability claims unreported or reported but not admitted.....	3,000 00
Amounts left with the Company at interest (pertaining to assurance and annuity contracts), including interest accumulations thereon.....	173,206 00
Premiums received from policyholders in advance.....	13,627 10
Net dividends to policyholders due and unpaid.....	1,299 35
Provision for accrued profits to policyholders not included above.....	79,633 00
Balance of shareholders' surplus account, including dividends due and unpaid....	14,256 33
Provincial, municipal and other taxes due and accrued.....	25,794 00
Salaries, rents and office expenses due and accrued.....	3,011 43
Medical examiners' fees due and accrued.....	500 00
Commissions to agents due and accrued.....	2,863 37
Contingency reserve.....	200,000 00
Staff pension, assurance and savings funds.....	28,299 00
Miscellaneous accounts payable.....	5,127 91
TOTAL LIABILITIES.....	\$11,178,642 96

Income

	FIRST YEAR	RENEWAL	SINGLE	TOTALS
Assurance premiums, ordinary.....	\$153,743 58	\$1,070,718 94	\$ 9,898 33	\$1,234,360 85
Less reinsurance premiums.....	4,447 61	29,495 98		33,943 59
Net assurance premiums, ordinary.....	\$149,295 97	\$1,041,222 96	\$ 9,898 33	\$1,200,417 26
Net assurance premiums, group.....	29 16	413 34		442 50
Net annuity considerations, ordinary..	2,722 52	41,606 39	9,548 00	53,876 91
Total net premium income and consideration for annuities.....	\$152,047 65	\$1,083,242 69	\$19,446 33	\$1,254,736 67
Consideration for supplementary contracts involving life contingencies.....				5,900 00
Amounts left with the Company at interest (arising out of assurance and annuity contracts):				
Dividends.....			\$ 6,644 03	
Other amounts.....			39,421 54	
				46,065 57
Interest, dividends and rents.....				491,971 92
Income from all other sources:				
Staff pension fund contributions—by employees, \$4,775.71; by the Company, \$4,775.71.....			\$ 9,551 42	
Not taken fees.....			321 20	
				9,872 62
Gross profit on sale or maturity of ledger assets.....				42,637 71
TOTAL INCOME.....				\$1,851,184 49

Disbursements

	DEATH CLAIMS AND ANNUITY PAYMENTS	MATURITIES	SURRENDER VALUES	DISABILITY CLAIMS	DIVIDENDS	TOTALS
Ordinary—Assurances, net.....	\$147,878 05	\$88,682 00	\$144,128 85	\$7,915 40	\$27,460 16	\$ 716,064 46
Annuitants, net.....	18,914 29		8,119 20		713 73	27,747 22
Total net disbursements in respect of assurance and annuity contracts.....						\$ 743,811 68
Net payments under supplementary contracts involving life contingencies.....						6,453 96
Net reduction in premiums resulting from application of dividends.....						938 85
Amounts left with the Company at interest (arising out of assurance and annuity contracts) and interest accumulations thereon withdrawn:						
Dividends.....				\$ 1,106 77		
Other amounts.....				21,258 04		
						22,364 81
Taxes, license and fees: Taxes on premiums, \$17,555.85; taxes on investments (other than real estate), \$4,266.38; licenses and fees, \$874.15; other taxes, \$1,490.38.....						24,186 76
Head office expenses: Salaries, \$74,308.70; directors' fees, \$976.15; auditors' fees, \$2,000.00; traveling expenses, \$4,228.94; rents (including \$7,200.00 for Company's occupancy of its own buildings), \$7,989.28; miscellaneous, \$8,007.78.....						97,511 16
Branch office and agency expenses: Assurance commissions: first year—ordinary, \$119,575.60; group, \$5.84; renewal—ordinary, \$32,586.69; group, \$15.10; single—ordinary, \$121.65. Annuity commissions: first year—ordinary, \$1,196.98; renewal—ordinary, \$893.08; single—ordinary, \$81.20. Salaries, \$50,309.70; advances made to agents, \$1,081.68; travelling expenses, \$13,515.77; rent (including \$1,134.00 for Company's occupancy of its own buildings), \$8,414.68; miscellaneous, \$12,254.67.....						240,055 61
All other expenses: Advertising, \$3,696.30; books and periodicals, \$238.52; express, telegrams and telephones, \$1,417.39; legal fees, \$2,879.23; medical fees, \$8,279.00; office furniture, \$276.10; postage, \$2,334.24; printing and stationery, \$4,842.87; commissions on loans, \$1,086.00; contributions to staff pension fund, \$4,775.71; miscellaneous, \$4,477.99.....						34,308 35
Payments from staff pension fund.....						648 09
All other disbursements.....						12,739 15
Interest or dividends paid to shareholders.....						12,526 80
Interest paid on claims.....						848 62
Interest on borrowed money and bank overdrafts.....						3,455 85
Gross loss on sale or maturity of ledger assets.....						19,108 25
Gross decrease by adjustment of ledger assets.....						93,679 73
TOTAL DISBURSEMENTS.....						\$1,318,632 69

Exhibit of Ordinary Assurance Policies

CLASSIFICATION	LIFE		ENDOWMENT		TERM AND OTHER		BONUS ADDITIONS	TOTALS	
	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT		No.	AMOUNT
At end of 1942.....	22,193	\$ 30,979,833	6,582	\$ 10,446,548	208	\$ 878,192	\$ 52,639	28,983	\$ 42,357,213
New effected.....	2,251	3,403,020	1,149	2,064,330	27	179,986	.....	3,427	5,647,436
Old revived.....	87	121,648	40	57,893	1	3,000	.....	128	182,541
New bonus additions.....	.....	.....	.....	.....	.....	.....	12,494	.....	12,494
Old increased.....	.....	15,544	.....	9,236	.....	1,871	.....	.....	26,651
Transferred.....	19	63,238	19	43,345	1	5,000	.....	39	111,582
Totals.....	24,550	34,583,283	7,790	12,621,452	237	1,068,049	65,133	32,577	48,337,917
Less ceased by:									
Death.....	384	434,905	27	43,358	1	3,150	324	412	481,737
Maturity.....	.....	.....	55	85,012	.....	.....	.....	55	85,012
Expiry.....	.....	.....	.....	.....	5	17,129	.....	5	17,129
Surrender.....	221	303,131	85	156,444	.....	.....	1,804	306	461,379
Lapse—									
Less than 1 yr..	220	297,656	87	125,138	1	2,500	.....	308	425,294
Other.....	492	642,810	154	219,163	16	52,250	.....	662	914,223
Decrease.....	.....	71,797	.....	47,312	.....	11,449	.....	.....	130,558
Transfer.....	14	23,650	16	46,237	9	36,000	.....	39	105,887
Total ceased.....	1,331	1,773,949	424	722,664	32	122,478	2,128	1,787	2,621,219
At END OF 1943.....	23,219	32,809,334	7,366	11,898,788	205	945,571	63,005	30,790	45,716,698
Reassured.....	.....	842,351	.....	160,999	.....	147,390	.....	.....	1,150,740

Exhibit of Group Assurance Policies

CLASSIFICATION	TERM		
	NUMBER		AMOUNT
	POLICIES	EMPLOYEES	
At end of 1942.....	2	17	\$ 35,000 00
New employees covered.....	..	2	5,000 00
Totals.....	2	19	40,000 00
Less ceased by termination of employment— without conversion.....	..	2	2,000 00
Total ceased.....	..	2	2,000 00
At END OF 1943.....	2	17	38,000 00

Exhibit of Annuities Arising Out of Assurance Contracts

CLASSIFICATION	SUPPLEMENTARY CONTRACTS						DISABILITY ANNUITIES	
	INVOLVING LIFE CONTINGENCIES		NOT INVOLVING LIFE CONTINGENCIES		TOTAL		No.	ANNUAL PAYMENT
	No.	ANNUAL PAYMENT	No.	ANNUAL PAYMENT	No.	ANNUAL PAYMENT		
At end of 1942.....	1	\$ 127 56	11	\$ 5,364 64	12	\$ 5,492 20	19	\$ 7,296 96
New effected.....	.....	.....	3	915 68	3	915 68	8	3,404 76
Totals.....	1	127 56	14	6,280 32	15	6,407 88	27	10,701 72
Less ceased by:								
Death.....	.....	.....	1	500 00	1	500 00	1	480 00
Expiry.....	.....	.....	.....	.....	.....	.....	2	1,200 00
Recovery from disability.....	.....	.....	.....	.....	.....	.....	5	960 00
Total ceased.....	.....	.....	1	500 00	1	500 00	8	2,640 00
At END OF 1943.....	1	127 56	13	5,780 32	14	5,907 88	19	8,061 72

Exhibit of Ordinary Annuities

CLASSIFICATION	DEFERRED ANNUITIES		VESTED ANNUITIES				TOTAL	
	No.	ANNUAL PAYMENT	INVOLVING LIFE CONTINGENCIES		NOT INVOLVING LIFE CONTINGENCIES			
			No.	ANNUAL PAYMENT	No.	ANNUAL PAYMENT		
		\$ c.		\$ c.		\$ c.		
At end of 1942.....	549	177,028 80	44	9,271 24	15	2,815 72	59	12,086 96
New effected.....	32	12,609 60						
Old revived.....	2	2,262 72						
Old increased.....		553 76						
Transferred.....			4	1,355 00			4	1,355 00
Totals.....	583	192,254 88	48	10,626 24	15	2,815 72	63	13,441 96
Less ceased by:								
Death.....	5	645 24	2	390 00			2	390 00
Expiry.....					2	247 14	2	247 14
Surrender.....	17	5,265 12						
Lapse—								
Less than 1 year... 7	7	3,177 96						
Other..... 5	5	935 28						
Decrease..... 1	1	2,774 64						
Transfer..... 6	6	1,758 24						
Total ceased.....	41	14,856 48	2	390 00	2	247 14	4	637 14
AT END OF 1943.....	542	177,398 40	46	10,236 24	13	2,568 58	59	12,804 82

Statement of Actuarial Liabilities

ASSURANCE SECTION

CLASS OF ASSURANCE	GROSS IN FORCE			REASSURED IN OTHER COMPANIES	
	No.	AMOUNT	RESERVE	AMOUNT	RESERVE
ORDINARY, PARTICIPATING		\$ c.	\$	\$	\$
Life.....	12,554	18,695,983 00	2,395,856	444,920	65,473
Endowment.....	5,386	8,662,781 00	1,282,791	109,866	10,958
Term, etc.....	4	6,000 00	489		
Bonus additions.....		63,006 00	32,035		
Premium reductions.....		(887 77)	2,119		
Additional accidental death benefits.....		(5,843,323 00)	9,553	(192,647)	118
Disability benefits, active lives:					
Waiver of premium only.....		(3,914,633 00)		(77,905)	
Waiver of premium and income.....		(1,018,425 00)	39,034	(24,750)	869
Disability benefits, disabled lives.....		(2,280 00)	16,144		
Extra Premiums.....			1,181		
Exchange on foreign currency contracts.....			1,919		
Supplementary contracts, not involving life contingencies.....	(3)	(915 68)	6,957		
Totals.....	17,944	27,427,770 00	3,790,478	554,786	77,418
ORDINARY, NON-PARTICIPATING					
Life.....	10,665	14,113,350 00	5,073,057	397,434	34,794
Endowment.....	4,980	3,236,007 00	1,069,172	51,133	1,587
Term, etc.....	201	939,571 00	7,324	147,396	1,447
Additional accidental death benefits.....		(2,104,359 00)	4,469	(335,475)	209
Disability benefits, active lives:					
Waiver of premium only.....		(757,743 00)		(22,000)	
Waiver of premium and income.....		(1,028,299 00)	35,729		26
Disability benefits, disabled lives.....		(5,782 00)	36,644		
Extra premiums.....			1,248		
Exchange on foreign currency contracts.....			343		
Supplementary contracts:					
Involving life contingencies..... (1)	(1)	(127 56)	32,671		
Not involving life contingencies..... (10)	(10)	(4,864 64)	2,211		
Totals.....	12,846	18,288,928 00	6,262,868	595,954	41,063
TOTALS—ORDINARY.....	30,790	45,716,698 00	10,053,346	1,150,740	118,481
GROUP, PARTICIPATING					
Term, etc.....	2	38,000 00	12		
TOTALS—GROUP.....	2	38,000 00	12		
GRAND TOTALS—ASSURANCES.....	30,792	45,754,698 00	10,053,358	1,150,740	118,481

ANNUITY SECTION

CLASS OF ANNUITY	GROSS IN FORCE			REASSURED IN OTHER COMPANIES
	NO.	ANNUAL PAYMENT	RESERVE	RESERVE
ORDINARY, PARTICIPATING				
Deferred.....	266	101,144 76	114,993	.....
Vested—involving life contingencies.....	3	800 00	8,360	.....
Disability (Active lives).....	.....	.....	498	208
Totals.....	269	101,944 76	119,951	208
ORDINARY, NON-PARTICIPATING				
Deferred.....	276	76,253 64	305,803	.....
Vested:				
Involving life contingencies.....	43	9,436 24	78,972	.....
Not involving life contingencies.....	13	2,568 58	11,987	.....
Disability (active lives).....	.....	.....	972	.....
Totals.....	332	88,258 46	396,834	.....
GRAND TOTALS—ANNUITIES.	601	190,203 22	516,785	208

Summary of Reserve

	NON-		TOTAL
	PARTICIPATING	NON-	
	\$	\$	\$
Reserve for policies and contracts in force:			
Assurance.....	3,790,490	6,262,868	10,053,358
Annuity.....	119,951	396,834	516,785
Totals.....	3,910,441	6,659,702	10,570,143
Deduct reserve for reassured contracts:			
Assurance.....	77,418	41,063	118,481
Annuity.....	208	.....	208
Total reinsurance.....	77,626	41,063	118,689
Net reserve.....	3,832,815	6,618,639	10,451,454
Add reserve for contracts reassured with companies not licensed in Canada.....	.....	278	278
Add special reserve <i>re</i> fraternal business.....	.....	42,325	42,325
NET RESERVE CARRIED IN THE LIABILITIES.	3,832,815	6,661,242	10,494,057

Miscellaneous Statement

I. STATEMENT OF ACTUARIAL LIABILITIES

(1) Valuation of Assurance Policies and Annuity Contracts:

For the regular line business, the policies of insurance in force were grouped for valuation purposes according to the year of issue, plan and age nearest birthday in the year of issue. Prepared tables of mean reserves were used on the net level annual premium basis, and advantage was taken of the deductions permitted by The Ontario Insurance Act. The basis of valuation was as follows: Policies issued prior to 1931 were valued on the OM(5) table of mortality with interest at 3 1/2% per annum, and those issued in 1931 and subsequent years were valued on the AM(5) table of mortality with interest at 3 1/2% per annum. A limited number of special contracts were valued throughout on the OM(5) or the AM(5) tables of mortality with interest at 3 1/2% per annum. There was an exception to the foregoing in the case of the former Mutual Relief Life business reinsured by this Company in 1936, the entire amount of this business being valued by the AM(5) table of mortality with 3 1/2% interest. For business issued after September 1, 1942, the basis of valuation was the CM(5) 3% table, Canadian modification preliminary term insurance, this standard providing a reserve in excess of that required in accordance with The Ontario Insurance Act.

The Company has in force some fraternal insurance arising from the reinsurance of the Canadian Order of Odd Fellows and the Mutual Relief Life Insurance Company. In respect of policies in this section on the Whole Life plan, the business was grouped according to attained age in 1943, and the sums assured and net premiums were valued separately. For business on other plans in this section the policies were grouped for valuation purposes according to the year of issue, plan and age at issue, and prepared tables of mean reserves were employed. All policies in force in this section were valued according to the AM(5) table of mortality with interest at 4% per annum. An additional amount of \$42,325 was provided towards changing the reserve for the fraternal business to a more stringent basis.

For vested annuity contracts and single premium deferred annuities involving life contingencies, the basis of valuation was the Rutherford table with 3 1/2% interest rate, which basis provides a reserve in excess of that required under The Ontario Insurance Act. Contracts for immediate annuities for periods certain were valued on an interest basis of 3 1/2% per annum. A serialium method was used for the foregoing valuation of annuities. Contracts issued as annual premium deferred annuities, which did not involve life contingencies during the deferred period, were valued by accumulating the net premiums with interest at the rate of 3 1/2% per annum.

(a) Policies issued at premiums corresponding to ages higher than the true ages were valued as of the rated-up age.

(b) Policies issued subject to a lien or contingent debt were valued for the full amount of insurance.

(c) Policies otherwise issued on lives classed as substandard or special seem to be all included in categories (a), (b) and (d).

(d) Policies issued at, or subject to, an extra premium payable either in one sum or annually; ordinarily the latter only are issued, and a reserve equal to 50% of the gross extra premium is provided in the valuation.

(e) For policies providing for disability benefits, waiver of premium and other benefits (waiver of premiums only and waiver of premiums with monthly income without deduction from the sum insured) the additional liability was determined as follows:

(i) Before the occurrence of disability by the accumulation without interest of 50% of the gross extra premium for disability from the date of issue on the policies in force as of the date of valuation.

(ii) After the occurrence of disability the reserve provided was the present value of the future income payments and premiums to be waived on the basis of Hunter's disability table with interest at the rate of 3% per annum adjusted as follows, according to the year preceding the date of valuation that the claim was incurred: 50% first year, 75% second year, 85% third year, 95% fourth year, and 100% in the fifth year of disability and thereafter.

(f) Policies providing for additional accidental death benefits were valued as follows: For all policies in force a reserve of 62 1/2c. per \$1,000 was set up, and in addition thereto, for policies where the premium paying period was less than the period of coverage, the excess amount of the premium paid for the double indemnity benefit over \$1.25 per \$1,000, such excess being accumulated at 3 1/2% interest per annum.

(g) Annuities issued to lives classed as under average were valued as of the rated-up age on the basis of which the contract was issued substandard.

(h) Any other special classes of policies the foregoing statement appears to cover

(2) Items of Special Reserves:

(a) To cover future expenses for limited payment and single premium assurance policies and for immediate annuity contracts, no reserve is maintained.

(b) To make provision for benefits granted under contracts which may at any duration be in excess of the reserve computed in accordance with the basic method of valuation; the only forms in this category are certain classes of policies where the guaranteed values exceed the level premium reserve on the usual basis, and for these a pure endowment reserve was provided equivalent to the excess of the guaranteed value over the level reserve.

(c) To provide any amount, in excess of the cash value held, which may be made available upon the reinstatement of lapsed policies; no provision for this item was made, as the volume of policies lapsing always exceeds the amount of reinstatements.

(d) To cover the option of renewal under term policies, no reserve was provided.

(e) To cover the option of conversion, either during a fixed term or at the end thereof, into higher premium policies, the premium for the new policy being fixed according to the age at entry or the age at date of conversion, no reserve was provided.

(f) To cover any other contingency; excepting for the special contingency reserve noted in the balance sheet and the provision for unreported death and disability claims, no items of special reserve other than those described above appeared to be necessary.

II. INVESTMENT INCOME AND INVESTMENT EXPENSES

(1) Average rate of interest earned. The average rate of interest earned during the year 1943, on the basis of the net ledger assets at book value, was 4.30% according to the formula $21 \div (A + B - 1)$. The revenue interest for the year is determined by taking the cash interest income, including premium on foreign currency, plus the accrued interest as of December 31, 1943, less the accrued interest as of December 31, 1942, being the corresponding item. The book value of the net ledger assets as of the end of the year is \$11,927,138.78 in this statement, and for the beginning of the year by the corresponding item of the previous year's statement. On the basis of the mean ledger assets taken at the authorized values, the rate of interest was 4.43% by the same formula.

(2) Investment expenses. The investment expenses for 1943 amounted to \$29,127.00. These expenses were comprised of taxes \$4,266.38, salaries \$12,000.00, rents \$1,509.28, directors' fees \$3,000.00, auditors' fees \$1,000.00, commissions \$6,331.72, and miscellaneous \$1,019.62. In determining the basis of investment expenses not specifically allocated, an analysis of expenses by function is made from time to time.

III. ALLOCATION OF SURPLUS

(1) Basis for the distribution of surplus as between shareholders and policyholders. A separation of the funds of the Company as between participating policies, non-participating policies and shareholders has been made, and the surplus arising from participating policies is allotted on the basis of 90% to the policyholders and 10% to the shareholders.

(2) Method by which dividends for each class of assurance policies and annuity contracts were computed. The distribution of surplus is made on a three-factor contribution method, using the factors (i) gain from interest earned in excess of the amount required to maintain the policy reserve; (ii) gain from mortality, i.e. the difference between the claims experienced and the expected claims on the net amount at risk according to the method of valuation, and (iii) the gain from loading on premiums in excess of the expenses.

The interest surplus is taken at 0.50% of the mean reserve by the Canadian modified preliminary term method.

The gain from mortality is assumed to be 10% of the AM(5) table of mortality with a minimum of \$1.00 per thousand applied to the net amount of risk.

The gain from loading is taken as 50% of the excess of the gross premium over the net renewal premium by the Canadian modified preliminary term method AM(5) 3 1/2% and expenses of 7 1/2% of the gross premium plus \$3.00 per thousand per annum. In the case of endowment plans on the 1937 rate series the loading factor is a percentage of the (gross premium less the net renewal premium on the Canadian modified AM(5) 3 1/2% basis) graded from 5% at age 10 to 7 1/2% at age 50. In the case of the retirement income bond plan the loading factor is 50% of the (gross premium less the net premium and less the expense allowance of 5% of the gross premium plus \$7.50 per unit premium).

It is assumed that there are no dividends earned during the first policy year. Quinquennial dividends are derived by accumulating the annual profits as described above at 5% to cover interest and survivorship. The amounts of the cash dividend determined as described are converted into bonus additions, using the AM(5) 3 1/2% table, and are converted into premium reductions, using the annuities certain on the 3% interest basis.

Respecting policy proceeds left on deposit with the Company, the rate of interest for 1944 is 3% per annum, subject to the special guarantee of a higher rate in the case of a few policy contracts. Amounts pertaining to policy contracts in the form of premiums paid in advance are accepted subject to a rate of discount computed on a 2 1/2% interest basis.

The foregoing schedule is applicable for participating policies entitled to share in profits during 1944.

Annuities are issued by the Company only on the non-participating basis. No distinction in dividend clause is made as between policies with and without disability benefits.

IV. REASSURED CONTRACTS

This Company has business ceded to one company not licensed in any province of Canada, the particulars being as follows: Lincoln National Life Insurance Company; amount of insurance \$9,270, reserve \$278, as of December 31, 1943.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, EPSOM, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. L. Marshall, Insurance Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—S. G. Reid, Canada Life Bldg., Toronto.

Date of Incorporation.—Oct. 25, 1880. *Date commenced business in Canada.*—Oct. 24, 1894.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	\$384,772	Premiums—Ontario (net)	\$ 918,858
Assets in Canada	\$3,102,676	Premiums—Canada (net)	2,023,412
Liabilities in Canada	2,159,127	Claims—Ontario (net)	392,871
		Claims—Canada (net)	853,711

EMPLOYERS' REINSURANCE CORPORATION*

HEAD OFFICE, KANSAS CITY, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.

Chief or General Agent in Ontario.—R. Douglas Hill, 443 Confederation Life Bldg., Toronto.

Date of Incorporation.—Jan. 30, 1914. *Date commenced business in Canada.*—May 9, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	\$2,000,000	Premiums—Ontario (net)	\$ 76,254
Assets in Canada	499,506	Premiums—Canada (net)	122,823
Liabilities in Canada	204,922	Claims—Ontario (net)	26,891
		Claims—Canada (net)	73,959

ENSIGN INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Chas. D. James, Milwaukee; Vice-President and Manager, R. H. L. Massie, Toronto.

Directors.—Col. Howard Greene, Alfred F. James, Milwaukee; G. M. Kelley, Hamilton Cassels, K. C., R. H. L. Massie, E. B. Shea, V. R. Smith, C. D. James, Dunlop Stewart, Toronto.

Date of Incorporation.—June 4, 1921. *Date commenced business in Canada.*—March 7, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	\$250,000	Premiums—Ontario (net)	\$37,847
Total assets	654,771	Premiums—Total business (net)	67,726
Total liabilities	120,408	Claims—Ontario (net)	13,711
Surplus protection of policyholders	534,363	Claims—Total business (net)	23,046

EQUITABLE FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.*Chief or General Agent in Ontario.*—B. J. G. Davies, 10 Adelaide St. E., Toronto.*Date of Incorporation.*—1859. *Date commenced business in Canada.*—April 3, 1913.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	324,427	Premiums—Ontario (net).....	\$16,873
Liabilities in Canada.....	51,737	Premiums—Canada (net).....	58,752
		Claims—Ontario (net).....	6,187
		Claims—Canada (net).....	30,688

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, Mervyn J. Smith; Vice-Presidents, J. C. Breithaupt, J. A. Martin; Secretary, H. E. Power; General Manager, M. J. Smith; Actuary, F. B. Relyea, F.A.S., F.A.I.A.; Treasurer, F. D. Rueffer; Auditors, J. F. Scully, C.A., R. P. Uffelmann, C.A.

Directors.—M. J. Smith, J. A. Martin, Waterloo; J. M. Riddell, K.C., Stratford; J. C. Breithaupt, Kitchener; Herbert Begg, A. W. Briggs, K.C., Toronto; H. G. Bertram, Dundas; E. C. Mitchell, London; Hon. Harold Macpherson, St. Johns, Nfld.; Charles S. Morton, M.B., F.R.C.S., Halifax; E. K. Reiner, Wellesley, Ont.; J. M. Walton, Aurora, Ont.

Date of Incorporation.—Nov. 19, 1920. *Date commenced business in Canada.*—Nov. 19, 1920.

Capital stock paid in cash.....	\$ 327,155	PREMIUMS AND DISBURSEMENTS	
Total assets.....	14,618,565	Premiums—Ontario (net).....	\$ 813,053
Ontario business in force (gross)...	24,528,059	Premiums—Total business (net)...	1,103,626
Total business in force (gross).....	45,869,871	Total disbursements to policy-	
		holders (net)—In Ontario.....	411,328
		Total business.....	660,143

ESSEX AND SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.*Chief or General Agent in Ontario.*—Douglas G. Ross, 26 Adelaide St. W., Toronto.*Date of Incorporation.*—1906. *Date commenced business in Canada.*—March 11, 1920.

Capital stock paid in cash.....	£56,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$163,288	Premiums—Ontario (net).....	\$14,324
Liabilities in Canada.....	57,636	Premiums—Canada (net).....	\$47,847
		Claims—Ontario (net).....	7,080
		Claims—Canada (net).....	18,998

THE EUREKA-SECURITY FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, CINCINNATI, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. C. Butler, Toronto.*Chief or General Agent in Ontario.*—W. C. Butler, Victory Bldg., Toronto.*Date of Incorporation.*—Sept., 1864. *Date commenced business in Canada.*—Jan. 30, 1935.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	174,395	Premiums—Ontario (net).....	\$10,914
Liabilities in Canada.....	36,929	Premiums—Canada (net).....	28,577
		Claims—Ontario (net).....	2,124
		Claims—Canada (net).....	9,707

THE EXCELSIOR LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Alex. Fasken, B.A., K.C., Toronto; 1st Vice-President, G. R. Warwick, Toronto; 2nd Vice-President, S. F. Duncan, Toronto; Secretary-Treasurer, C. P. Muckle, A.A.S.

Directors.—Alex. Fasken, B.A., K.C., H. S. Gooderham, George R. Warwick, F. H. Marsh, S. F. Duncan, Hon. Albert Matthews, LL.D., C. C. Calvin, K.C., E. P. Taylor, Toronto; G. S. Kilbourn, Hon. L. M. Gouin, K.C., Montreal; George E. Weir, K.C., Dresden, Ont.; J. W. Spencer, Victoria, B.C.

Date of Incorporation.—July 10, 1889. *Date commenced business in Canada.*—Oct. 15, 1890.

Capital stock paid in cash.....	\$ 200,000	PREMIUMS AND DISBURSEMENTS	
Total assets.....	30,300,396	Premiums—Ontario (net).....	\$1,891,725
Ontario business in force (gross)...	63,478,037	Premiums—Total business (net)...	3,783,332
Total business in force (gross).....	140,927,635	Total disbursements to policy-	
		holders (net)—In Ontario.....	\$64,175
		Total business.....	1,843,150

*See note on page 1.

EXCESS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.*Chief or General Agent in Ontario.*—Grover Leyland, Concourse Bldg., Toronto.*Date of Incorporation.*—1894. *Date commenced business in Canada.*—May, 1935.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$205,427	Premiums—Ontario (net).....	\$22,952
Liabilities in Canada.....	59,044	Premiums—Canada (net).....	54,378
		Claims—Ontario (net).....	19,535
		Claims—Canada (net).....	45,085

FEDERAL FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. Hon. H. A. Bruce, M.D.; Vice-President and Managing Director, H. Begg; Secretary, G. A. Gordon; Treasurer, Alan Coatsworth.*Directors.*—Col. Hon. H. A. Bruce, M.D., Herbert Begg, W. R. Begg, H. Bruce Begg; Col. K. R. Marshall, C.M.G., D.S.O., F. K. Morrow, Leigh McCarthy, Frank Shannon, E. B. Stockdale, W. C. Laidlaw.*Date of Incorporation.*—Dec. 5, 1922. *Date commenced business in Canada.*—Jan. 2, 1923.

Capital stock paid in cash.....	\$125,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	769,379	Premiums—Ontario (net).....	\$191,086
Total liabilities.....	285,974	Premiums—Total business (net)...	259,450
Surplus protection of policyholders.	483,405	Claims—Ontario (net).....	84,331
		Claims—Total business (net)....	121,358

FEDERAL INSURANCE COMPANY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. L. Harrison, 360 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—W. S. Tomenson, 12 Wellington St. E., Toronto.*Date of Incorporation.*—1901. *Date commenced business in Canada.*—June, 1919.

Capital stock paid in cash.....	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	267,586	Premiums—Ontario (net).....	\$107,227
Liabilities in Canada.....	134,836	Premiums—Canada (net).....	159,048
		Claims—Ontario (net).....	51,585
		Claims—Canada (net).....	135,896

THE FIDELITY & CASUALTY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 410 St. Nicholas St., Montreal*Chief or General Agent in Ontario.*—A. C. L. Wildman, 36 Toronto St., Toronto.*Date of Incorporation.*—March 20, 1876. *Date commenced business in Canada.*—May 15, 1905.

Capital stock paid in cash.....	\$2,250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	374,898	Premiums—Ontario (net).....	\$4,088
Liabilities in Canada.....	57,821	Premiums—Canada (net).....	11,888
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	1,016

FIDELITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. A. E. Kirkpatrick, Toronto; Vice-Presidents, Sidney W. Band, Toronto, F. D. Knowles, Montreal; Manager, Sidney W. Band, Toronto; Secretary, A. E. Perry, Toronto.*Directors.*—Sidney W. Band, Gerard B. Strathy, K.C., L. B. Campbell, Col. A. E. Kirkpatrick, S. Moss, Toronto; Lt.-Col. E. G. Hanson, D.S.O., F. D. Knowles, W. A. Merrill, K.C., Montreal; Alfred C. Bethune, Ottawa; Chas. L. Phillips, G. Porter Houston, R. H. Bland, E. A. Davis, Jos. F. Matthey, Baltimore.*Date of Incorporation.*—Dec. 11, 1921. *Date commenced business in Canada.*—April 1, 1922.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	747,990	Premiums—Ontario (net).....	\$189,461
Total liabilities.....	349,768	Premiums—Total business (net)...	403,044
Surplus protection of policyholders.	398,222	Claims—Ontario (net).....	63,186
		Claims—Total business (net)....	180,214

*See note on page 1.

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.*Chief or General Agent in Ontario.*—A. C. L. Wildman, 36 Toronto St., Toronto.*Date of Incorporation.*—March 1, 1910. *Date commenced business in Canada.*—March 1, 1910.

Capital stock paid in cash.....	\$3,750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,528,722	Premiums—Ontario (net).....	\$155,572
Liabilities in Canada.....	368,142	Premiums—Canada (net).....	542,797
		Claims—Ontario (net).....	49,104
		Claims—Canada (net).....	286,612

FIRE ASSOCIATION OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.*Chief or General Agent in Ontario.*—John J. Kilgour, Metropolitan Bldg., Toronto.*Date of Incorporation.*—March 10, 1820. *Date commenced business in Canada.*—March 10, 1918.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	690,296	Premiums—Ontario (net).....	\$ 70,482
Liabilities in Canada.....	97,964	Premiums—Canada (net).....	203,306
		Claims—Ontario (net).....	27,382
		Claims—Canada (net).....	161,132

THE FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, J. A. Blondeau, Montreal; Vice-President, Hon. Sen. Donat Raymond, Montreal; Secretary, J. E. Lussier.*Directors.*—Hon. Sen. C. P. Beaubien, S. Godin, Jr., Hon. Alphonse Raymond, Hon. Sen. Donat Raymond, L. Leroux, J. A. Blondeau, Hon. Raoul O. Grothe, Jules R. Timmins, Montreal; H. H. Bradburn, Winnipeg.*Chief or General Agent in Ontario.*—Grover D. Leyland, Concourse Bldg., Toronto.*Date of Incorporation.*—May 18, 1916. *Date commenced business in Canada.*—Oct. 28, 1918.

Capital stock paid in cash.....	\$ 500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,720,362	Premiums—Ontario (net).....	\$135,025
Total liabilities.....	588,208	Premiums—Total business (net).....	320,851
Surplus protection of policyholders.....	1,132,154	Claims—Ontario (net).....	78,757
		Claims—Total business (net).....	177,999

FIREMAN'S FUND INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. Rae Blight, Toronto.*Chief or General Agent in Ontario.*—W. Rae Blight, 22 Toronto St., Toronto.*Date of Incorporation.*—May 6, 1863. *Date commenced business in Canada.*—Nov. 30, 1912.

Capital stock paid in cash.....	\$5,046,816	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,010,926	Premiums—Ontario (net).....	\$ 99,778
Liabilities in Canada.....	453,977	Premiums—Canada (net).....	823,670
		Claims—Ontario (net).....	33,603
		Claims—Canada (net).....	422,371

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.*Chief or General Agent in Ontario.*—R. H. L. Massie, 465 Bay St., Toronto.*Date of Incorporation.*—Dec. 3, 1855. *Date commenced business in Canada.*—April, 1910.

Capital stock paid in cash.....	\$9,397,690	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	498,399	Premiums—Ontario (net).....	\$ 70,603
Liabilities in Canada.....	237,834	Premiums—Canada (net).....	227,205
		Claims—Ontario (net).....	93,596
		Claims—Canada (net).....	142,330

*See note on page 1.

FIRST AMERICAN FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. E. Baldwin, 410 St. Nicholas St., Montreal*Chief or General Agent in Ontario.*—A. C. L. Wildman, 36 Toronto St., Toronto.*Date of Incorporation.*—July 25, 1925. *Date commenced business in Canada.*—April 1, 1926

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	293,716	Premiums—Ontario (net).....	\$ 4,092
Liabilities in Canada.....	43,715	Premiums—Canada (net).....	56,911
		Claims—Ontario (net).....	910
		Claims—Canada (net).....	6,558

FONCIÈRE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.*Chief or General Agent in Ontario.*—S. Saver, 11 Jordan St., Toronto.*Date of Organization.*—May 23, 1877. *Date commenced business in Canada.*—April 7, 1926

Capital stock paid in cash....	Frcs. 15,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$232,531	Premiums—Ontario (net).....	\$ 5,762
Liabilities in Canada.....	111,231	Premiums—Canada (net).....	78,851
		Claims—Ontario (net).....	1,181
		Claims—Canada (net).....	30,855

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.*Chief or General Agent in Ontario.*—Norman G. Bethune, 15 Toronto St., Toronto.*Date of Incorporation.*—1829. *Date commenced business in Canada.*—February 27, 1922

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	247,699	†Premiums—Ontario (net).....	Nil
†Liabilities in Canada.....	Nil	†Premiums—Canada (net).....	Nil
		†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. F. Michie, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway, Toronto; Managing Director, Thos. H. Hall, Toronto; Joint Managers, G. J. Malcolm, D. B. Hall, F.I.I.A., Toronto.

Directors.—S. Norrie-Miller, Sir Francis Norrie-Miller, J.P., Perth, Scotland; J. A. Macintosh, K.C., J. A. Northway, Col. J. F. Michie, R. S. Waldie, Thos. H. Hall, Toronto; F. Richardson, Philadelphia, Pa.

Date of Incorporation.—July 13, 1906. *Date commenced business in Canada.*—Sept. 4, 1906

Capital stock paid in cash.....	\$ 135,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	3,580,590	Premiums—Ontario (net).....	\$ 887,751
Total liabilities.....	1,640,365	Premiums—Total business (net).....	1,384,482
Surplus protection of policyholders.....	1,940,225	Claims—Ontario (net).....	283,146
		Claims—Total business (net).....	478,900

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, PERTH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Thomas H. Hall, Toronto.*Chief or General Agent in Ontario.*—Thomas H. Hall, 357 Bay St., Toronto.*Date of Incorporation.*—Feb. 23, 1891. *Date commenced business in Canada.*—July 13, 1908

Capital stock paid in cash.....	\$6,250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,494,531	Premiums—Ontario (net).....	\$417,086
Liabilities in Canada.....	745,301	Premiums—Canada (net).....	741,680
		Claims—Ontario (net).....	200,868
		Claims—Canada (net).....	323,072

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

GENERAL EXCHANGE INSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wesley Taylor, Toronto.*Chief or General Agent in Ontario.*—Wesley Taylor, 68 Richmond St. E., Toronto.*Date of Incorporation.*—July 6, 1925. *Date commenced business in Canada.*—Dec. 17, 1925.

Capital stock paid in cash	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	586,796	Premiums—Ontario (net)	\$ 84,981
Liabilities in Canada	149,277	Premiums—Canada (net)	217,177
		Claims—Ontario (net)	80,356
		Claims—Canada (net)	181,372

GENERAL SECURITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Anselme Samoïsette, Montreal; Vice-Presidents, Hon. Elie Beaugregard, Montreal, Gordon McMillan, K.C., Toronto.*Directors.*—Hon. Elie Beaugregard, Edouard Cholette, Marcel Pasquin, Armand Daigle, F. Ronald Graham, John B. Lynch, Anselme Samoïsette, Montreal; John K. Leonard, Quebec; Gordon McMillan, K.C., Toronto.*Chief or General Agent in Ontario.*—Fred Midgley, 45 Richmond St. W., Toronto.*Date of Incorporation.*—Dec. 28, 1940. *Date commenced business in Canada.*—Jan. 1, 1941.

Capital stock paid in cash	\$422,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets	981,457	Premiums—Ontario (net)	\$ 60,063
Total liabilities	396,269	Premiums—Total business (net)	426,396
Surplus protection of policyholders	585,188	Claims—Ontario (net)	30,003
		Claims—Total business (net)	188,185

THE GIBRALTAR FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—Norman G. Bethune, 15 Toronto St., Toronto.*Date of Incorporation.*—April 24, 1929. *Date commenced business in Canada.*—Sept. 13, 1941.

Capital stock paid in cash	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	398,598	†Premiums—Ontario (net)	Nil
†Liabilities in Canada	Nil	†Premiums—Canada (net)	Nil
		†Claims—Ontario (net)	Nil
		†Claims—Canada (net)	Nil

GIRARD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.*Chief or General Agent in Ontario.*—R. H. L. Massie, 465 Bay St., Toronto.*Date of Incorporation.*—1853. *Date commenced business in Canada.*—April 30, 1917.

Capital stock paid in cash	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	134,420	Premiums—Ontario (net)	\$15,057
Liabilities in Canada	32,810	Premiums—Canada (net)	29,415
		Claims—Ontario (net)	10,825
		Claims—Canada (net)	12,764

GLENS FALLS INSURANCE COMPANY*

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Geo. B. Kenney, Toronto.*Chief or General Agent in Ontario.*—Geo. B. Kenney, 36 Toronto St., Toronto.*Date of Organization.*—1850. *Date commenced business in Canada.*—November 28, 1913.

Capital stock paid in cash	\$2,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	1,030,684	Premiums—Ontario (net)	\$182,559
Liabilities in Canada	333,899	Premiums—Canada (net)	375,961
		Claims—Ontario (net)	107,671
		Claims—Canada (net)	161,391

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

GLOBE AND REPUBLIC INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, 465 St. John St., Montreal.*Chief or General Agent in Ontario.*—S. Saver, 19 Melinda St., Toronto.*Date of Incorporation.*—1862. *Date commenced business in Canada.*—1939.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	165,923	Premiums—Ontario (net).....	\$ 7,563
Liabilities in Canada.....	65,321	Premiums—Canada (net).....	70,359
		Claims—Ontario (net).....	3,571
		Claims—Canada (net).....	34,178

THE GLOBE INDEMNITY COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, P. M. May, Montreal.*Directors.*—J. Theo LeClerc, J. D. Johnson, P. M. May, James Matson, G. Blair Gordon, C. F. Sise, Montreal; Hon. L. A. Taschereau, Quebec; Hon. C. A. Dunning, Ottawa; J. D. Simpson, F. J. Williams, Liverpool, Eng.*Chief or General Agent in Ontario.*—F. S. McDermott, 112 Yonge St., Toronto.*Date of Incorporation.*—July 23, 1894. *Date commenced business in Canada.*—August 27, 1895.

Capital stock paid in cash.....	\$ 200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,262,999	Premiums—Ontario (net).....	\$244,861
Total liabilities.....	661,688	Premiums—Total business (net).....	685,070
Surplus protection of policyholders.....	601,311	Claims—Ontario (net).....	81,646
		Claims—Total business (net).....	223,061

GRAIN INSURANCE AND GUARANTEE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. McG. Rait, Winnipeg; Vice-President, W. A. Murphy, Winnipeg; Manager, E. S. Craig, Winnipeg; Secretary, E. S. Craig, Winnipeg.*Directors.*—C. C. Read, A. C. Reid, N. L. Leach, K. C. Allen, R. R. Emerson, C. E. Hayles, J. M. Gilchrist, W. A. Murphy, J. B. Richardson, W. McG. Rait, V. W. Tryon, C. G. Murphy, R. W. Milner, all of Grain Exchange Bldg., Winnipeg.*Chief Agent in Ontario.*—J. Proctor, 100 Adelaide St. W., Toronto.*Date of Incorporation.*—June 6, 1919. *Date commenced business in Canada.*—Aug. 13, 1920.

Capital stock paid in cash.....	\$1,104,160	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	3,270,055	Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	635,775	Premiums—Total business (net).....	\$403,721
Surplus protection of policyholders.....	2,634,280	Claims—Ontario (net).....	Nil
		Claims—Total business (net).....	61,272

GRANITE STATE FIRE INSURANCE COMPANY*

HEAD OFFICE, PORTSMOUTH, N.H.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. de Grandpré, 276 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—A. M. Young, 80 Richmond St. W., Toronto.*Date of Incorporation.*—1885. *Date commenced business in Canada.*—1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	153,668	Premiums—Ontario (net).....	\$ 9,300
Liabilities in Canada.....	80,648	Premiums—Canada (net).....	63,951
		Claims—Ontario (net).....	12,960
		Claims—Canada (net).....	57,291

*See note on page 1.

GREAT AMERICAN INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—Geo. E. Howe, 812 Metropolitan Bldg., Toronto.
Date of Incorporation.—April, 1926. *Date commenced business in Canada.*—Oct. 30, 1931.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	576,512	Premiums—Ontario (net).....	\$ 32,514
Liabilities in Canada.....	124,126	Premiums—Canada (net).....	135,201
		Claims—Ontario (net).....	8,481
		Claims—Canada (net).....	44,916

GREAT AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—Geo. E. Howe, 812 Metropolitan Bldg., Toronto.
Date of Incorporation.—March 6, 1872. *Date commenced business in Canada.*—Dec. 7, 1904.

Capital stock paid in cash.....	\$8,150,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,610,353	Premiums—Ontario (net).....	\$202,972
Liabilities in Canada.....	767,672	Premiums—Canada (net).....	855,163
		Claims—Ontario (net).....	285,592
		Claims—Canada (net).....	632,874

THE GREAT-WEST LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. P. Riley, Winnipeg; Vice-President and Managing Director, H. W. Manning, Winnipeg; Secretary, D. E. Kilgour; Ass't General Managers, A. J. D. Morgan and H. A. H. Baker; General Manager and Actuary, F. D. MacCharles, M.A., F.A.S.; Medical Referee, W. L. Mann, M.D.

Directors.—G. H. Aikins, K.C., M. F. Christie, Hon. T. A. Crerar, N. J. Breen, W. P. Riley, J. Harris, H. W. Manning, C. S. Riley, S. L. Cork, F. E. Halls, H. E. Sellers, G. McLean, all of Winnipeg.

Chief or General Agent in Ontario.—P. V. Bond, Canada Permanent Bldg., Toronto.

Date of Incorporation.—Aug. 28, 1891. *Date commenced business in Canada.*—Aug. 18, 1892.

Capital stock paid in cash..... \$ 1,000,000

Life:
 Total assets..... 203,687,011
 Ontario business in force (gross).... 165,255,069
 Total business in force (gross).... 705,190,786

Other than Life:
 Total assets..... 102,787
 Total liabilities..... 60,372

PREMIUMS AND DISBURSEMENTS

Life:
 Premiums—Ontario (net)..... \$ 4,722,413
 Premiums—Total business (net).... 19,925,794
 Total disbursements to policyholders (net)—In Ontario..... 2,887,859
 Total business..... 11,263,177

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:
 Premiums—Ontario (net)..... 71,459
 Premiums—Total business (net).... 184,026
 Claims—Ontario (net)..... 36,418
 Claims—Total business (net).... 117,502

THE GUARANTEE COMPANY OF NORTH AMERICA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Henry E. Rawlings, Montreal; Vice-Presidents, Frank Scott, H. Millar Rawlings, Montreal.

Directors.—Frank Scott, H. Millar Rawlings, Henry E. Rawlings, Aubrey H. Elder, K.C., C. F. Sise, Montreal; George H. Reaney, New York; Col. Hon. Henry Cockshutt, Brantford; William Leggatt, G. R. Medland, Toronto.

Chief or General Agent in Ontario.—Medland & Son, Toronto.

Date of Incorporation.—August 2, 1851. *Date commenced business in Canada.*—April, 1872.

Capital stock paid in cash.....	\$ 304,600	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	4,932,803	Premiums—Ontario (net).....	\$ 52,128
Total liabilities.....	1,199,821	Premiums—Total business (net)....	412,179
Surplus protection of policyholders.	3,732,982	Claims—Ontario (net).....	1,558
		Claims—Total business (net)....	30,471

*See note on page 1.

GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. V. Owen, Montreal.*Chief or General Agent in Ontario.*—H. N. DeWitt, 36 Toronto St., Toronto.*Date of Organization.*—Dec. 17, 1821. *Date commenced business in Canada.*—May 1, 1869

Capital stock paid in cash.....	£1,024,578	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,742,705	Premiums—Ontario (net).....	\$162,655
Liabilities in Canada.....	581,651	Premiums—Canada (net).....	609,251
		Claims—Ontario (net).....	81,968
		Claims—Canada (net).....	281,588

THE GUARDIAN INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Lieut.-Col. W. H. Clark-Kennedy, D.S.O., Montreal; Vice-President, Zephirin Hebert, Montreal.*Directors.*—Col. L. H. Hanbury, W. A. Osborne, London, Eng.; Lieut.-Col. W. H. Clark-Kennedy, D.S.O., Zephirin Hebert, Lionel O. P. Walsh, J. V. Owen, Archie P. Baillie, R. W. Steele, V. M. Drury, Montreal.*Chief or General Agent in Ontario.*—H. N. DeWitt, 36 Toronto St., Toronto.*Date of Incorporation.*—April 4, 1941. *Date commenced business in Canada.*—Nov. 17, 1941

Capital stock paid in cash.....	\$ 375,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	3,143,370	Premiums—Ontario (net).....	\$ 238,720
Total liabilities.....	2,169,783	Premiums—Total business (net).....	1,073,478
Surplus protection of policyholders.....	973,587	Claims—Ontario (net).....	100,598
		Claims—Total business (net).....	477,669

THE GUILDHALL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 469 St. John St., Montreal.*Chief or General Agent in Ontario.*—D. L. Durrant, 205 Metropolitan Bldg., Toronto.*Date of Organization.*—January, 1920. *Date commenced business in Canada.*—Oct. 21, 1921.

Capital stock paid in cash.....	\$625,005	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	591,775	Premiums—Ontario (net).....	\$118,509
Total liabilities.....	279,745	Premiums—Canada (net).....	330,032
		Claims—Ontario (net).....	44,298
		Claims—Canada (net).....	131,082

THE HALIFAX INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, Hon. F. B. McCurdy, P.C., Halifax; Vice-President, F. P. Bligh, K.C., Halifax; General Manager, A. C. Baillie; Secretary-Treasurer, A. G. Cross, Halifax.*Directors.*—Hon. F. B. McCurdy, P.C., F. P. Bligh, K.C., J. A. Walker, K.C., A. G. Cross, J. H. Winfield, H. R. Silver, L. A. Lovett, K.C., J. G. MacDougall, M.D., J. R. Macleod, Halifax.*Chief or General Agent in Ontario.*—Frank E. Wrong, 8 King St. W., Toronto.*Date of Incorporation.*—1809. *Date commenced business in Canada.*—1809.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	7,177,913	Premiums—Ontario (net).....	\$ 997,491
Total liabilities.....	3,575,065	Premiums—Total business (net).....	2,737,454
Surplus protection of policyholders.....	3,602,848	Claims—Ontario (net).....	327,446
		Claims—Total business (net).....	1,452,089

HAND-IN-HAND INSURANCE COMPANY

HEAD OFFICE, 19 RICHMOND ST. WEST, TORONTO, ONT.

Incorporated.—June 3, 1873. *Date commenced business.*—July 1, 1873.*Officers.*—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, P. L. Waylett.*Directors (as at date of filing statement).*—Charles M. Horswell, W. R. Houghton, Joseph Walmsley, P. L. Waylett, W. L. White.*Auditors.*—H. T. Jamieson & Company, C.A.

*See note on page 1.

Statement for the Year Ended December 31, 1943

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$500,000.		
No. of shares, 5,000. Par value, \$100.		
Capital stock at beginning of year.....	\$100,000 00	\$100,000 00
Capital stock at end of year.....	\$100,000 00	\$100,000 00

Balance Sheet—Assets

Book value of real estate held for sale.....		\$ 7,710 00
Mortgage loans on real estate—first liens.....		3,600 00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$242,650 35	
In default (at market values).....	2,203 82	
		244,853 17
Book value of stocks.....		568 90
Cash on hand and in banks.....		15,195 01
Interest accrued.....	\$ 3,301 12	
Dividends due.....	10 00	
Rents accrued.....	87 50	
		3,398 62
Agents' balances and premiums uncollected:		
Written on or after October 1, 1943.....	\$ 6,930 14	
Premiums due from reinsuring companies:		
Written on or after October 1, 1943.....	2,372 42	
		9,311 56
War transit insurance pool.....		127 80
TOTAL ADMITTED ASSETS.....		\$284,175 06

Balance Sheet—Liabilities

	IN CANADA	OUTSIDE CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 3,668 77	\$	\$ 3,668 77
Adjustment expenses of said claims.....	172 00	.....	172 00
Total net reserve, \$59,369.58; carried out at 80% thereof.....	17,434 27	61 39	17,495 66
Expenses due and accrued.....			269 53
Taxes due and accrued.....			1,890 04
Reinsurance premiums.....			395 56
Return premiums and balances due agents.....			1,241 44
Real estate, taxes and expenses due and accrued.....			271 03
Total liabilities (excluding capital stock).....			\$ 55,404 03
Capital stock paid in cash.....		\$100,000 00	
Surplus in profit and loss account.....		128,771 03	
Excess of assets over liabilities (surplus for protection of policyholders).....			228,771 03
TOTAL LIABILITIES.....			\$284,175 06

Profit and Loss Account

	IN CANADA	OUTSIDE CANADA	ALL BUSINESS
Net premiums written.....	\$ 73,963 95	\$ 202 46	\$ 74,166 41
Reserve of unearned premiums (80%):			
At beginning of year.....	\$ 42,517 05	\$	\$ 42,517 05
At end of year.....	47,434 27	61 39	47,495 66
Increase.....	\$ 4,886 62	\$ 61 39	\$ 4,948 01
Net premiums earned.....	\$ 69,077 33	\$ 141 07	\$ 69,218 40
Net claims incurred.....	\$ 24,633 16	\$	\$ 24,633 16
Net adjustment expenses incurred.....	722 87	.....	722 87
Commissions.....	21,857 23	50 62	21,907 85
Taxes.....	2,035 81	.....	2,035 81
Salaries, fees and travelling expenses.....	9,514 18	.....	9,514 18
Management fee.....			178 21
All other expenses.....			1,040 15
Total claims and expenses.....			\$ 63,032 53
Underwriting profit.....			\$ 6,185 87
Other revenue:			
Interest earned—cash and accruals.....	\$ 11,333 30	.....	\$ 11,333 30
Adjustment by amortization.....	261 20	.....	261 20
Dividends earned.....		\$ 11,069 10	
Net rents earned.....		10 00	
Profit on sale of securities and real estate.....		176 06	
Decrease in deficiency of market under book value of securities.....		287 50	
Decrease in deficiency of market under book value of securities.....		241 48	
			11,814 14
			\$ 18,000 01

Other expenditure:		
Income and excess profits taxes.....	\$	9,512.44
Investment expenses.....		31.66
War transit insurance pool expenses.....		45.72
		9,619.82
NET PROFIT FOR THE YEAR.....	\$	8,380.19

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$222,668.29
Net profit for the year brought down.....	8,380.19
	\$231,048.48
Dividends declared to shareholders.....	12,500.00
	\$228,548.48
Add decrease in unadmitted ledger assets.....	222.55
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR.....	\$228,771.03

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1942.....	\$ 9,237,380	\$ 4,231,900	\$13,469,280
Taken in 1943, new and renewed.....	10,005,015	2,680,832	12,685,877
Totals.....	\$19,242,425	\$ 6,912,732	\$26,155,157
Ceased in 1943, including renewed.....	7,727,246	1,195,175	8,922,421
Gross in force, December 31, 1943.....	\$11,515,179	\$ 5,717,557	\$17,232,736
Reinsurance in force, December 31, 1943.....	1,302,845	1,905,009	3,307,854
NET IN FORCE, DECEMBER 31, 1943.....	\$10,112,334	\$ 3,812,548	\$13,924,882

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1942		TAKEN IN 1943, NEW AND RENEWED		CEASED IN 1943, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1943		REINSURANCE	NET IN FORCE AT END OF 1943		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
Fire.....	95,813	25	91,679	76	71,771	40	118,751	61	15,441	97	103,309	64
Automobile.....	7,352	37	7,781	43	9,501	72	5,632	08			5,632	08
Explosion.....	2,249	82	382	06	592	62	2,039	26	117	52	1,921	74
Plate Glass.....	3,817	76	2,708	81	2,705	11	3,821	16			3,821	16
Sprinkler Leakage.....			3	90			3	90			3	90
TOTALS.....	109,263	20	105,555	96	81,571	15	130,248	01	15,559	49	114,688	52

HANOVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, 44 Victoria St., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Toronto.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of Incorporation.—1852. Date commenced business in Canada.—1929.

Capital stock paid in cash.....	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	379,871	Premiums—Ontario (net).....	\$ 52,101
Liabilities in Canada.....	182,367	Premiums—Canada (net).....	230,565
		Claims—Ontario (net).....	10,710
		Claims—Canada (net).....	84,197

HARTFORD ACCIDENT & INDEMNITY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.

Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. E., Toronto.

Date of Incorporation.—1913. Date commenced business in Canada.—August 10, 1920.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	669,579	Premiums—Ontario (net).....	\$141,202
Liabilities in Canada.....	294,909	Premiums—Canada (net).....	327,133
		Claims—Ontario (net).....	71,580
		Claims—Canada (net).....	117,714

*See note on page 1.

HARTFORD FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.*Chief or General Agent in Ontario.*—B. W. Ballard, 24 Wellington St. E., Toronto.*Date of Incorporation.*—May, 1810. *Date commenced business in Canada.*—November, 1836.

Capital stock paid in cash.....	\$12 000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	2,630,780	Premiums—Ontario (net).....	\$ 407,588
Liabilities in Canada.....	698,321	Premiums—Canada (net).....	1,201,048
		Claims—Ontario (net).....	195,816
		Claims—Canada (net).....	622,504

HARTFORD LIVE STOCK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.*Chief or General Agent in Ontario.*—B. W. Ballard, 24 Wellington St. E., Toronto.*Date of Incorporation.*—1916. *Date commenced business in Canada.*—January, 1921.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	99,245	Premiums—Ontario (net).....	\$13,618
Liabilities in Canada.....	11,081	Premiums—Canada (net).....	19,778
		Claims—Ontario (net).....	4,653
		Claims—Canada (net).....	4,572

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, 901 Atlas Bldg., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. P. Byrne, Toronto.*Chief or General Agent in Ontario.*—J. P. Byrne, 901 Atlas Bldg., Toronto.*Date of Incorporation.*—June, 1866. *Date commenced business in Canada.*—July 13, 1907.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	129,047	Premiums—Ontario (net).....	\$ 8,238
Liabilities in Canada.....	108,272	Premiums—Canada (net).....	22,590
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	53,417

HELVETIA SWISS FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ST. GALL, SWITZERLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Pigeon & Major, Ltd., Montreal.*Chief or General Agent in Ontario.*—McKay Insurance Agency, 43 Victoria St., Toronto*Date of Organization.*—1861. *Date commenced business in Canada.*—1937.

	Swiss	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash....	Frs. 4,000,000	Premiums—Ontario (net).....	\$ 23,526
Total assets.....	\$226,230	Premiums—Canada (net).....	163,516
Total liabilities.....	159,476	Claims—Ontario (net).....	7,360
		Claims—Canada (net).....	117,467

HOME ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, 400 LANCASTER BLDG., CALGARY, ALTA.

Incorporated.—April 13, 1918. *Date commenced business.*—July 1, 1923.*Officers.*—President, H. E. Wingfield; Vice-President, G. A. Wilson; Secretary-Treasurer, A. E. Bishop; Managing Director, G. A. Wilson.*Directors (as at date of filing statement).*—H. E. Wingfield, A. Corrie, G. Fisher, E. E. Murray, J. G. Norstrout, G. A. Wilson, Dr. W. D. Dixon, E. Roberts, J. Harries.*Auditors.*—McCannel Bros., Chartered Accountants.

*See note on page 1.

Statement for the Year Ended December 31, 1943

Capital Stock		AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$500,000.			
No. of shares, 5,000. Par value, \$100.			
Capital stock at beginning of year.....		\$500,000 00	\$ 60,632 00
Capital stock issued during year.....		1,975 00	1,975 00
Total.....		\$501,975 00	\$ 62,607 00
Deduct capital stock forfeited or cancelled.....		1,975 00	107 00
Capital stock at end of year.....		\$500,000 00	\$ 62,500 00
Premium on Capital Stock			
Total amount paid as premium on capital stock at beginning of year.....			\$ 38,471 60
Amount received during the year.....			395 00
Total amount paid to December 31, 1943.....			\$ 38,866 60
Balance Sheet—Assets			
Mortgage loans on real estate—first liens.....			\$ 3,512 69
Amortized book value of bonds, debentures and debenture stocks:			
Not in default.....	\$178,215 97		
In default (at market values).....	57,505 00		
			235,720 97
Cash on hand and in banks.....			49,093 32
Interest accrued.....			1,847 63
Agents' balances and premiums uncollected:			
Written on or after October 1, 1943.....			39,114 31
Electric light deposit.....			3 00
TOTAL ADMITTED ASSETS.....			\$329,292 52
Balance Sheet—Liabilities			
	IN CANADA	TOTAL LIABILITIES	
Total provision for unpaid claims.....	\$ 25,051 00	\$ 25,051 00	
Total net reserve, \$95,773.50; carried out at 100% thereof.....	95,773 50	95,773 50	
Reserve and unpaid losses under unlicensed reinsurance unsecured.....			28,641 95
Cash dividends to shareholders—due and unpaid.....			1,564 00
declared, but not yet due.....			5,000 00
Taxes due and accrued.....			9,443 86
Return premiums and balances due agents.....			2,212 65
Contingency reserves.....			107 00
Special reserve—accident and sickness policies.....			10,000 00
Reinsurance balances.....			26,970 10
Total liabilities (excluding capital stock).....			\$204,764 06
Capital stock paid in cash.....	\$ 62,500 00		
Surplus in profit and loss account.....	62,028 46		
Excess of assets over liabilities (surplus for protection of policyholders).....			124,528 46
TOTAL LIABILITIES.....			\$329,292 52
Profit and Loss Account			
		IN CANADA AND ALL BUSINESS	
Net premiums written.....			\$288,005 13
Reserve of unearned premiums (100%):			
At beginning of year.....	\$ 73,598 31		
At end of year.....	95,773 50		
Increase.....			22,175 19
Net premiums earned.....			\$265,829 94
Net claims incurred.....	\$100,770 49		
Net adjustment expenses incurred.....	8,734 52		
Commissions.....	93,361 02		
Taxes.....	7,826 39		
Salaries, fees and travelling expenses.....	23,835 56		
All other expenses.....	27,346 57		
Total claims and expenses.....			261,874 55
Underwriting profit.....			\$ 3,955 39
Other revenue:			
Interest earned—cash and accruals.....	\$ 8,694 10		
Profit on sale of securities and real estate.....	12 50		
Decrease in deficiency of market under book value of securities..	523 64		
Miscellaneous.....	3 50		
			9,233 74
			\$ 13,189 13
Other expenditure:			
Income and excess profits taxes.....	\$ 4,708 40		
Bad debts written off.....	761 30		
			5,469 70
NET PROFIT.....			\$ 7,719 43

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities at beginning of year.....)	\$ 147,845 42
Increase in paid-in capital stock.....	\$ 1,868 00
Premium on capital stock received in cash.....	295 00
Net profit for the year brought down.....	7,719 43
	9,982 43
Dividends declared to shareholders.....	\$157,827 85
	5,000 00
Add decrease in unadmitted ledger assets.....	\$152,827 85
	342 56
Deduct increase in unlicensed reinsurance unsecured.....	\$153,170 41
	28,641 95
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR.....	\$124,528 46

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1942.....	\$ 7,893,437	\$ 7,893,437	\$ 7,893,437
Taken in 1943, new and renewed.....	1,215,461	6,663,784	7,879,245
Totals.....	\$ 1,215,461	\$14,557,221	\$15,772,682
Ceased in 1943, including renewed.....		3,877,026	3,877,026
Gross in force, December 31, 1943.....	\$ 1,215,461	\$10,680,195	\$11,895,656
Reinsurance in force, December 31, 1943.....	970,716	8,275,720	9,246,436
NET IN FORCE, DECEMBER 31, 1943.....	\$ 244,745	\$ 2,404,475	\$ 2,649,220

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1942		TAKEN IN 1943, NEW AND RENEWED		CEASED IN 1943, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1943		REINSURANCE	NET IN FORCE AT END OF 1943		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
Fire.....	72,484	38	77,847	42	37,372	29	112,959	51	88,103	49	24,856	02
Automobile.....	111,022	60	136,956	97	111,524	63	136,444	94			136,444	94
Accident and Sickness.....	53,760	66	129,920	88	122,675	60	61,605	94			61,605	94
Personal Prop., Floater.....			2,592	51	42	50	2,550	01			2,550	01
Plate Glass.....	911	16	946	57	181	39	1,676	34			1,676	34
TOTALS.....	238,178	80	348,261	35	271,206	41	315,236	74	88,103	49	227,133	25

HOME FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Blight, Toronto.

Chief or General Agent in Ontario.—W. R. Blight, Toronto.

Date of Incorporation.—Sept. 9, 1864. Date commenced business in Canada.—Dec. 27, 1930.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	277,410
Liabilities in Canada.....	55,972

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$37,390
Premiums—Canada (net).....	73,843
Claims—Ontario (net).....	34,203
Claims—Canada (net).....	12,056

THE HOME INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.

Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.

Date of Incorporation.—1853. Date commenced business in Canada.—January 1, 1902.

Capital stock paid in cash.....	\$15,000,000
Assets in Canada.....	4,047,461
Liabilities in Canada.....	2,264,010

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$1,151,415
Premiums—Canada (net).....	3,706,843
Claims—Ontario (net).....	452,746
Claims—Canada (net).....	1,825,043

*See note on page 1.

THE HOMESTEAD FIRE INSURANCE COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—Norman G. Bethune, 15 Toronto St., Toronto.*Date of Incorporation.*—June 9, 1922. *Date commenced business in Canada.*—April 16, 1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	192,276	‡Premiums—Ontario (net).....	NH
†Liabilities in Canada.....	Nil	‡Premiums—Canada (net).....	NH
		‡Claims—Ontario (net).....	NH
		‡Claims—Canada (net).....	NH

HUDSON BAY INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President, P. M. May, Montreal.*Directors.*—P. R. Gaulf, Percy M. May, A. Hudon, J. D. Hudson, James Matson, R. O. Johnson, Montreal; P. J. Quinn, Toronto; F. J. Williams, J. D. Simpson, Liverpool, Eng.*Chief or General Agent in Ontario.*—F. S. McDermott, 29 Wellington St. E., Toronto.*Date of Incorporation.*—1908. *Date commenced business in Canada.*—December 6, 1910.

Capital stock paid in cash.....	\$229,150	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	767,961	Premiums—Ontario (net).....	\$ 38,998
Total liabilities.....	143,973	Premiums—Total business (net)...	121,131
Surplus protection of policyholders.	623,988	Claims—Ontario (net).....	18,481
		Claims—Total business (net)....	52,637

IMPERIAL ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, Montreal.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Organization.*—1899. *Date commenced business in Canada.*—December 21, 1922.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	284,914	Premiums—Ontario (net).....	\$ 27,821
Liabilities in Canada.....	116,745	Premiums—Canada (net).....	106,869
		Claims—Ontario (net).....	16,131
		Claims—Canada (net).....	54,130

THE IMPERIAL GUARANTEE & ACCIDENT INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, Geo. A. Morrow, Toronto; General Manager, K. Thom, Toronto; Managing Director, G. Stubington, Toronto; Secretary, C. R. Morrow.*Directors.*—Wilfrid M. Cox, K.C., H. C. Cox, Geo. A. Morrow, Graham Morrow, W. J. Hastie, E. Willans, E. A. Brownell, K. M. Pringle, G. Stubington, Toronto.*Chief or General Agent in Ontario.*—E. A. Brownell, 22 Wellington St. E., Toronto.*Date of Incorporation.*—1905. *Date commenced business in Canada.*—June 30, 1928.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,043,337	Premiums—Ontario (net).....	\$233,306
Total liabilities.....	510,252	Premiums—Total business (net)...	485,056
Surplus protection of policyholders.	533,085	Claims—Ontario (net).....	135,322
		Claims—Total business (net)....	239,897

IMPERIAL INSURANCE OFFICE*

HEAD OFFICE, TORONTO, ONT.

Officer.—President and Managing Director, R. L. Stailing, Toronto.*Directors.*—Frank W. Gamble, H. W. Muskett, H. H. Heakes, R. L. Stailing, Toronto; Wm. W. Otter-Barry, D. M. Dewar, V. E. Chute, J. A. Miller, Harold W. Stokes.*Date of Incorporation.*—1907. *Date commenced business in Canada.*—August 18, 1913.

Capital stock paid in cash.....	\$175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	914,229	Premiums—Ontario (net).....	\$ 71,449
Total liabilities.....	202,826	Premiums—Total business (net)...	187,160
Surplus protection of policyholders.	711,403	Claims—Ontario (net).....	36,465
		Claims—Total business (net)....	90,956

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. F. Weston, Toronto; Vice-Presidents, S. J. Moore, F. P. Wood, Toronto; Managing Director, G. Cecil Moore; Actuary and General Manager, J. G. Parker, Toronto; Secretary, D. Matheson, Toronto; Chairman of Executive Committee, G. A. Morrow; Treasurer, H. T. Roesler.

Directors.—J. F. Weston, S. J. Moore, Graham Morrow, Mark H. Irish, H. H. Williams, G. A. Morrow, F. P. Wood, J. W. Mitchell, J. P. Bickell, Hon. Chas. McCrea, K.C., S. H. Logan, G. Cecil Moore, G. Harrison Smith, Toronto; Hon. Donat Raymond, John S. Norris, Montreal.

Date of Incorporation.—April 23, 1896. *Date commenced business in Canada.*—Oct. 1, 1897.

Capital stock paid in cash.....	\$ 1,000,000	PREMIUMS AND DISBURSEMENTS	
Total assets.....	112,350,662	Premiums—Ontario (net).....	\$ 3,824,266
Ontario business in force (gross).....	121,706,018	Premiums—Total business (net).....	10,658,174
Total business in force (gross).....	319,849,323	Total disbursements to policyholders (net)—In Ontario.....	2,195,530
		Total business.....	6,535,208

INDEMNITY MARINE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. W. Schaffler, Toronto.

Chief or General Agent in Ontario.—E. W. Schaffler, 18 Wellington St. E., Toronto.

Date of Incorporation.—1887. *Date commenced business in Canada.*—August 1, 1933.

Capital stock paid in cash.....	£1,005,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$426,795	Premiums—Ontario (net).....	\$ 72,558
Liabilities in Canada.....	198,348	Premiums—Canada (net).....	148,552
		Claims—Ontario (net).....	35,157
		Claims—Canada (net).....	64,787

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.

Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.

Date of Incorporation.—1920. *Date commenced business in Canada.*—July 3, 1922.

Capital stock paid in cash.....	\$2,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	581,564	Premiums—Ontario (net).....	\$14,829
Liabilities in Canada.....	323,202	Premiums—Canada (net).....	269,289
		Claims—Ontario (net).....	15,437
		Claims—Canada (net).....	57,206

INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.

Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.

Date of Incorporation.—April 14, 1794. *Date commenced business in Canada.*—Nov. 7, 1889.

Capital stock paid in cash.....	\$12,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	2,299,703	Premiums—Ontario (net).....	\$ 831,607
Liabilities in Canada.....	1,418,675	Premiums—Canada (net).....	3,210,123
		Claims—Ontario (net).....	370,736
		Claims—Canada (net).....	2,002,286

INTERNATIONAL FIDELITY INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. G. Smith, Toronto.

Chief or General Agent in Ontario.—J. G. Smith, 34 King St. E., Toronto.

Date of Incorporation.—Dec. 27, 1904. *Date commenced business in Canada.*—June 2, 1905.

Capital stock paid in cash.....	\$300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	10,634	Premiums—Ontario (net).....	\$1,018
Liabilities in Canada.....	2,477	Premiums—Canada (net).....	2,379
		Claims—Ontario (net).....	-47
		Claims—Canada (net).....	-340

*See note on page 1.

JERSEY INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1918. Date commenced business in Canada.—1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	\$1,000,000	Premiums—Ontario (net)	\$12,101
Assets in Canada	149,767	Premiums—Canada (net)	32,647
Liabilities in Canada	36,436	Claims—Ontario (net)	10,591
		Claims—Canada (net)	23,250

LAW, UNION & ROCK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton, Toronto.

Chief or General Agent in Ontario.—W. R. Houghton, 19 Richmond St. W., Toronto.

Date of Incorporation.—1806. Date commenced business in Canada.—April, 1899.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£165,000	Premiums—Ontario (net)	\$ 83,648
Assets in Canada	\$1,046,139	Premiums—Canada (net)	280,145
Liabilities in Canada	284,790	Claims—Ontario (net)	54,073
		Claims—Canada (net)	126,891

LEGAL AND GENERAL ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. W. Hadrill, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—G. C. Sutherland, 36 Toronto St., Toronto.

Date of Incorporation.—1838. Date commenced business in Canada.—July 17, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£250,000	Premiums—Ontario (net)	\$ 74,639
Assets in Canada	\$636,237	Premiums—Canada (net)	331,348
Liabilities in Canada	325,835	Claims—Ontario (net)	42,662
		Claims—Canada (net)	176,625

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.

Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.

Date of Incorporation.—May 21, 1836. Date commenced business in Canada.—June 4, 1851.

Capital stock paid in cash	£1,062,100	PREMIUMS AND DISBURSEMENTS	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada (included in Other than Life)		Premiums—Ontario (net)	\$ 854
Ontario business in force (gross) . . .	\$ 44,613	Premiums—Canada (net)	3,846
Canadian business in force (gross) . . .	167,151	Total disbursements to policyholders (net)—In Ontario	Nil
		In Canada	2,430
		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada	†1,928,930	Premiums—Ontario (net)	368,949
Liabilities in Canada	1,052,422	Premiums—Canada (net)	1,128,152
		Claims—Ontario (net)	179,803
		Claims—Canada (net)	684,617

*See note on page 1.
†Respecting "Life" and "Other than Life" business.

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—J. Theo LeClerc, J. D. Johnson, P. M. May, G. Blair Gordon, James Matson, C. F. Sise, Montreal; Hon. L. A. Taschereau, Quebec; Hon. C. A. Dunning, Ottawa; F. J. Williams, J. D. Simpson, Liverpool, Eng.

Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.

Date of Incorporation.—March 12, 1912. *Date commenced business in Canada.*—Aug. 1, 1912.

Capital stock paid in cash.....	\$ 175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,303,431	Premiums—Ontario (net).....	\$ 59,694
Total liabilities.....	199,977	Premiums—Total business (net)...	176,310
Surplus protection of policyholders.	1,103,454	Claims—Ontario (net).....	26,699
		Claims—Total business (net)....	73,379

LOCAL GOVERNMENT GUARANTEE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1890. *Date commenced business in Canada.*—January, 1924.

Capital stock paid in cash.....	£15,610	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$110,736	Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	12,243	Premiums—Canada (net).....	Nil
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

THE LONDON ASSURANCE*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 469 St. John St., Montreal.

Chief or General Agent in Ontario.—D. L. Durrant, 36 Toronto St., Toronto.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—1862.

Capital stock paid in cash.....	\$8,311,687	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	994,826	Premiums—Ontario (net).....	\$245,559
Liabilities in Canada.....	492,823	Premiums—Canada (net).....	678,957
		Claims—Ontario (net).....	94,270
		Claims—Canada (net).....	311,747

LONDON-CANADA INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, B. W. Ballard, Toronto; Vice-President, A. R. Martin, Toronto; Secretary, A. V. Stamper, Toronto.

Directors.—B. W. Ballard, Geo. N. Molesworth, A. R. Martin, W. A. Clarke, J. R. Cartwright, K. C., Harold Fry, Dr. V. F. Stock, Geo. E. Watson, Toronto; J. G. Moore, St. Catharines.

Date of Incorporation.—1859. *Date commenced business in Canada.*—1859.

Capital stock paid in cash.....	\$ 200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,299,056	Premiums—Ontario (net).....	\$ 76,123
Total liabilities.....	148,161	Premiums—Total business (net)...	135,957
Surplus protection of policyholders.	1,150,895	Claims—Ontario (net).....	33,883
		Claims—Total business (net)....	59,425

LONDON AND COUNTY INSURANCE COMPANY, LTD.*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert L. Stalling, Toronto.

Chief or General Agent in Ontario.—Robert L. Stalling, 15 Wellington St. E., Toronto.

Date of Organization.—1862. *Date commenced business in Canada.*—May, 1932.

Capital stock paid in cash.....	\$102,186	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	226,235	Premiums—Ontario (net).....	\$ 15,397
Liabilities in Canada.....	121,677	Premiums—Canada (net).....	102,167
		Claims—Ontario (net).....	4,195
		Claims—Canada (net).....	25,344

*See note on page 1.

LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Donald Taylor, Toronto.*Chief or General Agent in Ontario.*—Donald Taylor, 465 Bay St., Toronto.*Date of Organization.*—1867. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash.....	£250,000
Assets in Canada.....	\$1,456,849
Liabilities in Canada.....	947,584

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$321,918
Premiums—Canada (net).....	898,912
Claims—Ontario (net).....	153,974
Claims—Canada (net).....	492,217

THE LONDON & LANCASHIRE GUARANTEE & ACCIDENT COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. R. Houghton, Toronto; Manager and Secretary, W. L. White, Toronto.*Directors.*—W. L. White, J. Walmsley, W. R. Houghton, C. M. Horswell, P. L. Waylett, Toronto; A. S. Rogers, London, Eng.*Date of Incorporation.*—April 10, 1908. *Date commenced business in Canada.*—July 24, 1908.

Capital stock paid in cash.....	\$ 400,000
Total assets.....	1,035,233
Total liabilities.....	371,803
Surplus protection of policyholders.	663,430

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 89,825
Premiums—Total business (net)..	508,153
Claims—Ontario (net).....	25,200
Claims—Total business (net)....	232,200

THE LONDON & LANCASHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton, Toronto.*Chief or General Agent in Ontario.*—W. R. Houghton, 19 Richmond St. W., Toronto.*Date of Organization.*—December 10, 1861. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash.....	£1,455,724
Assets in Canada.....	\$2,582,695
Liabilities in Canada.....	1,143,282

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 516,993
Premiums—Canada (net).....	1,035,334
Claims—Ontario (net).....	228,445
Claims—Canada (net).....	564,951

THE LONDON LIFE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ONT.

Officers.—President, J. E. Jeffery, K.C., London; Vice-President, A. McPherson, London; Managing Director, R. H. Reid, London; Ass't General Manager and Chief Actuary, J. D. Buchanan, B.A., F.A.S.; Ass't General Manager and Director of Agencies, J. G. Stephenson, C.L.U.; Ass't General Manager and Secretary, O. D. Newton, A.C.I.S.*Directors.*—J. E. Smallman, Joseph Jeffery, J. Edgar Jeffery, Arch. McPherson, C. L. Jeffery, Robt. H. Reid, L. H. Jones, Chas. H. Ivey, London; Thos. W. Baker, Toronto.*Date of Incorporation.*—1874. *Date commenced business in Canada.*—1874.

Capital stock paid in cash.....	\$ 500,000
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PREMIUMS AND DISBURSEMENTS

<i>Life:</i>	
Total assets.....	186,197,158
Ontario business in force (gross)...	624,527,057
Total business in force (gross)....	970,142,436

<i>Life:</i>	
Premiums—Ontario (net).....	\$15,592,076
Premiums—Total business (net)..	24,200,928
Total disbursements to policyholders (net)—In Ontario.....	6,897,021
Total business..	10,517,967

PREMIUMS WRITTEN—CLAIMS INCURRED

<i>Other than Life:</i>	
Total assets.....	720,528
Total liabilities.....	503,184

<i>Other than Life:</i>	
Premiums—Ontario (net).....	692,859
Premiums—Total business (net)..	1,055,313
Claims—Ontario (net).....	592,767
Claims—Total business (net)....	852,352

*See note on page 1.

LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. E. Dufty, 210 St. James St., Montreal.*Chief or General Agent in Ontario.*—Walter R. Purves, 510 Temple Bldg., Toronto.*Date of Incorporation.*—1862. *Date commenced business in Canada.*—April 24, 1924.

Capital stock paid in cash.....	£300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$311,012	Premiums—Ontario (net).....	\$32,182
Liabilities in Canada.....	111,135	Premiums—Canada (net).....	93,645
		Claims—Ontario (net).....	11,925
		Claims—Canada (net).....	53,451

LONDON & SCOTTISH ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. P. Priddey, London and Scottish Bldg., St. John St., Montreal.*Chief or General Agent in Ontario.*—Walter W. Cooper, Metropolitan Bldg., Toronto.*Date of Organization.*—1862. *Date commenced business in Canada.*—January 20, 1925.

Capital stock paid in cash.....	£120,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	\$285,943	Premiums—Ontario (net).....	\$19,497
Liabilities in Canada.....	97,925	Premiums—Canada (net).....	88,871
		Claims—Ontario (net).....	7,266
		Claims—Canada (net).....	70,445

LOYAL PROTECTIVE LIFE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Watt, Toronto.*Chief or General Agent in Ontario.*—E. M. Watt, 372 Bay St., Toronto.*Date of Incorporation.*—June 30, 1937. *Date commenced business in Canada.*—June 30, 1937.

Capital stock paid in cash.....	\$600,000	PREMIUMS AND DISBURSEMENTS	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	147,142	Premiums—Ontario (net).....	\$ 8,416
Ontario business in force (gross)...	231,461	Premiums—Canada (net).....	9,849
Canadian business in force (gross)...	279,761	Total disbursements to policy-	
		holders (net)—In Ontario.....	896
		In Canada.....	1,051
		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	317,458	Premiums—Ontario (net).....	195,203
Liabilities in Canada.....	154,434	Premiums—Canada (net).....	255,963
		Claims—Ontario (net).....	65,922
		Claims—Canada (net).....	92,034

LUMBERMEN'S INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14-24 Toronto St., Toronto.*Date of Incorporation.*—June 11, 1873. *Date commenced business in Canada.*—Nov. 9, 1926.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	203,829	Premiums—Ontario (net).....	\$44,781
Liabilities in Canada.....	80,858	Premiums—Canada (net).....	94,782
		Claims—Ontario (net).....	42,249
		Claims—Canada (net).....	74,451

*See note on page 1.

THE MANUFACTURERS LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, M. R. Gooderham, K.C., Toronto; Vice-President, F. Gordon Osler, Toronto; General Manager, J. H. Lithgow, A.I.A., F.A.S., Toronto; Secretary, R. E. Dowsett, A.I.A., F.A.S.; Treasurer, S. M. Thompson, F.A.S.; Actuary, G. L. Holmes, A.I.A., F.A.S.

Directors.—Geo. H. Cassels, K.C., F. G. Osler, M. R. Gooderham, K.C., D. G. Ross, M.P., Col. A. L. Bishop, R. A. Daly, J. H. Lithgow, Chas. S. Band, Leigh M. McCarthy, Toronto.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—Aug. 19, 1887.

Capital stock paid in cash.....	\$ 1,500,000
Total assets.....	241,424,890
Ontario business in force (gross)...	141,835,297
Total business in force (gross).....	695,012,074

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net).....	\$ 1,376,830
Premiums—Total business (net)...	26,705,797
Total disbursements to policyholders (net)—In Ontario.....	2,277,144
Total business.....	13,129,545

THE MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. L. Harrison, 360 St. James St. W., Montreal.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Organization.—January, 1881. *Date commenced business in Canada.*—Dec. 14, 1896.

Capital stock paid in cash.....	£600,000
Assets in Canada.....	\$259,203
Liabilities in Canada.....	96,390

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 46,584
Premiums—Canada (net).....	256,950
Claims—Ontario (net).....	8,452
Claims—Canada (net).....	54,990

MARYLAND CASUALTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robt. Hampson, Montreal.

Chief or General Agent in Ontario.—J. W. Smith, 54 Adelaide St. E., Toronto.

Date of Incorporation.—March, 1898. *Date commenced business in Canada.*—May 12, 1903.

Capital stock paid in cash.....	\$4,974,273
Assets in Canada.....	759,274
Liabilities in Canada.....	363,942

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 58,766
Premiums—Canada (net).....	370,688
Claims—Ontario (net).....	50,388
Claims—Canada (net).....	165,579

MARYLAND INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 410 St. Nicholas St., Montreal.

Chief or General Agent in Ontario.—Willis Faber & Co. of Ontario, Ltd., 36 Toronto St., Toronto.

Date of Incorporation.—1910. *Date commenced business in Canada.*—September 5, 1925.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	209,189
Liabilities in Canada.....	88,015

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 5,339
Premiums—Canada (net).....	85,084
Claims—Ontario (net).....	1,194
Claims—Canada (net).....	72,177

MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, W. R. Houghton, Toronto; Secretary, P. L. Waylett, Toronto.

Directors.—A. S. Booth, Montreal; C. M. Horswell, W. R. Houghton, W. L. White, Joseph Walmesley, P. L. Waylett, Toronto.

Date of Incorporation.—1874. *Date commenced business in Canada.*—November 1, 1875.

Capital stock paid in cash.....	\$250,000
Total assets.....	676,519
Total liabilities.....	120,613
Surplus protection of policyholders.	555,906

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$43,295
Premiums—Total business (net)...	92,631
Claims—Ontario (net).....	22,814
Claims—Total business (net)....	38,404

*See note on page 1.

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14-24 Toronto St., Toronto.*Date of Incorporation.*—1910. *Date commenced business in Canada.*—December 26, 1917.

		PREMIUMS WRITTEN—	CLAIMS INCURRED
Capital stock paid in cash.....	\$2,500,000	Premiums—Ontario (net).....	\$ 54,316
Assets in Canada.....	229,223	Premiums—Canada (net).....	117,716
Liabilities in Canada.....	112,973	Claims—Ontario (net).....	32,114
		Claims—Canada (net).....	72,615

MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1898. *Date commenced business.*—January 31, 1898.*Officers.*—President, W. R. Houghton; Secretary, W. R. Miller; Manager, Charles M. Horswell.*Directors (as at date of filing statement).*—C. M. Horswell, W. R. Houghton, Joseph Walmsley, P. L. Waylett, W. L. White.*Auditors.*—Rutherford Williamson, F.C.A., Harold A. Shiach, F.C.A.**Statement for the Year Ended December 31, 1943****Capital Stock**

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$500,000. No. of shares, 10,000. Par value, \$50.		
Capital stock at beginning of year.....	\$300,000 00	\$150,000 00
Capital stock at end of year.....	\$300,000 00	\$150,000 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$150,000 00
Total amount paid to December 31, 1943.....	\$150,000 00

Balance Sheet—Assets

Book value of real estate—office premises.....	\$100,000 00
Mortgage loans on real estate—first liens.....	8,800 00
Amortized book value of bonds, debentures and debenture stocks—not in default..	563,830 13
Cash on hand and in banks.....	16,063 63
Interest accrued.....	8,278 42
Agents' balances and premiums uncollected:	
Written on or after October 1, 1943.....	\$ 9,126 58
Premiums due from reinsuring companies:	
Written on or after October 1, 1943.....	845 38
War-time transit insurance pool.....	9,971 96
	11 03
TOTAL ADMITTED ASSETS.....	\$706,955 17

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 12,717 00	\$ 12,717 00
Adjustment expenses of said claims.....	884 00	884 00
Total net reserve, \$135,507.03; carried out at 80% thereof.....	108,405 63	108,405 63
Expenses due and accrued.....		1,559 14
Taxes due and accrued.....		5,998 15
Reinsurance premiums.....		738 63
Return premiums and balances due agents.....		138 36
Reserve for depreciation of head office building.....		27,000 00
Agents' bicycle deposit premiums.....		256 00
Total liabilities (excluding capital stock).....		\$157,696 91
Capital stock paid in cash.....	\$150,000 00	
Surplus in profit and loss account.....	399,258 26	
Excess of assets over liabilities (surplus for protection of policyholders).....		549,258 26
TOTAL LIABILITIES.....		\$706,955 17

*See note on page 1.

Profit and Loss Account

IN CANADA AND ALL BUSINESS

Net premiums written.....		\$136,876 69
Reserve of unearned premiums (80%):		
At beginning of year.....	\$108,937 90	
At end of year.....	108,405 63	
Decrease.....		532 27
Net premiums earned.....		\$137,108 93
Net claims incurred.....	\$ 56,080 91	
Net adjustment expenses incurred.....	4,131 08	
Commissions.....	36,030 85	
Taxes.....	4,161 99	
Salaries, fees and travelling expenses.....	24,491 88	
All other expenses.....	14,723 59	
Total claims and expenses.....		139,620 30
Underwriting loss.....		\$ 2,211 37
Other revenue:		
Interest earned—cash and accruals.....	\$ 25,493 02	
Adjustment by amortization.....	1,129 01	
	\$ 26,622 03	
Net rents earned.....	\$ 1,478 97	
Profit on sale of securities and real estate.....	1,120 29	
Decrease in deficiency of market under book value of securities.....	200 00	
Automobile financial responsibility fees.....	18 00	
		29,439 29
Other expenditure:		
Income and excess profits taxes.....	\$ 8,880 91	
Depreciation of head office building.....	3,000 00	
		11,880 91
NET PROFIT FOR THE YEAR.....		\$ 15,347 01

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$563,620 68
Net profit for the year brought down.....	15,347 01
Dividends declared to shareholders.....	\$578,967 69
	30,000 00
Add decrease in unadmitted ledger assets.....	\$548,967 69
	290 57
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR.....	\$549,258 26

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1942.....	\$48,551,215	\$ 270,080	\$48,821,295
Taken in 1943, new and renewed.....	29,629,854	1,090,507	30,720,361
Totals.....	\$78,181,069	\$ 1,360,587	\$79,541,656
Ceased in 1943, including renewed.....	29,608,588	270,080	29,878,668
Gross in force, December 31, 1943.....	\$48,572,481	\$ 1,090,507	\$49,662,988
Reinsurance in force, December 31, 1943.....	7,917,532	939,265	8,856,797
NET IN FORCE, DECEMBER 31, 1943.....	\$40,654,949	\$ 151,242	\$40,806,191

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1942		TAKEN IN 1943, NEW AND RENEWED		CEASED IN 1943, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1943		REINSURANCE	NET IN FORCE AT END OF 1943		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
Fire.....	264,657	01	136,019	42	136,457	49	264,218	94	20,167	28	244,051	66
Personal Property.....			13	50			13	50			13	50
Sprinkler Leakage.....	17	20	3	20	3	20	17	20			17	20
Explosion.....	1,317	23	968	13	995	34	1,290	02	458	89	831	13
Automobile.....	25,638	87	35,486	23	30,749	24	30,375	86	54	84	30,321	02
Wartime Industrial Transit Plan.....			220	63			220	63			220	63
TOTALS.....	291,630	31	172,711	11	168,205	27	296,136	15	20,681	01	275,455	14

MERCHANTS AND MANUFACTURERS INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St., Montreal.
Chief or General Agent in Ontario.—C. M. Henderson, Metropolitan Bldg., Toronto.
Date of Incorporation.—1849. *Date commenced business in Canada.*—1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$ 39,026
Assets in Canada.....	334,502	Premiums—Canada (net).....	180,109
Liabilities in Canada.....	184,552	Claims—Ontario (net).....	39,401
		Claims—Canada (net).....	99,422

THE MERCHANTS MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. L. Marshall, Insurance Exchange Bldg., Montreal.
Chief or General Agent in Ontario.—Stanley G. Reid, Toronto.
Date of Incorporation.—1871. *Date commenced business in Canada.*—January 1, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£237,500	Premiums—Ontario (net).....	\$ 44,144
Assets in Canada.....	\$275,166	Premiums—Canada (net).....	192,977
Liabilities in Canada.....	175,412	Claims—Ontario (net).....	15,335
		Claims—Canada (net).....	\$3,756

MERCURY INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.
Chief or General Agent in Ontario.—Geo. A. Sherritt, Metropolitan Bldg., Toronto.
Date of Incorporation.—April 18, 1925. *Date commenced business in Canada.*—April 3, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$ 21,170
Assets in Canada.....	249,272	Premiums—Canada (net).....	105,812
Liabilities in Canada.....	108,721	Claims—Ontario (net).....	10,941
		Claims—Canada (net).....	49,200

THE METROPOLITAN CASUALTY INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.
Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.
Date of Incorporation.—1874. *Date commenced business in Canada.*—1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,500,000	Premiums—Ontario (net).....	\$292,256
Assets in Canada.....	694,506	Premiums—Canada (net).....	379,009
Liabilities in Canada.....	320,551	Claims—Ontario (net).....	122,116
		Claims—Canada (net).....	149,599

MICHIGAN FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, DETROIT, MICH.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, 460 St. John St., Montreal.
Chief or General Agent in Ontario.—C. H. Harvey, Metropolitan Bldg., Toronto.
Date of Incorporation.—1880. *Date commenced business in Canada.*—1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$15,281
Assets in Canada.....	438,334	Premiums—Canada (net).....	76,842
Liabilities in Canada.....	82,351	Claims—Ontario (net).....	7,672
		Claims—Canada (net).....	45,719

*See note on page 1.

THE MONARCH LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, E. J. Tarr, K.C., LL.D., Winnipeg; Vice-President, J. E. Woods, Winnipeg; General Manager, G. C. Cumming, Winnipeg; Ass't General Manager, W. Bartholomew, Winnipeg; Secretary, G. J. Telfer, Winnipeg; Actuary, D. Laird, P.A.S., Winnipeg.

Directors.—W. L. Parrish, Peter Lowe, E. J. Tarr, K.C., LL.D., R. J. Gourley, Geo. H. Stewart, J. A. Flanders, W. Trevor Gwyn, D. H. Hudson, J. E. Woods, Winnipeg.

Chief or General Agent in Ontario.—W. S. Harvey, 80 King St. W., Toronto.

Date of Incorporation.—July 18, 1904. *Date commenced business in Canada.*—July 4, 1906.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash.....	\$ 182,380	Premiums—Ontario (net).....	\$ 551,061
Total assets.....	19,319,258	Premiums—Total business (net)..	1,913,301
Ontario business in force (gross)...	21,136,623	Total disbursements to policy-	
Total business in force (gross).....	75,411,999	holders (net)—In Ontario.....	202,552
		Total business	972,510

MONTREAL LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, Arthur P. Earle, A.I.A., A.A.S., Montreal; Vice-Presidents, C. E. Sanders, J. V. Desaulniers, Montreal; Secretary, W. L. Nicholls, P.I.A.; Treasurer, J. A. Toller; Actuary, W. L. Nicholls, F.I.A.

Directors.—C. G. Greenshields, K.C., F. W. Fairman, Hon. R. O. Grothe, J. V. Desaulniers, Arthur P. Earle, C. E. Sanders, W. L. Bayer, A. L. Mailman, A. H. Paradis, J. Rolland, Geo. Hogg, Montreal; Wm. S. Walton, Toronto; William Penman, C. H. Falloon, London, Eng.

Chief or General Agent in Ontario.—W. S. Walton, Royal Bank Bldg., Toronto.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—May 26, 1910.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash.....	\$ 250,000	Premiums—Ontario (net).....	\$ 432,263
Total assets.....	11,404,167	Premiums—Total business (net)..	2,014,194
Ontario business in force (gross)...	14,539,095	Total disbursements to policy-	
Total business in force (gross).....	63,150,053	holders (net)—In Ontario.....	128,486
		Total business	687,940

MOTOR UNION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—May 30, 1909.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£374,543	Premiums—Ontario (net).....	\$ 79,493
Assets in Canada.....	\$332,928	Premiums—Canada (net).....	291,388
Liabilities in Canada.....	197,139	Claims—Ontario (net).....	13,811
		Claims—Canada (net).....	118,217

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

* Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—Dec. 28, 1910. *Date commenced business in Canada.*—May 23, 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$201,401
Assets in Canada.....	562,766	Premiums—Canada (net).....	320,803
Liabilities in Canada.....	306,232	Claims—Ontario (net).....	81,606
		Claims—Canada (net).....	130,329

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Chas. C. Hall, Toronto.*Chief or General Agent in Ontario.*—Chas. C. Hall, 65 Adelaide St. E., Toronto.*Date of Incorporation.*—May, 1869. *Date commenced business in Canada.*—August 3, 1908

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	679,110	Premiums—Ontario (net).....	\$ 35,541
Liabilities in Canada.....	230,892	Premiums—Canada (net).....	230,401
		Claims—Ontario (net).....	19,261
		Claims—Canada (net).....	96,023

NATIONAL LIBERTY INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.*Chief or General Agent in Ontario.*—Norman G. Bethune, 15 Toronto St., Toronto.*Date of Incorporation.*—February, 1859. *Date commenced business in Canada.*—August, 1930.

Capital stock paid in cash.....	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	592,961	†Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	†Premiums—Canada (net).....	Nil
		†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, H. R. Bain, Toronto; Vice-President, Robt. Fennell, K.C., Toronto; General Manager, G. Fay Davies; Ass't General Manager, M. W. McCutcheon, A.A.S.; Actuary, G. D. McKinney, F.A.S., F.A.I.A., Toronto.

Directors.—H. R. Bain, Fraser D. Reid, Robt. Fennell, K.C., Alfred Rogers, Jr., F. S. Vanstone, D. H. Porter, D. H. Gibson, A. H. Beaton, K.C., Toronto; Lieut.-Col. Sidney C. Oland, V.D., A.D.C., Halifax.

Date of Incorporation.—June 29, 1897. *Date commenced business in Canada.*—June 23, 1899.

Capital stock paid in cash.....	\$ 250,000	PREMIUMS AND DISBURSEMENTS	
Total assets.....	15,649,783	Premiums—Ontario (net).....	\$ 535,049
Ontario business in force (gross)...	22,404,629	Premiums—Total business (net)...	1,733,965
Total business in force (gross).....	73,343,272	Total disbursements to policy-	
		holders (net)—In Ontario.....	404,962
		Total business.....	1,013,910

THE NATIONAL-LIVERPOOL INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President, J. T. LeClerc, Montreal; Secretary, P. M. May, Montreal.

Directors.—F. J. Williams, J. D. Simpson, Liverpool, Eng.; J. Theodore LeClerc, J. D. Johnson, G. Blair Gordon, James Matson, C. F. Sise, Montreal; Hon. L. A. Taschereau, Quebec; Hon. C. A. Dunning, Ottawa.

Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.*Date of Incorporation.*—1929. *Date commenced business in Ontario.*—January 1, 1930.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	489,627	Premiums—Ontario (net).....	\$24,930
Liabilities in Canada.....	97,726	Premiums—Total business (net)...	77,444
Surplus protection of policyholders.	391,901	Claims—Ontario (net).....	11,815
		Claims—Total business (net)....	33,653

NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.*Date of Incorporation.*—1885. *Date commenced business in Canada.*—April 4, 1907.

Capital stock paid in cash.....	£20,525	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$215,712	Premiums—Ontario (net).....	\$19,634
Liabilities in Canada.....	75,811	Premiums—Canada (net).....	77,617
		Claims—Ontario (net).....	6,050
		Claims—Canada (net).....	33,066

*See note on page 1.

†Included in Home Insurance Company figures.

NATIONAL SECURITY INSURANCE COMPANY*

HEAD OFFICE, OMAHA, NEB.

Principal Office in Canada, 80 Richmond St. W., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.*Chief or General Agent in Ontario.*—H. C. Mills, 80 Richmond St. W., Toronto.*Date of Incorporation.*—Sept. 12, 1914. *Date commenced business in Canada.*—June 10, 1936.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	198,791
Liabilities in Canada.....	85,800

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$29,127
Premiums—Canada (net).....	98,658
Claims—Ontario (net).....	1,219
Claims—Canada (net).....	18,200

NATIONAL SURETY CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. H. Belair, Montreal.*Date of Incorporation.*—1933. *Date commenced business in Canada.*—May, 1933.

Capital stock paid in cash.....	\$2,500,000
Assets in Canada.....	133,247
Liabilities in Canada.....	12,207

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 95
Premiums—Canada (net).....	341
Claims—Ontario (net).....	-833
Claims—Canada (net).....	-4,150

NATIONAL UNION FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Toronto.*Chief or General Agent in Ontario.*—Arthur Tucker, Metropolitan Bldg., Toronto.*Date of Incorporation.*—Feb. 14, 1901. *Date commenced business in Canada.*—April 17, 1910

Capital stock paid in cash.....	\$1,100,000
Assets in Canada.....	448,252
Liabilities in Canada.....	174,424

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$118,441
Premiums—Canada (net).....	173,526
Claims—Ontario (net).....	30,395
Claims—Canada (net).....	52,522

THE NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.*Chief or General Agent in Ontario.*—Grover D. Leyland, Concourse Bldg., Toronto.*Date of Organization.*—1820. *Date commenced business in Canada.*—February 13, 1914.

Capital stock paid in cash.... Frcs.	12,500,000
Assets in Canada.....	\$817,279
Liabilities in Canada.....	214,903

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 41,391
Premiums—Canada (net).....	186,073
Claims—Ontario (net).....	29,199
Claims—Canada (net).....	113,198

NEWARK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.*Chief or General Agent in Ontario.*—F. S. McDermott, 112 Yonge St., Toronto.*Date of Incorporation.*—1811. *Date commenced business in Canada.*—March 7, 1918.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	212,968
Liabilities in Canada.....	99,469

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 34,646
Premiums—Canada (net).....	101,840
Claims—Ontario (net).....	15,722
Claims—Canada (net).....	41,880

*See note on page 1.

THE NEW BRUNSWICK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW BRUNSWICK, N.J.

Principal Office in Canada, 414 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—Norman G. Bethune, 15 Toronto St., Toronto.*Date of Incorporation.*—1826. *Date commenced business in Canada.*—1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	366,915	†Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	†Premiums—Canada (net).....	Nil
		†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

NEW ENGLAND FIRE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, Montreal.*Chief or General Agent in Ontario.*—C. H. Harvey, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1919. *Date commenced business in Canada.*—March 16, 1935.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	292,957	Premiums—Ontario (net).....	\$ 2,833
Liabilities in Canada.....	47,983	Premiums—Canada (net).....	15,087
		Claims—Ontario (net).....	1,312
		Claims—Canada (net).....	9,213

NEW HAMPSHIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MANCHESTER, N.H.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. de Grandpré, Montreal.*Chief or General Agent in Ontario.*—Geo. R. Browne, 51 Yonge St., Toronto.*Date of Incorporation.*—1869. *Date commenced business in Canada.*—April 15, 1918.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	483,358	Premiums—Ontario (net).....	\$ 63,951
Liabilities in Canada.....	232,482	Premiums—Canada (net).....	248,332
		Claims—Ontario (net).....	37,794
		Claims—Canada (net).....	158,283

NEW YORK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—C. M. Henderson, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1832. *Date commenced business in Canada.*—October 31, 1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	375,439	Premiums—Ontario (net).....	\$ 26,433
Liabilities in Canada.....	209,799	Premiums—Canada (net).....	217,060
		Claims—Ontario (net).....	9,020
		Claims—Canada (net).....	106,714

NEW YORK UNDERWRITERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. Campion, Toronto.*Chief or General Agent in Ontario.*—R. H. Campion, 201-4 Dominion Bank Bldg., Toronto.*Date of Incorporation.*—July 24, 1925. *Date commenced business in Canada.*—Nov. 11, 1925.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	525,484	Premiums—Ontario (net).....	\$ 52,700
Liabilities in Canada.....	118,381	Premiums—Canada (net).....	130,098
		Claims—Ontario (net).....	19,328
		Claims—Canada (net).....	63,351

*See note on page 1.

†Included in Home Insurance Company figures.

NEW ZEALAND INSURANCE COMPANY LIMITED*

HEAD OFFICE, AUCKLAND, NEW ZEALAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. W. Hadrill, Montreal.*Chief or General Agent in Ontario.*—G. C. Sutherland, 36 Toronto St., Toronto.*Date of Organization.*—1859. *Date commenced business in Canada.*—April 1, 1943.

Capital stock paid in cash.....	£1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$364,096	Premiums—Ontario (net).....	\$21,144
Liabilities in Canada.....	54,306	Premiums—Canada (net).....	88,319
		Claims—Ontario (net).....	5,647
		Claims—Canada (net).....	12,128

NIAGARA FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.*Chief or General Agent in Ontario.*—A. C. L. Wildman, 36 Toronto St., Toronto.*Date of Incorporation.*—July, 1850. *Date commenced business in Canada.*—July 19, 1912.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	550,572	Premiums—Ontario (net).....	\$ 29,971
Liabilities in Canada.....	146,482	Premiums—Canada (net).....	142,961
		Claims—Ontario (net).....	11,715
		Claims—Canada (net).....	92,555

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, J. P. Moore, Montreal; Vice-President and Manager, B. W. Robinson, Montreal.*Directors.*—M. A. Phelan, J. H. H. Robertson, Miss F. Belanger, J. M. Hudon, C. Prime, J. P. Moore, Dr. D. P. Anderson, L. A. A. Giroux, B. W. Robinson, Montreal.*Chief or General Agent in Ontario.*—Royal Trust Co., Toronto.*Date of Incorporation.*—Aug. 29, 1917. *Date commenced business in Canada.*—Jan. 1, 1918.

Capital stock paid in cash.....	\$ 91,133	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	152,752	Premiums—Ontario (net).....	\$ 8,215
Total liabilities.....	18,460	Premiums—Total business (net).....	29,010
Surplus protection of policyholders.....	134,292	Claims—Ontario (net).....	2,575
		Claims—Total business (net).....	6,561

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.*Chief or General Agent in Ontario.*—S. C. Hopkins, 26 Wellington St. E., Toronto.*Date of Organization.*—1809. *Date commenced business in Canada.*—1862.

Capital stock paid in cash.....	£3,468,750	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$2,182,717	Premiums—Ontario (net).....	\$ 291,488
Total liabilities.....	868,308	Premiums—Canada (net).....	1,031,162
		Claims—Ontario (net).....	113,055
		Claims—Canada (net).....	127,498

THE NORTH EMPIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Wm. Lawrie, Montreal; Vice-President, Donald Taylor, Toronto; Secretary, J. C. Urquhart, Montreal.*Directors.*—J. C. Urquhart, Wm. Lawrie, A. T. Cunningham, Montreal; H. H. Smith, A. B. Adamson, Winnipeg; Donald Taylor, Geo. Weir, Toronto.*Date of Incorporation.*—June 16, 1908. *Date commenced business in Canada.*—Aug. 12, 1909.

Capital stock paid in cash.....	\$306,030	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	519,205	Premiums—Ontario (net).....	\$ 29,850
Total liabilities.....	124,935	Premiums—Total business (net).....	116,601
Surplus protection of policyholders.....	394,270	Claims—Ontario (net).....	16,968
		Claims—Total business (net).....	58,299

*See note on page 1.

THE NORTH RIVER INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Kenneth Thom, Toronto.*Chief or General Agent in Ontario.*—Kenneth Thom, 16-22 Wellington St. E., Toronto.*Date of Incorporation.*—Feb. 6, 1822. *Date commenced business in Canada.*—March 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$ 38,929
Assets in Canada.....	436,299	Premiums—Canada (net).....	85,163
Liabilities in Canada.....	101,140	Claims—Ontario (net).....	41,866
		Claims—Canada (net).....	53,555

NORTHWEST CASUALTY COMPANY*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—A. B. Robertson, Vancouver.*Chief or General Agent in Ontario.*—D. G. McPherson, Imperial Bldg., Hamilton.*Date of Incorporation.*—April 1, 1928. *Date commenced business in Canada.*—Feb. 17, 1930

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$400,000	Premiums—Ontario (net).....	\$ 94,475
Assets in Canada.....	272,097	Premiums—Canada (net).....	162,499
Liabilities in Canada.....	142,247	Claims—Ontario (net).....	65,230
		Claims—Canada (net).....	85,938

NORTH WEST FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, N. J. Breen, Winnipeg; Vice-President, A. W. Chapman, Winnipeg; General Manager, A. C. Hall, Montreal; Secretary, N. J. Black.*Directors.*—W. A. Hastings, C. E. Drewry, Robt. McKay, N. J. Breen, A. W. Chapman, J. D. McDonald, Winnipeg.*Chief or General Agent in Ontario.*—H. J. Kerr, 83 Richmond St. W., Toronto.*Date of Incorporation.*—1880. *Date commenced business in Canada.*—February 6, 1912†.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$100,000	Premiums—Ontario (net).....	\$17,216
Total assets.....	544,793	Premiums—Total business (net)...	49,999
Total liabilities.....	52,724	Claims—Ontario (net).....	6,015
Surplus protection of policyholders.	492,069	Claims—Total business (net)....	20,912

THE NORTHERN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.*Chief or General Agent in Ontario.*—Messrs. Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Organization.*—June 2, 1836. *Date commenced business in Canada.*—1867.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£904,161	Premiums—Ontario (net).....	\$280,401
Assets in Canada.....	\$1,003,218	Premiums—Canada (net).....	932,623
Liabilities in Canada.....	628,265	Claims—Ontario (net).....	116,716
		Claims—Canada (net).....	322,871

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, LONDON, ONT.

Officers.—President, R. G. Ivey, London; Vice-President, W. E. Robinson, London; General Manager, G. W. Geddes, London; Secretary, R. C. Balfour, London; Actuary, H. L. Sharpe.*Directors.*—Maj. Gordon J. Ingram, Frank A. McCormick, James E. McConnell, John S. Moore, W. E. Robinson, Ray Lawson, Dr. S. Thompson, J. G. Thompson, R. G. Ivey, London.*Date of Incorporation.*—July 23, 1894. *Date commenced business in Canada.*—1897.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash.....	\$ 250,000	Premiums—Ontario (net).....	\$ 692,672
Total assets.....	14,022,584	Premiums—Total business (net)...	1,527,420
Ontario business in force (gross)...	27,023,216	Total disbursements to policy-	
Total business in force (gross).....	60,491,388	holders (net)—In Ontario.....	313,422
		Total business..	789,673

*See note on page 1.

†Prior to this date business limited under Provincial Charter to Province of Manitoba only.

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—Feb. 20, 1869. Date commenced business in Canada.—July 31, 1911.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	278,046
Liabilities in Canada.....	137,932

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 63,336
Premiums—Canada (net).....	124,772
Claims—Ontario (net).....	89,435
Claims—Canada (net).....	71,634

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, NORWICH, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Whitley, Toronto.

Chief or General Agent in Ontario.—E. M. Whitley, 12 Wellington St. E., Toronto.

Date of Organization.—1797. Date commenced business in Canada.—April, 1880.

Capital stock paid in cash.....	£1,100,000
Debenture stock (Norwich & London).....	£429,255
Assets in Canada.....	\$2,044,726
Liabilities in Canada.....	1,302,471

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 709,926
Premiums—Canada (net).....	1,863,960
Claims—Ontario (net).....	533,679
Claims—Canada (net).....	995,018

THE OCCIDENTAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, E. J. Kay, Montreal; Vice-President, H. M. Jaquays, Montreal.

Directors.—Brig.-Gen. J. B. White, D.S.O., H. M. Jaquays, E. J. Kay, L. Macfarlane, J. B. Woodyatt, Montreal.

Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. E., Toronto.

Date of Incorporation.—1902. Date commenced business in Canada.—May 5, 1909†.

Capital stock paid in cash.....	\$ 200,000
Total assets.....	1,638,851
Total liabilities.....	248,903
Surplus protection of policyholders.....	1,389,948

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 48,693
Premiums—Total business (net).....	132,917
Claims—Ontario (net).....	29,176
Claims—Total business (net).....	60,006

OCCIDENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, LOS ANGELES, CAL.

Principal Office in Canada, London, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Miller, London.

Chief or General Agent in Ontario.—J. I. Hodgins, London.

Date of Incorporation.—June 30, 1906. Date commenced business in Canada.—June 28, 1928.

Capital stock paid in cash.....	\$ 2,000,000
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Life:	
Assets in Canada.....	2,747,808
Ontario business in force (gross).....	12,820,019
Canadian business in force (gross).....	41,825,423

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net).....	\$209,059
Premiums—Canada (net).....	709,112
Total disbursements to policyholders (net)—In Ontario.....	113,515
in Canada.....	273,067

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Assets in Canada.....	67,638
Liabilities in Canada.....	8,454

Other than Life:	
Premiums—Ontario (net).....	1,922
Premiums—Canada (net).....	10,548
Claims—Ontario (net).....	Nil
Claims—Canada (net).....	6,969

*See note on page 1.

†Prior to this date business limited under Provincial Charter to Province of Manitoba only.

THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.*Chief or General Agent in Ontario.*—H. J. Kerr, Federal Bldg., Toronto.*Date of Incorporation.*—1871. *Date commenced business in Canada.*—September 1, 1895.

Capital stock paid in cash.....	£172,308	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,462,238	Premiums—Ontario (net).....	\$449,840
Liabilities in Canada.....	885,989	Premiums—Canada (net).....	985,972
		Claims—Ontario (net).....	129,872
		Claims—Canada (net).....	306,797

THE PACIFIC COAST FIRE INSURANCE COMPANY*

HEAD OFFICE, VANCOUVER, B.C.

Officers.—President, W. H. Malkin, Vancouver; Managing Director, R. J. Nightingale, Vancouver.*Directors.*—R. Gelletly, C. Spencer, W. H. Malkin, T. W. Greer, R. J. Nightingale, Vancouver; G. M. Black, Winnipeg; H. J. Tapscott, London, Eng.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Incorporation.*—1890. *Date commenced business in Canada.*—November 5, 1908†

Capital stock paid in cash.....	\$ 750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	3,722,817	Premiums—Ontario (net).....	\$ 48,871
Total liabilities.....	1,814,166	Premiums—Total business (net).....	1,590,213
Surplus protection of policyholders.....	1,908,651	Claims—Ontario (net).....	22,022
		Claims—Total business (net).....	939,803

PACIFIC FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1851. *Date commenced business in Canada.*—May 10, 1921.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	268,207	Premiums—Ontario (net).....	\$ 56,129
Liabilities in Canada.....	115,896	Premiums—Canada (net).....	139,125
		Claims—Ontario (net).....	23,299
		Claims—Canada (net).....	42,894

PALATINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal*Chief or General Agent in Ontario.*—H. J. Kerr, Federal Bldg., Toronto.*Date of Incorporation.*—Aug. 22, 1900. *Date commenced business in Canada.*—March 27, 1912.

Capital stock paid in cash.....	£200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$327,217	Premiums—Ontario (net).....	\$ 66,276
Liabilities in Canada.....	172,844	Premiums—Canada (net).....	126,864
		Claims—Ontario (net).....	23,152
		Claims—Canada (net).....	73,875

PATRIOTIC ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, DUBLIN, IRELAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stalling, Toronto.*Chief or General Agent in Ontario.*—R. L. Stalling, 15 Wellington St. E., Toronto.*Date of Organization.*—1824. *Date commenced business in Canada.*—April 11, 1921.

Capital stock paid in cash.....	\$729,900	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	216,399	Premiums—Ontario (net).....	\$ 38,159
Liabilities in Canada.....	149,977	Premiums—Canada (net).....	126,864
		Claims—Ontario (net).....	18,042
		Claims—Canada (net).....	81,552

*See note on page 1.

†Prior to this date business limited under Provincial Charter to Prov. of British Columbia only.

PEARL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. C. Butler, Toronto.*Chief or General Agent in Ontario.*—W. C. Butler, 80 Richmond St. W., Toronto.*Date of Incorporation.*—1864. *Date commenced business in Canada.*—1927.

Capital stock paid in cash.....	£1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,020,354	Premiums—Ontario (net).....	\$286,613
Liabilities in Canada.....	574,621	Premiums—Canada (net).....	612,377
		Claims—Ontario (net).....	118,979
		Claims—Canada (net).....	215,144

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, CLERMONT-FERRAND, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, Montreal.*Chief or General Agent in Ontario.*—Fred Midgley, 45 Richmond St. W., Toronto.*Date of Organization.*—1819. *Date commenced business in Canada.*—March 20, 1915.

Capital stock paid in cash....	Frcs. 16,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$474,950	Premiums—Ontario (net).....	\$ 9,486
Liabilities in Canada.....	113,978	Premiums—Canada (net).....	93,103
		Claims—Ontario (net).....	7,229
		Claims—Canada (net).....	62,230

PHILADELPHIA FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.*Chief or General Agent in Ontario.*—H. C. Mills, 80 Richmond St. W., Toronto.*Date of Incorporation.*—May, 1923. *Date commenced business in Canada.*—April 1, 1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	344,244	Premiums—Ontario (net).....	\$21,929
Liabilities in Canada.....	66,430	Premiums—Canada (net).....	82,568
		Claims—Ontario (net).....	19,317
		Claims—Canada (net).....	30,822

PHOENIX ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—William Lawrie, Montreal.*Chief or General Agent in Ontario.*—Donald Taylor, 465 Bay St., Toronto.*Date of Organization.*—1782. *Date commenced business in Canada.*—1804.

Capital stock paid in cash.....	£1,005,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	\$3,057,014	Premiums—Ontario (net).....	\$ 332,142
Liabilities in Canada.....	1,211,043	Premiums—Canada (net).....	1,399,948
		Claims—Ontario (net).....	114,966
		Claims—Canada (net).....	741,712

THE PHOENIX INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.*Chief or General Agent in Ontario.*—B. J. G. Davies, 10 Adelaide St. E., Toronto.*Date of Incorporation.*—May 31, 1854. *Date commenced business in Canada.*—May 20, 1890

Capital stock paid in cash.....	\$6,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	896,643	Premiums—Ontario (net).....	\$141,481
Liabilities in Canada.....	351,887	Premiums—Canada (net).....	515,907
		Claims—Ontario (net).....	51,017
		Claims—Canada (net).....	281,589

*See note on page 1.

PILOT INSURANCE COMPANY

HEAD OFFICE, 199 BAY ST., TORONTO, ONT.

Incorporated.—April 2, 1927. *Date commenced business.*—April 20, 1927.

Officers.—President, Charles C. Bowen; Vice-Presidents, F. S. Brown, L. K. Kirk, N. G. Duffett; Secretary, H. E. Wittick; General Manager, Norman G. Duffett; Treasurer, Ralph E. Burks.

Directors (as at date of filing statement).—D. M. Feiry, Jr., W. D. Bonthron, Chas. C. Bowen, F. S. Brown, Ralph E. Burks, Otway Conard, John S. Dowling, N. G. Duffett, S. Fred Duncan, Alex. Fasken, John P. Hacker, George Hancock, L. K. Kirk, Ralph H. Platts, R. A. Robertson.

Auditors.—Edwards, Morgan & Company, 10 Adelaide St. E., Toronto.

Statement for the Year Ended December 31, 1943

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$300,000.		
No. of shares, 15,000. Par value, \$20.00.		
Capital stock at beginning of year.....	\$204,500 00	\$204,500 00
Capital stock at end of year.....	\$204,500 00	\$204,500 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$426,892 50
Total amount paid to December 31, 1943.....	\$426,892 50

Balance Sheet—Assets

Amortized book value of bonds, debentures and debenture stocks—not in default..	\$933,804 82
Cash on hand and in banks.....	81,785 92
Interest accrued.....	5,452 41
Agents' balances and premiums uncollected:	
Written on or after October 1, 1943.....	77,558 75
Amount due from reinsurance on losses already paid.....	876 25
Refundable portion of excess profits tax.....	14,837 88
Cash surrender value of life insurance policy.....	8,750 00
TOTAL ADMITTED ASSETS.....	\$1,123,066 03

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$113,861 49	\$113,861 49
Adjustment expenses of said claims.....	485 12	485 12
Total net reserve, \$343,967.24; carried out at 80% thereof.....	275,173 79	275,173 79
Expenses due and accrued.....		3,852 20
Taxes due and accrued.....		56,885 97
Reinsurance premiums.....		7,009 87
Return premiums and balances due agents.....		138 94
Investment reserves.....		35,000 00
Total liabilities (excluding capital stock).....		\$492,407 38
Capital stock paid in cash.....	\$204,500 00	
Surplus in profit and loss account.....	426,158 65	
Excess of assets over liabilities (surplus for protection of policyholders).....		630,658 65
TOTAL LIABILITIES.....		\$1,123,066 03

Profit and Loss Account

		IN CANADA AND ALL BUSINESS
Net premiums written.....		\$593,613 91
Reserve of unearned premiums (80%):		
At beginning of year.....	\$266,150 96	
At end of year.....	275,173 79	
Increase.....		\$ 9,022 83
Net premiums earned.....		\$584,591 08
Net claims incurred.....	\$178,990 81	
Net adjustment expenses incurred.....	1,419 60	
Commissions.....	154,241 96	
Taxes.....	13,710 39	
Salaries, fees and travelling expenses.....	100,259 81	
All other expenses.....	42,128 06	
Total claims and expenses.....		\$490,750 63
Underwriting profit.....		\$ 93,840 45

Other revenue:				
Interest earned—cash and accruals.....	\$ 26,463	90		
Adjustment by amortization.....	1,160	02		
			\$ 25,003	88
Bad debts recovered previously written off.....			17	99
Profit on sale of securities and real estate.....			525	70
				25,547 57
				\$119,388 02
Other expenditure:				
Income and excess profits taxes.....	\$ 64,519	29		
Investment expenses.....			545	89
Premium on endowment insurance policy (net).....			551	50
				65,646 68
NET PROFIT FOR THE YEAR.....			\$ 53,741	34

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$586,705	73
Net profit for the year brought down.....	53,741	34
	\$640,447	07
Add decrease in unadmitted ledger assets.....	211	58
	\$640,658	65
Deduct increase in reserve for depreciation of securities.....	10,000	00
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR.....	\$630,658	65

Summary of Risks—Fire

	IN ONTARIO	ALL BUSINESS
Gross in force, December 31, 1942.....	\$31,625,654	\$31,625,654
Taken in 1943, new and renewed.....	16,965,785	16,965,785
Totals.....	\$48,591,439	\$48,591,439
Ceased in 1943, including renewed.....	15,508,477	15,508,477
Gross in force, December 31, 1943.....	\$33,082,962	\$33,082,962
Reinsurance in force, December 31, 1943.....	6,642,649	6,642,649
NET IN FORCE, DECEMBER 31, 1943.....	\$26,440,313	\$26,440,313

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1942		TAKEN IN 1943, NEW AND RENEWED		CEASED IN 1943, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1943		REINSURANCE		NET IN FORCE AT END OF 1943	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire.....	186,368	74	113,211	32	95,254	77	204,325	29	50,495	29	153,830	00
Automobile.....	559,431	41	617,292	63	644,987	43	531,736	61	23,843	34	507,893	27
Accident—Public Liab.....	5,160	91	7,839	23	6,827	09	6,173	05	1,285	72	4,887	33
Guarantee—Surety.....	4,926	78	4,896	70	4,925	04	4,898	44	1,942	40	2,956	04
Inland Transportation.....	1,964	68	2,097	48	2,131	90	1,930	26			1,930	26
Personal Property.....	3,430	99	5,875	09	275	83	9,030	25	963	29	8,066	96
Plate Glass.....	7,104	80	4,375	02	4,043	01	7,436	81			7,436	81
Theft.....	5,003	57	3,011	47	3,476	53	4,538	51	544	72	3,993	79
TOTALS.....	773,391	88	758,598	94	761,921	60	770,069	22	79,074	76	690,994	46

THE PIONEER INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, Percy M. May, Montreal.

Directors.—R. P. Adams, Wm. Norman Clelland, Hon. R. O. Grothe, M.L.C., P. M. May, James Matson, Montreal; D. C. MacLachlan, Toronto; J. D. Simpson, F. J. Williams, Liverpool, Eng.

Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.

Date of Incorporation.—June 15, 1926. Date commenced business in Canada.—Jan. 20, 1927.

Capital stock paid in cash.....	\$311,750	Premiums Written—Claims Incurred	
Assets in Canada.....	522,317	Premiums—Ontario (net).....	\$21,934
Liabilities in Canada.....	84,907	Premiums—Total business (net)...	68,136
Surplus protection of policyholders.....	437,410	Claims—Ontario (net).....	10,396
		Claims—Total business (net)....	29,608

*See note on page 1.

PLANET ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.*Chief or General Agent in Ontario.*—R. L. Stailing, 15 Wellington St. E., Toronto.*Date of Incorporation.*—January 20, 1920. *Date commenced business in Canada.*—1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$729,900	Premiums—Ontario (net).....	\$23,941
Assets in Canada.....	187,993	Premiums—Canada (net).....	94,584
Liabilities in Canada.....	112,654	Claims—Ontario (net).....	16,680
		Claims—Canada (net).....	55,316

THE PROTECTIVE ASSOCIATION OF CANADA*

HEAD OFFICE, GRANBY, QUE.

Officers.—President, E. E. Gleason, Granby; Vice-President, N. R. Mitchell, Granby; Secretary, W. W. D. Brack, Granby; Treasurer, W. R. Bradford, Granby; General Manager, J. G. Fuller, Granby.

Directors.—J. G. Fuller, N. R. Mitchell, W. W. D. Brack, E. E. Gleason, W. R. Bradford, Granby; K. A. Cowley, M.D., Montreal; Geo. H. Sherwood, Toronto.

Chief or General Agent in Ontario.—W. R. Bell, 53 Yonge St. Arcade, Toronto.*Date of Incorporation.*—April 12, 1907. *Date commenced business in Canada.*—June 18, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$ 50,000	Premiums—Ontario (net).....	\$198,313
Total assets.....	357,751	Premiums—Total business (net)..	362,775
Total liabilities.....	219,499	Claims—Ontario (net).....	160,865
Surplus protection of policyholders.	138,252	Claims—Total business (net)....	280,839

PROVIDENCE WASHINGTON INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.*Chief or General Agent in Ontario.*—B. J. G. Davies, 10 Adelaide St. E., Toronto.*Date of Incorporation.*—1799. *Date commenced business in Canada.*—January 9, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$3,000,000	Premiums—Ontario (net).....	\$ 67,424
Assets in Canada.....	436,823	Premiums—Canada (net).....	217,252
Liabilities in Canada.....	156,916	Claims—Ontario (net).....	42,159
		Claims—Canada (net).....	260,932

PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, KENDAL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Willis, Faber & Co. Ltd., Montreal.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Organization.*—Oct. 17, 1903. *Date commenced business in Canada.*—Dec. 19, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£200,000	Premiums—Ontario (net).....	\$101,348
Assets in Canada.....	\$701,126	Premiums—Canada (net).....	380,657
Liabilities in Canada.....	371,503	Claims—Ontario (net).....	75,743
		Claims—Canada (net).....	221,916

*See note on page 1.

THE PRUDENTIAL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—W. G. Wilson and P. C. Capon, 465 St. John St., Montreal.*Chief or General Agent for Ontario.*—H. R. Elgie, 402 Canada Permanent Bldg., Toronto*Date of Organization.*—1848. *Date commenced business in Canada.*—September 1, 1923.

Capital stock paid in cash..... £1,450,000

Life:
 Assets in Canada.....\$ 9,607,742
 Ontario business in force (gross).... 25,491,837
 Canadian business in force (gross). 55,595,582

Other than Life:
 Assets in Canada..... 2,380,041
 Liabilities in Canada..... 1,618,819

PREMIUMS AND DISBURSEMENTS

Life:
 Premiums—Ontario (net)..... \$ 852,077
 Premiums—Canada (net)..... 1,901,329
 Total disbursements to policy-
 holders (net)—In Ontario..... 121,725
 In Canada..... 389,989

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:
 Premiums—Ontario (net)..... 603,043
 Premiums—Canada (net)..... 1,690,558
 Claims—Ontario (net)..... 287,775
 Claims—Canada (net)..... 747,463

QUEBEC FIRE ASSURANCE COMPANY*

HEAD OFFICE, QUEBEC, QUE

Officers.—President, J. T. Ross; Vice-President, J. K. Leonard; Secretary and Chief Agent G. H. Henderson.*Directors.*—J. T. Ross, A. S. Booth, C. M. Horswell, W. R. Houghton, Y. Montreuil, J. K. Leonard, W. L. White, P. L. Waylett.*Chief or General Agent in Ontario.*—W. R. Houghton, 19 Richmond St. W., Toronto*Date of Organization.*—April 2, 1818. *Date commenced business in Canada.*—1818

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$125,000	Premiums—Ontario (net).....	\$20,073
Total assets.....	649,986	Premiums—Total business (net).....	94,519
Total liabilities.....	138,394	Claims—Ontario (net).....	4,612
Surplus protection of policyholders.	511,592	Claims—Total business (net).....	56,297

THE QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, 19 RICHMOND ST. W., TORONTO, ONT.

Incorporated.—February 15, 1871 (Bill No. 52). *Date commenced business.*—July 1, 1871.*Officers.*—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, P. Lyle Waylett.*Directors (as at date of filing statement).*—Charles M. Horswell, Wilfred Houghton, Joseph Walmsley, P. Lyle Waylett, W. L. White.*Auditors.*—H. T. Jamieson & Company, C.A., Toronto.**Statement for the Year Ended December 31, 1943**

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$250,000.		
No. of shares, 5,000. Par value, \$50.		
Capital stock at beginning of year.....	\$100,000 00	\$100,000 00
Capital stock at end of year.....	\$100,000 00	\$100,000 00

*See note on page 1.

Balance Sheet—Assets

Book value of real estate held for sale.....		\$ 20,000 00
Amortized book value of bonds, debentures and debenture stocks—not in default..		674,001 33
Market value of stocks.....		24,415 00
Cash on hand and in banks.....		9,082 73
Interest accrued.....	\$ 8,012 61	
Dividends due.....	380 00	
Rents accrued.....	25 00	
		8,417 61
Agents' balances and premiums uncollected:		
Written on or after October 1, 1943.....	\$ 5,793 25	
Premiums due from reinsuring companies.		
Written on or after October 1, 1943.....	269 96	
		6,063 21
TOTAL ADMITTED ASSETS.....		\$741,979 88

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 4,979 00	\$ 4,979 00
Adjustment expenses of said claims.....	303 00	303 00
Total net reserve, \$50,882.95; carried out at 80 % thereof.....	40,706 36	40,706 36
Expenses due and accrued.....		213 00
Taxes due and accrued.....		4,295 73
Reinsurance premiums.....		127 43
Return premiums and balances due agents.....		423 06
Taxes and expenses accrued on real estate.....		501 63
Total liabilities (excluding capital stock).....		\$ 51,649 21
Capital stock paid in cash.....	\$100,000 00	
Reserve fund.....	250,000 00	
Surplus in profit and loss account.....	340,430 67	
Excess of assets over liabilities (surplus for protection of policyholders).....		690,430 67
TOTAL LIABILITIES.....		\$741,979 88

Profit and Loss Account

	IN CANADA AND ALL BUSINESS
Net premiums written.....	\$ 42,072 01
Reserve of unearned premiums (80 %):	
At beginning of year.....	\$ 42,719 11
At end of year.....	10,706 36
Decrease.....	2,012 75
Net premiums earned.....	\$ 41,084 76
Net claims incurred.....	\$ 27,022 31
Net adjustment expenses incurred.....	1,228 69
Commissions.....	12,891 33
Taxes.....	1,229 80
Salaries, fees and travelling expenses.....	5,613 31
Management fee.....	102 41
All other expenses.....	2,922 24
Total claims and expenses.....	51,010 09
Underwriting loss.....	\$ 6,925 33
Other revenue:	
Interest earned—cash and accruals.....	\$ 29,654 25
Adjustment by amortization.....	148 27
Dividends earned.....	\$ 29,205 98
Profit on sale of securities and real estate.....	1,520 00
Decrease in deficiency of market under book value of securities.....	907 66
	1,045 00
	32,678 64
Other expenditure:	
Income and excess profits taxes.....	\$ 9,217 29
Bad debts written off.....	1 80
Loss on sale of securities and real estate.....	184 26
Investment expenses.....	43 75
	9,480 10
NET PROFIT FOR THE YEAR.....	\$ 16,273 21

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$704,048 55
Net profit for the year brought down.....	16,273 21
Dividends declared to shareholders.....	\$720,321 76
	30,000 00
Add decrease in unadmitted ledger assets.....	\$690,321 76
	108 91
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR.....	\$690,430 67

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1942.....	\$20,055,722	\$ 14,750	\$20,070,472
Taken in 1943, new and renewed.....	9,659,846	30,750	9,690,596
Totals.....	\$29,715,568	\$ 45,500	\$29,761,068
Ceased in 1943, including renewed.....	9,444,453	29,750	9,474,203
Gross in force, December 31, 1943.....	\$20,271,115	\$ 15,750	\$20,286,865
Reinsurance in force, December 31, 1943.....	634,269		634,269
NET IN FORCE, DECEMBER 31, 1943.....	\$19,636,846	\$ 15,750	\$19,652,596

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1942		TAKEN IN 1943, NEW AND RENEWED		CEASED IN 1943, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1943		REINSURANCE	NET IN FORCE AT END OF 1943		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
Fire.....	110,917	37	51,313	19	51,072	63	111,157	93	4,823	39	106,334	54
Explosion.....	930	23	76	10	333	79	672	54			672	54
TOTALS.....	111,847	60	51,389	29	51,406	42	111,830	47	4,823	39	107,007	08

QUEEN INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.

Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.

Date of Incorporation.—Sept. 11, 1891. *Date commenced business in Canada.*—Nov. 1, 1891.

Capital stock paid in cash.....	\$5,000,000
Assets in Canada.....	770,563
Liabilities in Canada.....	421,102

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$131,879
Premiums—Canada (net).....	487,347
Claims—Ontario (net).....	58,646
Claims—Canada (net).....	256,281

RAILWAY PASSENGERS ASSURANCE COMPANY*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.

Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. E., Toronto.

Date of Organization.—March, 1849. *Date commenced business in Canada.*—Nov. 2, 1902.

Capital stock paid in cash.....	£200,000
Assets in Canada.....	\$531,393
Liabilities in Canada.....	177,899

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 71,111
Premiums—Canada (net).....	214,265
Claims—Ontario (net).....	13,622
Claims—Canada (net).....	71,346

*See note on page 1.

RELIANCE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Geo. C. Long, Jr., Hartford, Conn.; Vice-Presidents, Col. P. C. Cothran, Hartford, Conn., S. M. Elliott, Montreal; Secretary, A. H. Vallance, Montreal.

Directors.—Major Walter Molson, W. A. Ralston, R. Fennell, K.C., Toronto; S. M. Elliott, A. Stewart McNichols, Montreal; Geo. C. Long, Jr., A. Sidney Dawes, Col. P. C. Cothran, Hartford, Conn.

Chief or General Agent in Ontario.—Wm. Johnstone, 43 Adelaide St. E., Toronto.

Date of Incorporation.—July 1, 1920. *Date commenced business in Canada.*—Nov. 24, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$22,662
Total assets.....	576,345	Premiums—Total business (net)..	75,432
Total liabilities.....	87,113	Claims—Ontario (net).....	6,414
Surplus protection of policyholders.	889,232	Claims—Total business (net)....	23,956

ROYAL EXCHANGE ASSURANCE CORPORATION*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—Nov. 4, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£946,977	Premiums—Ontario (net).....	\$ 324,537
Assets in Canada.....	\$1,234,170	Premiums—Canada (net).....	1,368,674
Liabilities in Canada.....	793,744	Claims—Ontario (net).....	297,685
		Claims—Canada (net).....	666,384

ROYAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.

Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.

Date of Incorporation.—May 31, 1845. *Date commenced business in Canada.*—1851.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash.....	£3,499,956		
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	\$ 8,429,991	Premiums—Ontario (net).....	\$ 192,667
Ontario business in force (gross)....	7,785,337	Premiums—Canada (net).....	721,833
Canadian business in force (gross)....	31,594,735	Total disbursements to policy-	
		holders (net)—In Ontario.....	210,526
		In Canada.....	498,922
		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	3,062,899	Premiums—Ontario (net).....	678,199
Liabilities in Canada.....	1,797,937	Premiums—Canada (net).....	1,979,625
		Claims—Ontario (net).....	277,947
		Claims—Canada (net).....	842,737

THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—J. E. Proctor, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1907. *Date commenced business in Canada.*—January 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£30,000	Premiums—Ontario (net).....	\$22,587
Assets in Canada.....	\$131,540	Premiums—Canada (net).....	57,233
Liabilities in Canada.....	66,643	Claims—Ontario (net).....	7,936
		Claims—Canada (net).....	29,574

*See note on page 1.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.*Chief or General Agent in Ontario.*—G. A. Sherritt, Metropolitan Bldg., Toronto.*Date of Incorporation.*—May, 1865. *Date commenced business in Canada.*—Sept. 14, 1907.

Capital stock paid in cash.....	\$10,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	908,574	Premiums—Ontario (net).....	\$173,397
Liabilities in Canada.....	388,862	Premiums—Canada (net).....	534,104
		Claims—Ontario (net).....	63,963
		Claims—Canada (net).....	226,993

SAINT PAUL-MERCURY INDEMNITY COMPANY*

HEAD OFFICE, WILMINGTON, DEL.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.*Chief or General Agent in Ontario.*—Geo. A. Sherritt, Metropolitan Bldg., Toronto.*Date of Incorporation.*—March 22, 1926. *Date commenced business in Canada.*—April 19, 1927.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	142,332	Premiums—Ontario (net).....	\$15,959
Liabilities in Canada.....	42,816	Premiums—Canada (net).....	48,584
		Claims—Ontario (net).....	4,624
		Claims—Canada (net).....	17,198

LA SAUVEGARDE LIFE ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, N. Ducharme, Montreal; 1st Vice-President, Louis Lymburner, Montreal; 2nd Vice-President, Alphonse Milette, Montreal; Secretary, Jean Pasquin; Actuary, Pierre Camu.*Directors.*—R. B. Bachand, N.P., Waterloo, Que.; Adjutor Cote, N.P., N. Ducharme, L. M. Lymburner, Montreal; Alphonse Milette, Terrebonne, Que.; Chas. A. Roy, Outremont; Paul Drouin, K.C., Quebec; Hon. Gustave Lacasse, M.D., Tecumseh, Ont.; Jean Pasquin, Ville La Salle.*Date of Incorporation.*—May, 1911. *Date commenced business in Canada.*—1903.

Capital stock paid in cash.....	\$ 232,440	PREMIUMS AND DISBURSEMENTS	
Total assets.....	9,465,541	Premiums—Ontario (net).....	\$ 157,088
Ontario business in force (gross)...	5,505,416	Premiums—Total business (net)...	1,758,456
Total business in force (gross).....	66,644,376	Total disbursements to policy-	
		holders (net)—in Ontario...	46,116
		Total business...	585,059

SCOTTISH CANADIAN ASSURANCE CORPORATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. Forbes Michie, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway, Toronto; Managing Director, T. H. Hall, Toronto.*Directors.*—J. A. Macintosh, K.C., R. S. Waldie, J. A. Northway, Col. J. F. Michie, Thos. H. Hall, Toronto; J. H. Grady, Philadelphia, Pa.; Sir Francis Norrie-Müller, S. Norrie-Müller, Perth, Scotland; F. Richardson, London, Eng.*Date of Incorporation.*—May 11, 1920. *Date commenced business in Canada.*—Dec. 22, 1920.

Capital stock paid in cash.....	\$225,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	566,799	Premiums—Ontario (net).....	\$43,371
Total liabilities.....	108,242	Premiums—Total business (net)...	65,721
Surplus protection of policyholders.	458,557	Claims—Ontario (net).....	12,196
		Claims—Total business (net)....	13,251

SCOTTISH INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Esson, Toronto.*Chief or General Agent in Ontario.*—W. L. Esson, 36 Toronto St., Toronto.*Date of Incorporation.*—Jan. 12, 1877. *Date commenced business in Canada.*—Dec. 29, 1939

Capital stock paid in cash.....	£150,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$176,110	Premiums—Ontario (net).....	\$34,855
Liabilities in Canada.....	73,473	Premiums—Canada (net).....	87,250
		Claims—Ontario (net).....	3,934
		Claims—Canada (net).....	26,166

*See note on page 1.

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. P. Priddey, Montreal.*Chief or General Agent in Ontario.*—F. O. Lucas, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1876. *Date commenced business in Canada.*—December 17, 1918.

Capital stock paid in cash.....	£80,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$350,171	Premiums—Ontario (net).....	\$ 59,798
Liabilities in Canada.....	131,847	Premiums—Canada (net).....	143,169
		Claims—Ontario (net).....	49,351
		Claims—Canada (net).....	69,396

SCOTTISH UNION & NATIONAL INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Esinhart, Montreal.*Chief or General Agent in Ontario.*—G. W. Pearson, Toronto.*Date Organized.*—1824. *Date Incorporated.*—June 26, 1833. *Date commenced business in Canada.*—February, 1882.

Capital stock paid in cash.....	£600,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$696,643	Premiums—Ontario (net).....	\$121,643
Liabilities in Canada.....	368,866	Premiums—Canada (net).....	384,805
		Claims—Ontario (net).....	78,227
		Claims—Canada (net).....	210,362

THE SEA INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Esson, Toronto.*Chief or General Agent in Ontario.*—W. L. Esson, 36 Toronto St., Toronto.*Date of Incorporation.*—1875. *Date commenced business in Canada.*—December 11, 1924.

Capital stock paid in cash.....	£500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$348,860	Premiums—Ontario (net).....	\$ 55,479
Liabilities in Canada.....	133,865	Premiums—Canada (net).....	166,758
		Claims—Ontario (net).....	16,597
		Claims—Canada (net).....	56,910

SECURITY INSURANCE COMPANY OF NEW HAVEN*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.*Chief or General Agent in Ontario.*—John J. Kilgour, Metropolitan Bldg., Toronto.*Date of Incorporation.*—May, 1841. *Date commenced business in Canada.*—Nov. 29, 1921.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	248,304	Premiums—Ontario (net).....	\$ 43,469
Liabilities in Canada.....	92,897	Premiums—Canada (net).....	166,101
		Claims—Ontario (net).....	19,550
		Claims—Canada (net).....	45,594

SECURITY NATIONAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, J. H. Riddell, Toronto; Vice-President, V. G. Creber, Toronto; Secretary, S. Fairley, Toronto.*Directors.*—Sir E. M. Mountain, Bart., B. E. S. Mountain, H. Routh, London, Eng.; J. H. Riddell, V. G. Creber, H. T. Fairley, W. H. Despard, W. E. Young, F. S. Corrigan, H. J. Humphrey, Toronto.*Date of Incorporation.*—July, 1934. *Date commenced business in Canada.*—January 1, 1935.

Capital stock paid in cash.....	\$220,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	289,634	Premiums—Ontario (net).....	\$ 5,603
Liabilities in Canada.....	38,736	Premiums—Total business (net)...	24,115
Surplus protection of policyholders.	250,898	Claims—Ontario (net).....	2,786
		Claims—Total business (net).....	17,224

*See note on page 1.

SENTINEL FIRE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, 460 St. John St., Montreal.*Chief or General Agent in Ontario.*—C. H. Harvey, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1924. *Date commenced business in Canada.*—April 2, 1927.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	232,331
Liabilities in Canada.....	24,706

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 3,821
Premiums—Canada (net).....	17,656
Claims—Ontario (net).....	1,917
Claims—Canada (net).....	10,107

THE SOUTH BRITISH INSURANCE COMPANY LIMITED*

HEAD OFFICE, AUCKLAND, NEW ZEALAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.*Chief or General Agent in Ontario.*—Colin E. Sword, 44 Victoria St., Toronto.*Date of Incorporation.*—1907. *Date commenced business in Canada.*—March 4, 1938.

Capital stock paid in cash.....	£1,031,640
Assets in Canada.....	\$404,169
Liabilities in Canada.....	80,310

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$28,000
Premiums—Canada (net).....	75,188
Claims—Ontario (net).....	18,713
Claims—Canada (net).....	51,175

THE SOUTHERN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—R. J. Nightingale, Vancouver.*Chief or General Agent in Ontario.*—W. C. McLaughlin, 72 Queen St. W., Toronto.*Date of Incorporation.*—1908. *Date commenced business in Canada.*—May, 1928.

Capital stock paid in cash.....	£105,000
Assets in Canada.....	\$355,119
Liabilities in Canada.....	46,000

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$11,112
Premiums—Canada (net).....	41,354
Claims—Ontario (net).....	6,321
Claims—Canada (net).....	18,292

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. Sanford Evans, LL.D., Winnipeg; 1st Vice-President and Medical Director, E. W. Montgomery, M.D., Winnipeg; 2nd Vice-President, William Whyte, Winnipeg; Managing Director; M. D. Grant, F.I.A., F.A.S., Winnipeg; Secretary, E. Atkins; Treasurer, J. J. Douglas; Actuary, J. Turnbull, F.A.S.

Directors.—W. Sanford Evans, LL.D., E. W. Montgomery, M.D., E. E. Sharpe, K.C., William Whyte, John W. Horn, M. D. Grant, F.I.A., F.A.S., Winnipeg; Roy W. Milner, Calgary; John Martin, St. Boniface; C. D. Grayson, Moose Jaw.

Chief or General Agent in Ontario.—W. H. Burnett, Victory Bldg., Toronto.*Date of Incorporation.*—May 15, 1902. *Date commenced business in Canada.*—March 1, 1903.

Capital stock paid in cash.....	\$ 209,995
Total assets.....	10,193,673
Ontario business in force (gross)....	13,802,559
Total business in force (gross).....	39,783,118

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net).....	\$ 480,948
Premiums—Total business (net)....	1,277,893
Total disbursements to policy- holders (net)—In Ontario.....	105,556
Total business.....	506,980

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, 460 St. John St., Montreal.*Chief or General Agent in Ontario.*—C. H. Harvey, 1920 Metropolitan Bldg., Toronto.*Date of Incorporation.*—April 24, 1849. *Date commenced business in Canada.*—Nov. 5, 1908.

Capital stock paid in cash.....	\$5,000,000
Assets in Canada.....	1,075,597
Liabilities in Canada.....	593,545

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$172,345
Premiums—Canada (net).....	810,152
Claims—Ontario (net).....	67,145
Claims—Canada (net).....	445,045

*See note on page 1.

STANDARD MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. B. Pakenham, Toronto.*Chief or General Agent in Ontario.*—A. B. Pakenham, 68 King St. E., Toronto.*Date of Incorporation.*—1871. *Date commenced business in Canada.*—April 2, 1923.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$24,183	Premiums—Ontario (net).....	\$ 95,268
Liabilities in Canada.....	51,119	Premiums—Canada (net).....	133,530
		Claims—Ontario (net).....	78,930
		Claims—Canada (net).....	103,656

THE STATE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.*Chief or General Agent in Ontario.*—H. B. Rowe, 100 Adelaide St. W., Toronto.*Date of Incorporation.*—April 10, 1891. *Date commenced business in Canada.*—April 20, 1926.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$162,344	Premiums—Ontario (net).....	\$17,407
Liabilities in Canada.....	69,270	Premiums—Canada (net).....	59,841
		Claims—Ontario (net).....	5,413
		Claims—Canada (net).....	25,127

STERLING INSURANCE COMPANY OF CANADA

HEAD OFFICE, 29 DUFFERIN AVE., SHERBROOKE, QUE.

Incorporated.—1906. *Date commenced business.*—May 1, 1906.*Officers.*—President, Hon. Jacob Nicol; Vice-President, Hon. Chas. B. Howard; Secretary,

L. E. Langis Galipeault; Manager, W. L. McGannon; Treasurer, P. Juneau.

Directors (as at date of filing statement).—Hon. Jacob Nicol, Hon. Chas. B. Howard, Hon.

J. E. Perrault, Albert Demers, Gaston Pratte, Edgar Cote, W. L. McGannon, F. J. Southwood,

L. E. Langis Galipeault.

Auditor.—Chas. E. Belanger, C.A.**Statement for the Year Ended December 31, 1943****Capital Stock**

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$1,000,000.		
No. of shares, 200,000. Par value, \$5.		
Capital stock at beginning of year.....	\$100,000 00	\$100,000 00
Capital stock at end of year.....	\$100,000 00	\$100,000 00

Balance Sheet—Assets

Amortized book value of bonds, debentures and debenture stocks—not in default.....		\$113,191 62
Market value of stocks.....		13,150 00
Cash on hand and in banks.....		12,917 37
Interest accrued.....		511 94
Agents' balances and premiums uncollected:		
Written on or after October 1, 1943.....	\$ 4,666 54	
Premiums due from reinsuring companies:		
Written on or after October 1, 1943.....	1,552 56	
Amount due from reinsurance on losses already paid.....		6,219 10
		171 57
TOTAL ADMITTED ASSETS.....		\$146,161 60

Balance Sheet—Liabilities

	IN CANADA	OUTSIDE CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 2,642 48	\$	\$ 2,642 48
Adjustment expenses of said claims.....	92 48	.....	92 48
Total net reserve, \$16,272.25; carried out at 80%			
thereof.....	13,008 63	9 17	13,017 80
Expenses due and accrued.....			2,418 57
Taxes due and accrued.....			3,346 58
Reinsurance premiums.....			4,083 42
Return premiums and balances due agents.....			65 67
Balances due other companies.....			1,168 87
Total liabilities (excluding capital stock).....			\$ 26,835 87
Capital stock paid in cash.....	\$100,000 00		
Surplus in profit and loss account.....	19,325 73		
Excess of assets over liabilities (surplus for protection of policyholders).....			119,325 73
TOTAL LIABILITIES.....			\$146,161 60

Profit and Loss Account

	IN CANADA	OUTSIDE CANADA	ALL BUSINESS
Net premiums written.....	\$ 19,281 67	\$ 5 03	\$ 19,286 70
Reserve of unearned premiums (80%):			
At beginning of year.....	\$ 12,721 03	\$ 29 61	\$ 12,750 64
At end of year.....	13,008 63	9 17	13,017 80
Increase.....	\$ 287 60	\$ 20 44	\$ 267 16
Net premiums earned.....	\$ 18,994 07	\$ 25 47	\$ 19,019 54
Net claims incurred.....	\$ 8,905 13	\$ 1 36	\$ 8,906 49
Net adjustment expenses incurred.....	348 52		348 52
Commissions.....	3,577 33	1 91	3,579 24
Taxes.....	721 24		721 24
Salaries, fees and travelling expenses.....	50 00		50 00
Management fee.....			1,084 36
All other expenses.....			570 39
Total claims and expenses.....			\$ 15,260 24
Underwriting profit.....			\$ 3,759 30
Other revenue:			
Interest earned—cash and accruals.....	\$ 1,244 82		
Adjustment by amortization.....	72 86		
		\$ 1,317 68	
Dividends earned.....		600 00	
Decrease in deficiency of market under book value of securities.....		950 00	
Premium on exchange.....		44 38	
			5,912 06
Other expenditure—income and excess profits taxes.....			\$ 9,671 36
			4,481 71
NET PROFIT FOR THE YEAR.....			\$ 5,189 65

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$117,709 88
Net profit for the year brought down.....	5,189 65
	\$122,899 53
Dividends declared to shareholders.....	4,000 00
	\$118,899 53
Add decrease in unadmitted ledger assets.....	426 26
	\$119,325 79
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR.....	\$119,325 79

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1942.....	\$1,793,327	\$3,404,034	\$5,197,361
Taken in 1943, new and renewed.....	1,539,759	2,862,053	4,401,812
Totals.....	\$3,333,086	\$6,266,087	\$9,599,173
Ceased in 1943, including renewed.....	1,103,587	2,372,442	3,476,029
Gross in force, December 31, 1943.....	\$2,229,499	\$3,893,645	\$6,123,144
Reinsurance in force, December 31, 1943.....	1,678,268	1,740,224	3,418,492
NET IN FORCE, DECEMBER 31, 1943.....	\$ 551,231	\$2,153,421	\$2,704,652

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1942	TAKEN IN 1943, NEW AND RENEWED	CEASED IN 1943, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1943	REINSURANCE	NET IN FORCE AT END OF 1943
Fire.....	\$ 65,961 53	\$ 51,240 99	\$ 39,352 56	\$ 77,849 96	\$ 45,334 90	\$ 32,515 06

SUN INSURANCE OFFICE, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.*Chief or General Agent in Ontario.*—R. L. Stailing, 15 Wellington St. E., Toronto.*Date of Incorporation.*—April 7, 1710. *Date commenced business in Canada.*—June 3, 1892.

Capital stock paid in cash.....	£600,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$1,427,281	Premiums—Ontario (net).....
Liabilities in Canada.....	\$18,621	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....

SUN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Arthur B. Wood, Montreal; 1st Vice-President and Treasurer, E. A. Macnutt, Westmount; 2nd Vice-President, C. S. V. Branch; Secretary, F. J. Cunningham; Actuary, G. W. Bourke; Comptroller, E. E. Duckworth; Joint Treasurer, H. P. Thornhill; Director of Agencies, W. S. Penny.

Directors.—A. B. Wood, Wm. M. Birks, Hon. C. A. Dunning, Carl Riordon, John W. Ross, Ross H. McMaster, Morris W. Wilson, A. Cross, Montreal; Hon. F. P. Brais, Outremont, Que.; Herold Crabtree, G. W. Spinney, E. A. Macnutt, Westmount, Que.; Hon. L. A. Taschereau, Quebec; John A. Tory, Toronto.

Chief or General Agent in Ontario.—C. V. Earl, Sun Life Bldg., Toronto.*Date of Incorporation.*—1865. *Date commenced business in Canada.*—May, 1871.

Capital stock paid in cash.....	\$ 2,000,000	PREMIUMS AND DISBURSEMENTS
Total assets.....	1,108,458,667	Premiums—Ontario (net).....
Ontario business in force (gross).....	359,394,014	Premiums—Total business (net).....
Total business in force (gross).....	3,173,417,467	Total disbursements to policyholders (net)—In Ontario.....
		Total business.....

SVEA FIRE AND LIFE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GOTHENBURG, SWEDEN

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, 276 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—Fred Midgley, 45 Richmond St. W., Toronto.*Date of Incorporation.*—1866. *Date commenced business in Canada.*—June 23, 1927.

Capital stock paid in cash... Kroner	12,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$95,485	Premiums—Ontario (net).....
Liabilities in Canada.....	32,572	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....

SWITZERLAND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Pigeon & Major Ltd., 276 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—McKay Insurance Agency, 43 Victoria St., Toronto.*Date of Incorporation.*—1869. *Date commenced business in Canada.*—January, 1936.

Capital stock paid in cash.... Swiss	3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$299,130	Premiums—Ontario (net).....
Liabilities in Canada.....	223,672	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....

TORONTO GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. E. Naylor; Vice-President, Prof. M. A. Mackenzie, M.A., F.I.A.A., LL.D.; Secretary and Treasurer, C. W. Sykes; General Manager, W. F. Spry.

Directors.—E. C. Braund, C. W. Buchanan, W. P. Fess, Prof. M. A. Mackenzie, M.A., F.I.A.A., LL.D., Ray Lawson, Rt. Hon. A. Meighen, P.C., K.C., G. Larratt Smith, K.C., A. E. Naylor, J. Fyfe Smith.

Date of Incorporation.—July 21, 1921. *Date commenced business in Canada.*—Dec. 20, 1937.

Capital stock paid in cash.....	\$ 284,391	PREMIUMS WRITTEN—CLAIMS INCURRED
Total assets.....	1,971,289	Premiums—Ontario (net).....
Total liabilities.....	1,100,069	Premiums—Total business (net).....
Surplus protection of policyholders.....	871,220	Claims—Ontario (net).....
		Claims—Total business (net).....

*See note on page 1.

THE TRAVELERS FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. B. Foster, K.C., Montreal.*Chief or General Agent in Ontario.*—H. C. Huckvale, 68 Yonge St., Toronto.*Date of Incorporation.*—May 23, 1923. *Date commenced business in Canada.*—Dec. 19, 1929.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	835,694	Premiums—Ontario (net).....	\$166,433
Liabilities in Canada.....	564,583	Premiums—Canada (net).....	646,515
		Claims—Ontario (net).....	105,288
		Claims—Canada (net).....	127,441

THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.*Chief or General Agent in Ontario.*—Robert Fullerton, 68 Yonge St., Toronto.*Date of Incorporation.*—March 25, 1903. *Date commenced business in Canada.*—June 1, 1912.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,077,816	Premiums—Ontario (net).....	\$246,812
Liabilities in Canada.....	512,252	Premiums—Canada (net).....	497,172
		Claims—Ontario (net).....	93,654
		Claims—Canada (net).....	169,985

THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.*Chief or General Agent in Ontario.*—C. N. Macdonald, 68 Yonge St., Toronto.*Date of Incorporation.*—June 17, 1863. *Date commenced business in Canada.*—July 1, 1865

Capital stock paid in cash.....	\$20,000,000	PREMIUMS AND DISBURSEMENTS	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	36,483,303	Premiums—Ontario (net).....	\$1,018,031
Ontario business in force (gross)...	54,245,713	Premiums—Canada (net).....	2,828,443
Canadian business in force (gross)...	144,305,676	Total disbursements to policy-	
		holders (net)—In Ontario.....	667,667
		In Canada.....	2,002,296
		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	1,144,365	Premiums—Ontario (net).....	366,906
Liabilities in Canada.....	846,349	Premiums—Canada (net).....	1,416,899
		Claims—Ontario (net).....	215,181
		Claims—Canada (net).....	938,666

UNION ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.*Chief or General Agent in Ontario.*—H. J. Kerr, Federal Bldg., Toronto.*Date of Incorporation.*—1714. *Date commenced business in Canada.*—1911.

Capital stock paid in cash.....	£50,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$653,697	Premiums—Ontario (net).....	\$120,022
Liabilities in Canada.....	362,268	Premiums—Canada (net).....	360,060
		Claims—Ontario (net).....	48,563
		Claims—Canada (net).....	173,086

*See note on page 1.

THE UNION FIRE, ACCIDENT & GENERAL INSURANCE COMPANY OF PARIS, FRANCE*

(L'Union Compagnie d'Assurances contre l'Incendie, Paris—France)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal.

Chief or General Agent in Ontario.—W. E. A. Johnston, 909 Excelsior Life Bldg., Toronto.

Date of Incorporation.—1828. *Date commenced business in Canada.*—April 11, 1911.

Capital stock paid in cash.....	Frcs.100,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$702,143	Premiums—Ontario (net).....
Liabilities in Canada.....	353,361	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....
		\$ 73,339
		326,582
		41,080
		158,526

UNION INSURANCE SOCIETY OF CANTON, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of Incorporation.—1873. *Date commenced business in Canada.*—September 24, 1917.

Capital stock paid in cash.....	£810,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$3,134,909	Premiums—Ontario (net).....
Liabilities in Canada.....	1,188,618	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....
		\$ 877,599
		1,691,680
		355,625
		734,475

THE UNION MARINE AND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, 480 St. Francois Xavier St., Montreal.

Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.

Date of Incorporation.—1863. *Date commenced business in Canada.*—1918.

Capital stock paid in cash.....	£163,500	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$1,061,315	Premiums—Ontario (net).....
Liabilities in Canada.....	310,185	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....
		\$177,572
		844,024
		291,578
		490,676

UNITED BRITISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—November 30, 1921.

Capital stock paid in cash.....	£600,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$209,160	Premiums—Ontario (net).....
Liabilities in Canada.....	28,152	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....
		Nil
		Nil
		Nil
		Nil

UNITED FIREMEN'S INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, 480 St. Francois Xavier St., Montreal.

Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.

Date of Incorporation.—1860. *Date commenced business in Canada.*—December, 1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	207,910	Premiums—Ontario (net).....
Liabilities in Canada.....	59,880	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....
		\$13,910
		53,434
		8,066
		27,065

*See note on page 1.

UNITED STATES FIDELITY & GUARANTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. E. Kirkpatrick, Toronto.*Chief or General Agent in Ontario.*—Sidney W. Band, 34 King St. E., Toronto.*Date of Incorporation.*—Mar. 19, 1896. *Date commenced business in Canada.*—Mar. 12, 1903.

Capital stock paid in cash.....	\$10,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,911,416	Premiums—Ontario (net).....	\$452,801
Liabilities in Canada.....	1,111,783	Premiums—Canada (net).....	918,619
		Claims—Ontario (net).....	92,757
		Claims—Canada (net).....	216,025

UNITED STATES FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. W. Schaufliker, Toronto.*Chief or General Agent in Ontario.*—E. W. Schaufliker, 18 Wellington St. E., Toronto.*Date of Incorporation.*—1824. *Date commenced business in Canada.*—June 20, 1919.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,247,476	Premiums—Ontario (net).....	\$129,643
Liabilities in Canada.....	330,310	Premiums—Canada (net).....	354,371
		Claims—Ontario (net).....	59,152
		Claims—Canada (net).....	176,659

UNITED STATES GUARANTEE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. L. Harrison, 360 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—W. S. Tomenson, 12 Wellington St. E., Toronto.*Date of Incorporation.*—1890. *Date commenced business in Canada.*—September 30, 1931.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	254,430	Premiums—Ontario (net).....	\$19,643
Liabilities in Canada.....	70,081	Premiums—Canada (net).....	65,159
		Claims—Ontario (net).....	10,534
		Claims—Canada (net).....	42,525

URBAINE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geoff. W. Hadrill, Montreal.*Chief or General Agent in Ontario.*—G. C. Sutherland, 36 Toronto St., Toronto.*Date of Incorporation.*—1838. *Date commenced business in Canada.*—December 1, 1931.

Capital stock paid in cash....	Frcs. 25,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$162,086	Premiums—Ontario (net).....	\$ 3,408
Liabilities in Canada.....	25,256	Premiums—Canada (net).....	12,619
		Claims—Ontario (net).....	9,782
		Claims—Canada (net).....	40,933

THE VICTORY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—V. R. Willemson, Toronto.*Chief or General Agent in Ontario.*—V. R. Willemson, 25 Adelaide St. E., Toronto.*Date of Incorporation.*—1919. *Date commenced business in Canada.*—August 19, 1941.

Capital stock paid in cash.....	\$664,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	292,127	Premiums—Ontario (net).....	\$ 55,898
Liabilities in Canada.....	198,420	Premiums—Canada (net).....	299,768
		Claims—Ontario (net).....	32,675
		Claims—Canada (net).....	121,875

*See note on page 1.

WELLINGTON FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, Herbert Begg; Vice-President, Col. Hon. H. A. Bruce, M.D.; Secretary, J. G. Hutchinson.

Directors.—Herbert Begg, Col. Hon. H. A. Bruce, M.D., W. R. Begg, J. A. Northey, Hon. Jacob Nicol, K.C., J. Robinson, E. B. Stockdale, H. Bruce Begg.

Date of Incorporation.—1837. *Date commenced business in Canada.*—1840.

Capital stock paid in cash.....	\$ 150,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,079,475	Premiums—Ontario (net).....	\$359,050
Total liabilities.....	452,127	Premiums—Total business (net)...	484,053
Surplus protection of policyholders.	627,348	Claims—Ontario (net).....	157,490
		Claims—Total business (net)....	225,074

WESTCHESTER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.

Chief or General Agent in Ontario.—Dale & Company Ltd., Metropolitan Bldg., Toronto.

Date of Incorporation.—Mar. 14, 1837. *Date commenced business in Canada.*—May 28, 1912

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	692,874	Premiums—Ontario (net).....	\$ 86,651
Liabilities in Canada.....	227,602	Premiums—Canada (net).....	278,542
		Claims—Ontario (net).....	32,488
		Claims—Canada (net).....	160,338

THE WESTERN ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington, Toronto; Secretary, C. R. Morrow.

Directors.—W. J. Hastie, K. M. Pringle, E. Willans, Hon. G. Howard Ferguson, P.C., K.C., H. C. Cox, W. M. Cox, K.C., G. A. Brownell, S. H. Logan, Hon. Leighton McCarthy, P.C., K.C., Graham Morrow, G. Stubington, Kenneth Thom, Toronto; W. E. Meikle, Winnipeg; H. J. Wyatt, New York.

Date of Incorporation.—August 31, 1851. *Date commenced business in Canada.*—August, 1851.

Capital stock paid in cash.....	\$ 1,400,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	14,132,118	Premiums—Ontario (net).....	\$ 777,271
Total liabilities.....	8,676,769	Premiums—Total business (net)...	5,328,052
Surplus protection of policyholders.	5,455,349	Claims—Ontario (net).....	365,816
		Claims—Total business (net)....	2,800,595

THE WESTERN LIFE ASSURANCE COMPANY*

HEAD OFFICE, HAMILTON, ONT.

Officers.—President and Managing Director, H. H. Gray, Hamilton; 1st Vice-President, A. R. Goudie, Kitchener; 2nd Vice-President, Dr. O. A. Cannon, Hamilton; Chairman of the Board, Dr. G. E. Greenway, Hamilton; Secretary, O. S. McCombie, Hamilton.

Directors.—Dr. G. E. Greenway, H. H. Gray, Dr. O. A. Cannon, N. F. Firth, F. Harding, C. W. Howe, Hamilton; Dr. C. W. Prowd, Vancouver; Hon. J. T. Haig, K.C., J. C. Haig, Winnipeg; Dr. C. N. M. Black, R. M. Willes Chitty, K.C., Toronto; A. R. Goudie, Kitchener.

Chief Executive Officer in Canada.—Herman H. Gray, Hamilton.

Date of Incorporation.—May, 1910. *Date commenced business in Canada.*—June, 1911.

Capital stock paid in cash.....	\$ 138,040	PREMIUMS AND DISBURSEMENTS	
Total assets.....	1,390,758	Premiums—Ontario (net).....	\$109,626
Ontario business in force (gross)...	3,475,863	Premiums—Total business (net)...	260,148
Total business in force (gross).....	10,276,187	Total disbursements to policyholders (net)—In Ontario.....	30,713
		Total business.....	108,433

*See note on page 1.

THE WESTMINSTER FIRE OFFICE*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. J. Flanagan, Montreal.*Chief or General Agent in Ontario.*—Tomenson, Saunders, Smith & Garfat, 12 Wellington St. E., Toronto.*Date of Incorporation.*—1919. *Date commenced business in Canada.*—December 26, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£100,000	Premiums—Ontario (net).....	Nil
Assets in Canada.....	\$135,033	Premiums—Canada (net).....	Nil
Liabilities in Canada.....	5,569	Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

THE WORLD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—T. W. Gooding, Toronto.*Chief or General Agent in Ontario.*—Robt. H. Leckey, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1924. *Date commenced business in Canada.*—July 14, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$ 31,248
Assets in Canada.....	589,304	Premiums—Canada (net).....	206,959
Liabilities in Canada.....	121,430	Claims—Ontario (net).....	19,878
		Claims—Canada (net).....	127,916

THE WORLD MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.*Chief or General Agent in Ontario.*—Messrs. Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Incorporation.*—1894. *Date commenced business in Canada.*—April 25, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£100,000	Premiums—Ontario (net).....	\$105,557
Assets in Canada.....	\$415,493	Premiums—Canada (net).....	173,561
Liabilities in Canada.....	144,867	Claims—Ontario (net).....	48,189
		Claims—Canada (net).....	75,683

THE YORKSHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, YORK, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Frank E. Dufty, Montreal.*Chief or General Agent in Ontario.*—Geo. McMurrich Sons Ltd., 22 Toronto St., Toronto.*Date of Incorporation.*—1824. *Date commenced business in Canada.*—January 16, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£293,506	Premiums—Ontario (net).....	\$214,008
Assets in Canada.....	\$4,707,359	Premiums—Canada (net).....	558,646
Liabilities in Canada.....	486,466	Claims—Ontario (net).....	75,858
		Claims—Canada (net).....	237,919

ZURICH GENERAL ACCIDENT & LIABILITY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Burgar, Toronto.*Chief or General Agent in Ontario.*—J. H. Burgar, Federal Bldg., Toronto.*Date of Incorporation.*—1872. *Date commenced business in Canada.*—August 20, 1923.

	Swiss Frcs.	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	21,000,000	Premiums—Ontario (net).....	\$ 716,922
Assets in Canada.....	\$2,045,458	Premiums—Canada (net).....	1,432,910
Liabilities in Canada.....	897,481	Claims—Ontario (net).....	485,008
		Claims—Canada (net).....	978,288

*See note on page 1.

(B)

MUTUAL INSURANCE CORPORATIONS

- I. FARMERS' MUTUALS**
 - II. ASSOCIATED NEW ENGLAND FACTORY MUTUALS**
 - III. OTHER MUTUALS**
-
-

I. FARMERS' MUTUAL INSURANCE CORPORATIONS
Assets, December 31, 1943

NAME OF CORPORATION	REAL ESTATE		MORTGAGES		BONDS, DEBENTURES AND OTHER SECURITIES		CASH		CASH PAYMENTS AND INSTALLMENTS OF 1943 UNPAID		DUE FROM REINSURANCE ON LOSSES		INTEREST DUE AND ACCRUED		ALL OTHER ASSETS		TOTAL ASSETS		NET UNASSESSED PREMIUM NOTE RESERVE		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
FIRE																					
1. Algoma.....					25,232	53	5,196	35									30,428	88	59,879	41	
2. Amherst Island.....					14,500	00	217	81									14,717	81	13,804	54	
3. AYR.....	2,230	50			87,501	00	14,202	70	1,191	60			578	04			105,944	24	190,451	61	
4. Bay of Quinte.....					67,240	00	3,570	51	1,209	30			451	00			72,470	81	383,780	72	
5. Bertie and Willoughby.....					64,839	57	1,078	44	247	54			491	16			66,656	71	159,079	43	
6. Blanshard.....					32,000	00	3,634	06	503	10			322	90			36,137	16	95,346	35	
7. Blenheim, North.....					26,050	00	16,507	76	962	55							50,143	21	100,079	80	
8. Brant.....					15,000	00	4,619	82	851	15			87	50			20,558	47	166,656	89	
9. Canadian Millers.....					342,819	87	11,144	94					3,381	86			360,346	67	89,047	45	
10. Caradoc.....					25,756	60	1,113	19	73	76			226	10			28,669	65	116,393	89	
11. Clinton.....					34,000	00	5,182	49	604	78			219	35			40,006	62	124,286	23	
12. Culross.....					49,000	00	1,259	98	904	10			361	25			52,625	33	80,886	37	
13. Dereham and West Oxford.....					10,500	00	9,396	38	601	58							20,892	98	79,752	03	
14. Dorchester, North and South.....					45,000	00	5,947	41					254	17			51,201	58	169,612	78	
15. Downie.....					37,200	00	7,751	00	79	80			234	97			45,265	77	123,457	97	
16. Dufferin.....					95,760	31	12,818	85	139	86			614	70	312	40	109,646	12	278,405	57	
17. Dumfries, N., and Waterloo. S.....					35,000	00	1,363	89	760	85			295	00			37,419	74	180,981	59	
18. Dunwich.....					60,000	00	1,452	59	313	85			576	25			62,342	69	146,529	69	
19. Easthope, South.....	1,600	00			114,112	10	4,536	30	233	35			1,267	29			121,749	04	609,253	00	
20. Ekfrid.....	3,000	00			36,779	03	935	94	273	22			303	33			41,291	52	96,361	00	
21. Elma.....	5,760	16			43,266	11	3,828	94	317	48			686	25			55,658	94	147,853	96	
22. Eramosa.....					20,000	00	2,925	13	573	50							23,498	63	91,086	90	
23. Erie.....					69,000	00	4,247	05	283	34			573	73			74,104	12	131,173	59	
24. Farmers' Central.....	5,000	00	11,000	00	434,073	25	25,171	08	1,940	84	373	00	2,652	63			480,200	80	1,047,672	47	
25. Farmers' Union.....	6,383	16	5,800	00	293,394	62	19,069	89	1,572	03			2,254	40	231	45	328,645	55	419,253	24	
26. Formosa.....					103,120	00	10,996	43	419	26			646	30			115,681	99	251,296	41	
27. Germania.....					87,000	00	15,475	92	1,753	51			779	51			105,008	94	259,913	06	
28. Glengarry.....					45,193	10	2,811	96			1,200	00	225	83	123	50	49,554	39	199,237	39	
29. Grand River.....					35,858	00	3,729	38	123	19			152	29			39,862	86	89,294	60	
30. Grenville Patron.....	1,868	45	8,890	00	125,000	00	13,789	50	555	88							150,881	83	375,065	24	
31. Grey and Bruce.....	2,900	00			58,000	00	4,716	71	1,044	06			329	23	778	00	66,090	00	192,518	35	
32. Guelph Township.....					1,500	00	905	06	275	20							2,740	26	38,879	15	

33. Halton Union.....	10,115 00	76,000 00	6,032 68	464 55	707 25	93,319 48	302,060 55
34. Hamilton Township.....	3,500 00	91,068 62	4,602 68	2,141 94	458 86	101,772 10	282,376 05
35. Hay Township.....		71,654 50	2,692 02	136 80	520 73	75,004 05	267,679 93
36. Hopewell Creek.....		10,000 00	11,632 11	67 70		21,699 81	48,076 35
37. Howard.....	1,900 00	128,998 88	7,368 56	538 90	789 72	142,762 86	284,593 62
38. Howick.....	1,300 00	160,512 94	9,446 62	507 59	1,241 48	173,008 33	416,481 61
39. Kent and Essex.....	1,200 00	373,907 71	17,921 30	2,257 85	2,789 10	397,400 96	676,594 80
40. Lambton.....	7,000 00	215,000 00	16,165 73	887 60	1,596 92	236,200 25	417,707 78
41. Lanark.....		208,825 00	19,218 83	930 06	1,373 92	237,347 81	428,028 49
42. Lennox and Addington.....		70,885 00	7,121 76	879 30	3,325 75	80,550 41	167,213 60
43. Lobo.....	6,850 00	85,500 00	2,241 71		1,338 60	67,591 71	96,156 66
44. London Township.....		83,979 71	3,930 98	1,818 60	1,018 05	90,747 34	140,935 47
45. McGillivray.....		23,500 00	734 92	273 00	246 04	24,753 96	39,655 92
46. McKillop.....	3,330 00	106,882 46	5,600 64	397 12	1,092 30	117,302 52	224,111 69
47. Maple Leaf.....	5,750 58	195,000 00	6,521 22	4,628 00	1,855 30	213,755 10	534,896 50
48. Nissouri.....		83,080 50	2,769 79	517 66	608 40	89,001 35	400,416 96
49. Norfolk.....		9,000 00	1,966 11	182 60	347 40	11,496 11	106,291 02
50. North Kent.....	2,016 72	56,837 50	10,631 77	646 75	442 08	73,320 92	135,751 22
51. Oneida.....		19,000 00	1,971 07	56 05	99 58	21,126 70	36,151 47
52. Ontario Threshermen's.....		46,670 00	4,766 76	335 80		51,772 56	66,585 10
53. Otter.....		111,197 50	4,306 12	997 15	1,063 12	117,563 89	229,604 66
54. Peel County.....	2,000 00	268,060 00	25,332 04	1,609 80	1,400 65	308,452 49	788,433 36
55. Peel and Maryborough.....		109,000 00	6,666 19	1,688 18	646 63	120,001 00	277,235 05
56. Prescott.....		2,200 00	6,342 78	1,354 39	11 00	9,908 17	57,929 48
57. Puslinch.....		8,000 00	487 01	332 05	43 75	8,862 81	42,956 92
58. Saltfleet and Birbrook.....		20,700 37	4,450 42	407 61	159 24	25,717 64	66,311 66
59. Southwell.....		24,740 00	2,166 37	173 16	103 20	27,182 73	92,646 90
60. Townsend.....		13,858 68	563 77	25 30	120 41	14,568 16	94,541 65
61. Usborne and Hibbert.....		87,500 00	6,207 94	487 90	736 15	94,931 99	435,438 75
62. Walpole.....	2,500 00	49,711 90	1,017 93	230 70	515 05	61,618 08	89,834 90
63. Waterloo, North.....	17,500 00	348,000 00	1,553 18	3,380 40	5,753 47	478,337 05	997,480 14
64. Wawanosh, West.....	2,500 00	100,076 00	4,754 12	342 63	761 91	108,534 66	474,435 21
65. Westminster.....		36,884 33	2,175 41		662 86	39,679 60	117,040 35
66. Williams, East.....		27,500 00	5,446 17	411 78	215 07	33,573 02	108,587 26
67. Yarmouth.....		20,940 00	2,832 56	125 25	137 18	24,034 99	87,928 72
TOTALS.....	69,258 99	186,128 08	437,236 73	47,132 85	8,405 22	6,650,343 22	15,535,560 77
WEATHER							
1. Ontario Farmers'.....	1,875 00	37,326 87	6,819 60	429 17	177 70	46,628 34	195,430 75
2. Western Farmers'.....		335,750 00	19,195 58	1,379 09	1,790 41	358,115 08	210,188 55
TOTALS.....	1,875 00	373,076 87	26,015 18	1,808 26	1,968 11	404,743 42	405,609 30

MUTUAL INSURANCE CORPORATIONS FOR 1943

33. Halton Union.....	700 00	25,923 22	26,623 22	66,696 26	93,319 48	3,161	10,335,925	
34. Hamilton Township.....		38,845 50	38,845 50	62,926 60	101,772 10	5,109	11,617,721	
35. Hay Township.....		5,996 18	5,996 18	66,907 87	75,004 05	2,148	9,993,645	
36. Hopewell Creek.....		1,711 24	1,711 24	19,988 57	21,699 81	620	1,785,863	
37. Howard.....	837 86	20,461 92	21,299 78	121,463 08	142,762 86	3,146	12,158,982	
38. Howick.....	4,275 65	18,424 30	18,424 30	154,584 03	173,008 33	5,185	16,290,609	
39. Kent and Essex.....	4,390 00	98,950 16	106,750 81	290,650 15	397,400 96	10,107	30,393,312	
40. Lambton.....	1,323 20	5,547 92	58,261 12	177,939 13	236,200 25	6,376	19,310,470	
41. Lanark.....	200 00	40,322 16	40,968 16	196,379 65	237,347 81	7,201	20,001,245	
42. Lennox and Addington.....	1,150 00	12,987 41	14,137 44	66,412 97	80,550 41	2,242	7,238,575	
43. Lobo.....	505 50	9,306 32	9,811 82	57,779 89	67,591 71	1,070	3,019,947	
44. London Township.....		14,830 31	14,830 31	75,917 03	90,747 34	1,829	5,949,076	
45. McGillivray.....		4,528 40	4,567 85	20,186 11	24,753 96	690	1,748,106	
46. McKillop.....		6,887 25	7,006 25	110,296 27	117,302 52	2,504	8,441,106	
47. Maple Leaf.....		70,667 75	70,667 75	143,087 35	213,755 10	8,526	20,277,371	
48. Nissouri.....	2,600 00	14,296 76	17,296 65	71,704 70	89,001 35	3,466	14,721,229	
49. Norfolk.....	155 67	6,283 79	6,574 66	4,921 45	11,496 11	1,446	3,787,737	
50. North Kent.....	11,924 30	15,311 60	27,235 90	46,084 32	73,320 22	2,212	6,549,679	
51. Oneida.....	650 00	2,053 36	2,703 51	18,423 19	21,126 70	433	1,372,685	
52. Ontario Threshers'.....		6,518 44	6,518 44	45,254 12	51,772 56	1,306	850,145	
53. Otter.....		12,022 02	12,022 02	99,737 66	117,563 89	2,688	9,394,249	
54. Peel County.....		68,295 90	68,438 40	237,014 09	305,452 49	9,839	28,730,888	
55. Peel and Maryborough.....		17,310 54	17,329 24	102,671 76	120,001 00	4,257	13,106,440	
56. Prescott.....	1,200 00	11,493 32	12,693 32	*2,785 15	9,908 17	2,118	3,523,083	
57. Pusinch.....	50 00	2,239 86	2,289 86	6,572 95	8,862 81	752	1,750,187	
58. Salfleet and Binbrook.....	5,225 51	9,147 31	14,447 82	11,269 82	25,717 64	996	2,955,314	
59. Southwold.....	1,500 00	3,563 23	3,563 23	23,619 50	27,182 73	1,098	3,619,200	
60. Townsend.....	1,500 00	6,441 28	7,941 28	6,626 88	14,508 16	1,039	3,641,232	
61. Osborne and Hibbert.....		9,770 70	9,770 70	85,161 29	94,931 99	3,480	15,890,965	
62. Walpole.....	2,400 00	4,883 11	4,883 11	56,734 97	61,618 08	825	3,586,230	
63. Waterloo, North.....		58,470 15	10,015 03	388,606 87	478,337 05	12,992	51,598,473	
64. Wawanosh, West.....		13,753 21	13,753 21	94,781 45	108,534 66	4,382	13,753,215	
65. Westminster.....		1,273 67	1,573 67	38,105 93	39,679 60	1,530	1,782,636	
66. Williams East.....		6,557 37	6,707 37	26,865 65	33,573 02	1,726	4,474,528	
67. Yarmouth.....		5,604 86	5,604 86	18,430 13	24,034 99	1,118	3,490,586	
TOTALS.....	38,240 96	1,168,514 20	25,203 17	4,034 78	1,295,159 55	6,650,343 22	206,571	6,346,545,069
WEATHER								
1. Ontario Farmers'.....		20,231 98	20,231 98	26,396 36	46,628 34	5,266	11,689,670	
2. Western Farmers'.....	446 05	71,538 46	98,530 74	259,584 34	358,115 08	13,615	38,559,655	
TOTALS.....	446 05	91,770 44	118,762 72	285,980 70	404,743 42	18,881	50,249,325	

Includes \$5,275.00 of contingent liability for losses under Rebuilding Clause.

I. FARMERS' MUTUAL INSURANCE CORPORATIONS (Cont'd)
Cash Receipts for the Year Ending December 31, 1943

NAME OF CORPORATION	APPLICATION AND SURVEY FEES		CASH PAYMENTS AND INSTALLMENTS DUE IN 1943		REINSURANCE PREMIUMS DUE IN 1943		CASH PAYMENTS INSTALLMENTS DUE IN PRIOR YEARS		EXTRA PREMIUMS, REINSURANCE REBATES, ENDORSEMENT AND TRANSFER FEES		INTEREST		REINSURANCE LOSSES		OTHER CASH RECEIPTS		TOTAL CASH RECEIPTS		BORROWED MONEY		REALIZATION OF INVESTMENTS		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
FIRE																							
1. Algoma.....	868	50	15,018	72	851	82	92	49	26	65	777	31	500	00	207	70	17,398	88			449	09	
2. Amherst Island.....			724	45	208	98	282	05	9	00	514	95					1,258	00					
3. Ayr.....			21,868	36	1,648	60	1,144	33			2,522	77	2,703	35	409	55	32,104	43					
4. Bay of Quinte.....			51,043	74	5,924	97	538	56	1	15	1,938	96	1,024	80	822	60	56,744	73					
5. Bertie and Willoughby.....			17,430	80	5,138	77	93	80	88	03	2,147	80	1,612	03			24,668	47					
6. Blanshard.....			6,438	00	2,110	94			16	95	1,015	43	141	90			10,393	33					
7. Blenheim, North.....			11,254	90	3,463	59	724	90	25	08	1,373	69	1,017	00	10	00	17,869	16					
8. Brant.....			19,909	95	2,418	90	723	35	144	22	361	85	2,526	81	209	21	26,294	29					
9. Canadian Millers.....			29,631	87							15,117	63			44	00	44,783	50					
10. Caradoc.....			11,683	69	851	82	92	49	54	07	87	95					13,560	02					
11. Clinton.....			17,177	52	208	98	282	05			766	60			1	00	18,436	15					
12. Culross.....			9,269	30	1,648	60	1,144	33	8	80	1,495	52	661	67	25	00	14,253	22	2,700	00			
13. Dereham and West Oxford.....			9,729	25	5,924	97	538	56	92	80	435	48	2,819	84			19,560	96					
14. Dorchester, North and South.....			22,073	50	5,138	77	93	80	145	95	1,058	59	784	49	295	14	29,590	24					
15. Downie.....			9,393	83	2,110	94			21	64	1,280	88	451	03	482	63	13,740	95					
16. Dufferin.....			34,717	30	2,661	21	123	51	530	00	3,109	61	2,062	24	710	80	43,914	67					
17. Dumfries, North, and Waterloo, South.....			21,371	20	4,839	37	989	85	91	95	1,168	27	3,710	18	503	55	32,674	37	2,000	00			
18. Dunwich.....			12,815	64	1,488	15			384	55	4,594	17			240	95	39,507	06					
19. Easthope, South.....			12,550	52	316	50	52	61			1,041	07			142	50	14,103	20	800	00			
20. Ekfrid.....			17,123	91	2,303	83	176	93	176	01	1,536	97	173	44	485	73	21,966	82	6,000	00			
21. Elma.....			5,725	25	2,327	30	775	50	65	17	608	92	14	60			9,516	74					
22. Eramosa.....			10,075	99	1,413	88	167	71	281	41	2,270	52			9	62	14,219	13					
23. Erie.....			133,287	34	17,057	96	3,910	54	1,636	74	13,273	57	6,002	18	2,803	21	177,971	54					
24. Farmers' Central.....			62,607	52	10,224	98	1,115	92	286	18	9,070	51	2,186	01	1,323	13	86,784	25					
25. Farmers' Union.....			23,898	34	6,513	81	460	16	131	94	3,435	26	3,721	69	318	68	38,479	82					
26. Formosa.....			22,753	86	7,283	25	1,837	65	150	82	2,862	19	2,856	07	595	07	38,338	91					
27. Germania.....			36,515	00	996	00			28	00	1,306	24	2,509	40	207	50	41,562	14					
28. Glengarry.....																							
29. Grand River.....			11,239	35	742	00	119	63	9	23	942	50			30	94	13,083	65					
30. Grenville Patron.....			61,013	52			258	19	18	00	3,429	28			30	00	64,748	99					
31. Grey and Bruce.....			20,109	03	3,562	85	1,043	60	377	05	1,667	81	738	24	637	82	28,136	40					

32. Guelph Township.....	7,062 81	515 15	189 00	101 11	35 63	21 15	7,924 85	4,285 00	
33. Halton Union.....	32,623 30	2,600 70	444 75	200 75	2,632 73	345 48	41,179 66	3,157 22	
34. Hamilton Township.....	31,027 94	4,358 76	2,667 25	103 20	2,756 96	55 95	42,375 97	71 26	
35. Hay Township.....	14,853 65	.....	132 35	.....	2,438 66	2 04	17,529 85	.....
36. Hopewell Creek.....	4,573 70	313 05	58 60	.....	393 49	7 90	6,701 04	.....
37. Howard.....	34,201 80	3,839 45	504 80	275 50	4,145 19	273 50	43,818 52	5,878 87	
38. Howick.....	41,297 59	4,858 00	392 65	313 17	4,990 00	35 86	55,059 73	5,000 00	
39. Kent and Essex.....	92,398 30	5,361 23	1,922 24	855 76	11,911 72	359 80	115,110 10	26,724 84	
40. Lambton.....	49,773 93	4,709 45	970 90	141 05	7,131 74	420 20	282 93	63,430 42	
41. Lanark.....	83,787 75	3,188 11	611 36	80 15	5,376 86	1,145 25	99,069 42	10,400 00	
42. Lennox and Addington.....	23,983 27	882 24	408 00	37 75	2,020 21	156 57	27,488 04	.....
43. Lobo.....	7,705 93	292 80	.....	15 60	2,526 38	762 50	11,303 21	40,100 00
44. London Township.....	11,527 07	535 17	1,398 66	5 25	2,998 40	415 05	16,789 60	1,349 73	
45. McGillivray.....	3,164 73	574 90	194 55	21 05	747 99	.....	4,703 22	5,000 00
46. McKillop.....	17,439 67	1,166 21	349 22	13 50	3,755 98	682 94	23,598 10	15,889 41	
47. Maple Leaf.....	62,088 00	12,442 33	4,158 45	436 00	5,863 81	470 00	87,427 89	15,342 55	
48. Nissouri.....	32,027 27	944 89	339 21	43 26	3,132 28	454 87	38,705 19	5,000 00	
49. Norfolk.....	12,900 40	816 76	189 60	30 85	152 50	188 79	14,304 10	.....
50. North Kent.....	19,589 30	3,910 74	835 60	4 50	1,520 00	54 72	25,914 86	.....
51. Oneida.....	4,359 41	480 00	136 08	64 85	515 00	35 60	5,675 87	.....
52. Ontario Threshermen's.....	15,960 30	350 60	212 88	.....	1,342 43	441 24	18,307 45	619 37
53. Otter.....	28,557 01	2,289 62	1,046 90	421 66	3,587 15	51 10	39,030 45	4,200 00	
54. Peel County.....	74,503 85	13,693 13	2,367 19	620 26	8,431 17	299 15	105,228 40	24,000 00	
55. Peel and Maryborough.....	32,997 67	7,544 99	2,014 00	448 06	3,241 26	481 53	47,776 61	.....
56. Prescott.....	11,353 22	3,119 00	1,020 07	47 88	32 46	9 35	16,498 32	.....
57. Puslinch.....	5,030 77	1,342 66	409 21	86 19	225 04	912 80	8,006 85	.....
58. Saltfleet and Binbrook.....	8,023 67	1,008 00	635 47	26 25	747 54	68 86	12,210 79	.....
59. Southwold.....	9,130 79	1,742 94	232 60	21 18	749 64	240 23	12,117 38	.....
60. Townsend.....	12,379 90	1,077 85	56 80	25 20	663 35	500 00	14,818 10	7,000 00	
61. Usborne and Hibbert.....	23,938 85	.....	438 10	104 50	2,955 57	.....	27,437 02	.....
62. Walpole.....	10,026 65	381 85	211 20	.....	1,961 70	387 80	12,969 20	13,540 04
63. Waterloo, North.....	122,735 06	3,970 05	2,263 80	1,078 97	14,933 04	2,497 80	148,672 32	12,200 00	
64. Wawanosh, West.....	33,429 52	1,789 38	384 82	.....	2,790 97	189 94	38,649 63	.....
65. Westminster.....	11,902 79	2,227 60	.....	3 07	1,406 70	.....	15,530 16	1,540 63
66. Williams, East.....	13,623 43	355 95	299 55	55 89	999 22	82 80	15,770 14	10,000 00	
67. Yarmouth.....	11,471 80	774 70	100 60	26 29	680 22	1,400 00	14,453 61	.....
TOTALS.....	1,783,922 50	187,394 42	45,185 51	10,493 20	193,615 79	75,813 99	2,317,921 60	520,972 92	
WEATHER									
1. Ontario Farmers'.....	18,368 18	.....	579 27	16 75	1,052 50	.....	20,139 56	.....
2. Western Farmers'.....	58,593 14	.....	1,186 33	28 75	12,979 61	.....	73,932 05	164,850 00
TOTALS.....	76,961 32	.....	1,765 60	45 50	14,032 11	.....	94,071 61	164,850 00

I. FARMERS' MUTUAL INSURANCE CORPORATIONS (Cont'd)
Cash Disbursements for the Year Ending December 31, 1943

NAME OF CORPORATION	EXPENSES OF MANAGEMENT										TOTAL CASH DISBURSEMENTS	Borrowed Money Repaid	INVESTED										
	AGENTS' COMMISSIONS—FEES		SALARIES, DIRECTORS' AND AUDITORS' FEES		LICENSE FEES		STAMP DUTY		TOTAL EXPENSES OF MANAGEMENT					LOSSES	RE-INSURANCE PREMIUMS	RE-INSURANCE PREMIUMS	OTHER CASH DISBURSEMENTS	TOTAL CASH DISBURSEMENTS					
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.									\$	c.	\$	c.	\$	c.
1. Algonia.....	1,495 00		1,635 10		50 00		611 03		3,791 13		7,063 08		896 25		312 47		480 00		13,142 93		6,000 00		5,000 00
2. Amherst Island.....	74 29		211 00		25 00		91 53		403 82		173 50		17 45		184 85		207 03		24,304 45		18,000 00		47,240 00
3. Ayr.....	1,338 10		1,409 00		100 00		1,114 17		3,991 27		18,175 90		1,326 90		1,619 17		1,312 73		40,387 28		14,000 00		14,000 00
4. Bay of Quinte.....	5,675 39		3,529 80		100 00		3,056 34		12,861 53		23,766 95		1,443 88		390 95		5 75		18,685 74		5,000 00		5,000 00
5. Bertie and Willoughby.....	1,514 06		1,403 30		75 00		699 08		3,691 44		13,153 22		1,413 85		70 00		150 00		5,846 00		3,000 00		3,000 00
6. Blanshard.....	635 00		704 00		50 00		348 63		1,737 63		2,574 52		2,385 53		128 36		500 00		12,352 18		30,000 00		30,000 00
7. Blenheim, North.....	816 00		1,270 00		75 00		683 28		2,794 28		6,544 01		4,535 96		357 11		52 00		19,537 96		15,000 00		15,000 00
8. Brent.....	1,410 50		1,395 30		75 00		1,156 90		1,037 70		10,555 19		4,535 96		357 11		52 00		29,367 87		8,600 00		8,600 00
9. Canadian Millers.....	5 00		5,849 50		50 00		1,933 29		2,837 79		4,602 54		883 54		179 44		234 00		12,932 98		5,000 00		5,000 00
10. Carleton.....	500 00		1,182 05		50 00		525 88		2,257 93		9,378 07		467 12		297 80		10 00		9,145 75		8,000 00		8,000 00
11. Clinton.....	1,377 00		1,142 00		75 00		697 50		3,292 40		5,078 43		467 12		297 80		10 00		9,575 60		5,000 00		5,000 00
12. Culross.....	810 00		843 35		50 00		749 38		2,452 73		5,489 81		911 09		172 70		549 33		15,223 80		15,000 00		15,000 00
13. Dereham and West Oxford.....	422 37		1,045 00		50 00		683 13		2,900 50		8,723 80		3,974 47		278 91		46 12		19,155 54		6,000 00		6,000 00
14. Dorchester, North and South.....	1,806 00		1,293 30		75 00		1,189 06		3,863 36		10,065 75		4,014 55		588 45		623 43		9,095 20		32,937 72		32,937 72
15. Downie.....	1,049 00		2,061 60		100 00		555 76		1,679 76		5,906 09		1,411 04		98 31		568 07		12,123 34		42,015 00		42,015 00
16. Dufferin.....	2,073 00		2,061 60		75 00		1,978 77		6,213 37		17,388 95		2,543 90		161 96		1,230 69		34,485 56		12,000 00		12,000 00
17. Dufferin, N., and Waterloo, S.....	3,299 00		3,299 00		75 00		1,766 35		5,140 35		34,276 60		3,475 96		161 96		1,230 69		14,918 29		13,000 00		13,000 00
18. Dunwich.....	356 50		1,142 25		75 00		1,092 57		2,666 32		11,174 56		232 78		163 99		680 64		39,543 91		9,000 00		9,000 00
19. Easthope, South.....	1,713 50		1,750 15		100 00		1,533 07		5,096 72		25,521 66		17,298 79		17,298 79		1,626 74		9,753 09		16,000 00		16,000 00
20. Ekfrid.....	633 50		946 00		50 00		994 10		2,623 60		6,052 49		297 00		186 53		593 47		23,229 48		5,175 97		5,175 97
21. Elma.....	800 50		1,606 30		75 00		894 39		3,376 19		16,339 76		2,828 18		685 35		800 00		3,556 24		9,000 00		9,000 00
22. Eramosa.....	370 50		719 80		50 00		282 37		1,422 67		455 85		1,580 40		97 32		158 78		10,186 82		9,000 00		9,000 00
23. Erie.....	1,042 00		1,183 70		75 00		473 01		2,773 21		3,860 71		3,002 67		391 45		158 78		100,947 40		98,637 50		98,637 50
24. Farmers' Central.....	7,374 26		6,916 12		250 00		4,624 47		19,194 85		60,872 82		17,633 19		1,536 05		1,710 49		33,509 93		18,000 00		18,000 00
25. Farmers' Union.....	5,532 50		5,934 66		150 00		4,464 41		16,263 87		19,029 53		9,512 76		1,055 53		899 73		46,761 12		104,975 00		104,975 00
26. Formosa.....	2,170 38		2,033 00		100 00		1,118 56		5,721 94		20,464 36		6,410 25		360 19		553 19		25,900 97		27,000 00		27,000 00
27. Germania.....	2,110 00		2,148 10		100 00		1,125 00		5,483 10		15,199 57		4,666 43		551 87		355 46		36,268 25		30,000 00		30,000 00
28. Glenqarry.....	2,285 00		2,034 80		75 00		990 48		5,385 28		26,972 64		3,119 00		435 87		200 00		7,484 70		6,000 00		6,000 00
29. Grand River.....	795 00		1,093 00		50 00		347 82		2,285 82		4,247 37		537 00		907 41		177 12		37,922 53		30,000 00		30,000 00
30. Grenville Patron.....	3,623 51		3,896 00		100 00		1,669 37		9,288 88		27,726 24		10,080 68		4,940 17		371 41		21,628 11		26,000 00		26,000 00
31. Grey and Bruce.....	1,769 31		1,893 50		75 00		2,329 92		6,058 73		10,080 68		4,940 17		371 41		177 12		21,628 11		26,000 00		26,000 00

32. Guelph Township.....	103.50	310.00	50.00	280.21	743.71	6,124.70	762.25	69.58	7,700.21	500.00
33. Halton Union.....	2,300.20	2,357.54	100.00	1,667.97	6,491.71	13,756.29	5,849.75	0.27	1,155.00	16,000.00
34. Hamilton Township.....	3,445.00	2,455.00	100.00	2,670.84	8,670.84	16,703.47	4,154.55	1,525.26	212.50	20,000.00
35. Hay Township.....	817.40	1,092.60	75.00	1,257.17	3,242.17	8,707.34	.....	14.20	12.12	6,500.00
36. Hopewell Creek.....	340.80	473.20	50.00	219.60	1,083.60	4,304.37	676.36	46.07	14.60	1,000.00
37. Howard.....	1,369.57	2,332.50	100.00	1,562.23	5,364.30	23,404.56	3,153.85	987.85	1,896.85	20,000.00
38. Howick.....	3,382.00	3,590.17	100.00	2,086.84	9,159.01	21,656.60	7,641.01	1,045.94	1,747.35	18,000.00
39. Kent and Essex.....	10,073.84	6,203.64	200.00	3,148.63	19,626.11	45,607.18	8,775.06	2,836.40	2,070.61	66,410.00
40. Lambton.....	3,660.00	2,900.00	100.00	2,738.50	9,398.50	29,651.93	4,472.16	1,263.37	3,229.00	25,000.00
41. Lanark.....	7,408.28	6,441.58	100.00	5,125.29	18,775.15	31,504.96	2,057.83	527.47	1,723.55	50,000.00
42. Lennox and Addington.....	4,155.90	2,037.60	75.00	982.59	7,251.09	9,712.35	872.44	759.04	1,137.75	6,500.00
43. Lobo.....	586.25	860.00	50.00	243.30	1,739.55	8,714.38	381.12	220.55	250.00	41,000.00
44. London Township.....	904.50	1,004.00	75.00	421.24	2,404.74	5,927.17	412.43	561.11	500.00	9,000.00
45. McGillivray.....	2.42	456.00	50.00	182.18	930.18	1,335.14	153.95	70.35	.....	7,000.00
46. McKillop.....	941.80	1,943.00	75.00	875.33	3,835.13	5,051.35	1,793.38	164.95	914.35	11,759.16
47. Maple Leaf.....	9,741.55	5,761.70	150.00	2,572.34	18,225.59	20,863.86	15,238.95	2,133.65	2,668.90	23,800.00
48. Niagara.....	1,470.00	1,571.35	100.00	1,046.86	4,188.21	33,598.26	1,802.84	373.33	25.00	5,000.00
49. Norfolk.....	1,200.00	1,160.80	50.00	908.64	3,319.44	9,669.39	689.83	383.81	14,062.44	15,000.00
50. North Kent.....	1,300.00	1,375.00	75.00	850.95	3,600.95	8,404.29	2,140.56	4.20	65.00	3,000.00
51. Oneida.....	292.75	506.50	50.00	182.69	1,031.94	3,171.44	1,040.06	91.45	67.23	5,000.00
52. Ontario Threshermen's.....	3,942.65	2,737.08	25.00	1,641.75	8,346.48	3,195.81	4,035.06	161.10	50.00	7,000.00
53. Otter.....	1,778.50	2,623.30	75.00	1,493.38	5,970.18	16,238.29	14,064.44	1,396.17	31,704.14	11,000.00
54. Peel County.....	5,562.50	4,618.41	200.00	4,505.74	13,886.65	31,871.65	12,671.52	1,210.20	60,640.02	41,100.00
55. Peel and Maryborough.....	2,724.70	2,346.75	100.00	1,685.58	6,857.03	13,130.36	6,740.44	1,021.53	500.00	49,000.00
56. Prescott.....	709.64	1,718.40	50.00	585.99	3,064.03	8,256.52	996.06	380.22	12,666.77	1,700.00
57. Puslinch.....	867.00	867.00	50.00	267.27	1,184.27	4,880.76	965.49	72.34	7,072.89	1,000.00
58. Salfleet and Binbrook.....	642.00	898.00	50.00	449.44	2,039.44	6,141.02	610.00	100.63	226.53	9,117.62
59. Southwell.....	720.00	953.00	50.00	541.51	2,264.51	5,313.95	2,117.99	151.77	916.31	2,000.00
60. Townsend.....	710.00	1,026.00	50.00	412.77	2,198.77	15,520.38	598.70	467.55	18,785.40	4,000.00
61. Usborne and Hibbert.....	2,218.50	1,489.00	100.00	1,222.35	5,029.85	8,177.30	.....	195.04	591.80	9,000.00
62. Walpole.....	1,21.50	1,599.00	50.00	554.88	2,325.38	7,935.25	754.10	92.85	14,200.00	18,000.00
63. Waterloo, North.....	9,442.50	6,720.91	250.00	5,906.71	22,320.12	84,725.78	4,703.75	1,626.41	850.00	50,370.99
64. Wawanosh, West.....	2,683.50	1,715.00	100.00	1,673.68	6,172.18	13,668.41	1,106.21	455.00	2,103.92	20,000.00
65. Westminister.....	470.00	1,088.00	50.00	359.92	1,967.92	6,820.96	1,583.43	486.53	889.15	5,000.00
66. Williams, East.....	929.50	863.00	50.00	755.32	2,597.82	8,272.37	596.74	229.53	100.00	11,000.00
67. Yarmouth.....	338.00	822.00	50.00	324.89	1,534.89	8,731.60	2,073.20	209.56	3,40.40	5,000.00
TOTALS.....	136,823.90	139,216.21	5,500.00	91,689.20	373,229.31	972,769.64	187,810.25	64,800.95	41,690.34	1,241,924.46
WEATHER										
1. Ontario Farmers.....	3,556.93	2,175.00	100.00	2,031.68	7,863.61	5,511.91	.....	133.66	13,509.18	5,000.00
2. Western Farmers.....	15,751.34	4,874.85	200.00	4,800.11	25,636.30	25,031.22	.....	486.27	52,029.02	170,750.00
TOTALS.....	19,308.27	7,049.85	300.00	6,831.79	33,489.91	30,546.13	.....	619.93	65,538.20	175,750.00

*Includes "Fire Prevention Expense" (\$17,007.58); "Donations" to M.F.U.A. British Aid Fund (\$11,195.63) and other war and charitable funds; (\$11,415.41); "Surplus" (\$2,017.73).
 †Includes "Refunds from Surplus."

II. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.

Date Organized.—1860. *Date commenced business in Canada.*—1927.

Total assets	\$10,016,535	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	4,493,159	Premiums—Ontario (net)	\$33,542
		Premiums—Canada (net)	90,343
		Claims—Ontario (net)	8,982
		Claims—Canada (net)	30,531

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY*

Including business of Merchants Mutual Fire Insurance Company

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Robt. C. Mold, Toronto.

Date Organized.—1868. *Date commenced business in Canada.*—1927.

Total assets	\$9,589,714	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	5,192,397	Premiums—Ontario (net)	\$ 57,391
		Premiums—Canada (net)	134,374
		Claims—Ontario (net)	9,250
		Claims—Canada (net)	29,719

BOSTON MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

(Including business of the Paper Mill Mutual Insurance Company)

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.

Date Organized.—1850. *Date commenced business in Canada.*—1927.

Total assets	\$11,539,464	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	5,997,174	Premiums—Ontario (net)	\$ 49,795
		Premiums—Canada (net)	111,205
		Claims—Ontario (net)	19,636
		Claims—Canada (net)	32,562

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY OF NEW ENGLAND*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.

Date Organized.—1875. *Date commenced business in Canada.*—1927.

Total assets	\$7,154,517	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	3,077,080	Premiums—Ontario (net)	\$21,184
		Premiums—Canada (net)	54,380
		Claims—Ontario (net)	4,814
		Claims—Canada (net)	13,671

*See note on page 1.

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY*

HEAD OFFICE, FALL RIVER, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1870. *Date commenced business in Canada.*—1927.

Total assets.....	\$3,248,144	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	1,551,356	Premiums—Ontario (net).....	\$12,801
		Premiums—Canada (net).....	28,618
		Claims—Ontario (net).....	2,221
		Claims—Canada (net).....	7,586

FIREMEN'S MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1854. *Date commenced business in Canada.*—1927.

Total assets.....	\$10,980,364	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	7,109,673	Premiums—Ontario (net).....	8,55311
		Premiums—Canada (net).....	134,561
		Claims—Ontario (net).....	5,351
		Claims—Canada (net).....	30,594

MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.*Chief Agent in Ontario.*—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1835. *Date commenced business in Canada.*—1927.

Total assets.....	\$29,929,872	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	14,573,298	Premiums—Ontario (net).....	8115,761
		Premiums—Canada (net).....	350,468
		Claims—Ontario (net).....	38,222
		Claims—Canada (net).....	119,102

PHILADELPHIA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.*Chief Agent in Ontario.*—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1880. *Date commenced business in Canada.*—1927.

Total assets.....	\$3,948,316	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	1,622,192	Premiums—Ontario (net).....	816,716
		Premiums—Canada (net).....	49,936
		Claims—Ontario (net).....	2,150
		Claims—Canada (net).....	7,892

PROTECTION MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1887. *Date commenced business in Canada.*—1927.

Total assets.....	\$3,891,564	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	2,152,340	Premiums—Ontario (net).....	\$14,158
		Premiums—Canada (net).....	49,274
		Claims—Ontario (net).....	1,075
		Claims—Canada (net).....	7,688

*See note on page 1.

WHAT CHEER MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1873. *Date commenced business in Canada.*—1927.

Total assets.....	84,363,420	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	2,177,846	Premiums—Ontario (net).....	\$26,968
		Premiums—Canada (net).....	61,248
		Claims—Ontario (net).....	2,815
		Claims—Canada (net).....	12,622

WORCESTER MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1855. *Date commenced business in Canada.*—1927.

Total assets.....	\$2,999,704	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	1,550,348	Premiums—Ontario (net).....	\$16,269
		Premiums—Canada (net).....	36,878
		Claims—Ontario (net).....	2,321
		Claims—Canada (net).....	7,686

*See note on page 1.

III. OTHER MUTUALS

THE CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY*

HEAD OFFICE, VAN WERT, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Donald S. Miller, Toronto.

Chief or General Agent in Ontario.—Donald S. Miller, 302 Victory Bldg., Toronto.

Date of Incorporation.—1876. *Date commenced business in Canada.*—August 23, 1923.

Assets in Canada.....	\$204,888	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	71,463	Premiums—Ontario (net).....	\$42,904
		Premiums—Canada (net).....	87,775
		Claims—Ontario (net).....	43,538
		Claims—Canada (net).....	65,493

CUNA MUTUAL INSURANCE SOCIETY*

HEAD OFFICE, MADISON, WIS.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Gordon Smith, Hamilton.

Chief or General Agent in Ontario.—Gordon Smith, P.O. Box 65, Hamilton.

Date of Incorporation.—May 20, 1935. *Date commenced business in Canada.*—Nov. 1, 1942.

Assets in Canada.....	\$145,988	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	11,650	Premiums—Ontario (net).....	\$ 8,137
		Premiums—Canada (net).....	26,330
		Claims—Ontario (net).....	7,416
		Claims—Canada (net).....	23,220

HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, STEVENS POINT, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Frank B. Dalgleish, Toronto.

Chief or General Agent in Ontario.—Frank B. Dalgleish, 55 York St., Toronto.

Date of Incorporation.—1903. *Date commenced business in Canada.*—September, 1920.

Assets in Canada.....	\$520,655	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	260,980	Premiums—Ontario (net).....	\$181,964
		Premiums—Canada (net).....	336,682
		Claims—Ontario (net).....	38,519
		Claims—Canada (net).....	94,467

INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY*

HEAD OFFICE, INDIANAPOLIS, IND.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.

Date of Incorporation.—April 1, 1897. *Date commenced business in Canada.*—June 16, 1932.

Assets in Canada.....	\$146,668	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	40,669	Premiums—Ontario (net).....	\$31,706
		Premiums—Canada (net).....	64,206
		Claims—Ontario (net).....	21,051
		Claims—Canada (net).....	41,546

LIBERTY MUTUAL INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Harrington, 57 Bloor St. W., Toronto.

Date of Incorporation.—Jan. 1, 1912. *Date commenced business in Canada.*—Dec. 30, 1936.

Assets in Canada.....	\$271,153	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	22,850	Premiums—Ontario (net).....	\$24,197
		Premiums—Canada (net).....	38,832
		Claims—Ontario (net).....	—5,236
		Claims—Canada (net).....	5,337

*See note on page 1.

THE LUMBER MUTUAL FIRE INSURANCE COMPANY OF BOSTON, MASS.*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.*Date of Incorporation.*—Feb. 13, 1895. *Date commenced business in Canada.*—Sept. 28, 1931.

Assets in Canada.....	\$240,650	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	63,606	Premiums—Ontario (net).....	\$34,810
		Premiums—Canada (net).....	87,015
		Claims—Ontario (net).....	22,169
		Claims—Canada (net).....	—3,578

LUMBERMEN'S MUTUAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.*Chief or General Agent in Ontario.*—Vance C. Smith, 1201 Concourse Bldg., Toronto.*Date of Incorporation.*—1912. *Date commenced business in Canada.*—July 23, 1920.

Assets in Canada.....	\$793,248	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	469,269	Premiums—Ontario (net).....	\$476,020
		Premiums—Canada (net).....	647,643
		Claims—Ontario (net).....	143,155
		Claims—Canada (net).....	229,891

THE LUMBERMEN'S MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO*

HEAD OFFICE, MANSFIELD, OHIO

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Ottawa.*Chief or General Agent in Ontario.*—E. D. Hardy, 165 Sparks St., Ottawa.*Date of Incorporation.*—1895. *Date commenced business in Canada.*—April 29, 1925.

Assets in Canada.....	\$75,188	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	33,139	Premiums—Ontario (net).....	\$23,019
		Premiums—Canada (net).....	52,760
		Claims—Ontario (net).....	3,344
		Claims—Canada (net).....	21,931

METROPOLITAN LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. C. McDonald, Ottawa.*Chief or General Agent in Ontario.*—P. A. Bowen, 6 Adelaide St. E., Toronto.*Date of Incorporation.*—1866. *Date commenced business in Canada.*—1872.

		PREMIUMS AND DISBURSEMENTS	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	\$386,917,603	Premiums—Ontario (net).....	\$18,660,624
Ontario business in force (gross).....	820,785,935	Premiums—Canada (net).....	46,278,664
Canadian business in force (gross).....	1,556,011,369	Total disbursements to policy-	
		holders (net)—In Ontario.....	10,150,994
		In Canada.....	25,872,519
		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	745,667	Premiums—Ontario (net).....	1,021,306
Liabilities in Canada.....	807,306	Premiums—Canada (net).....	1,716,084
		Claims—Ontario (net).....	1,029,704
		Claims—Canada (net).....	1,633,856

*See note on page 1.

MICHIGAN MUTUAL LIABILITY COMPANY

HEAD OFFICE, DETROIT, MICH.

Manager or Chief Executive Officer in Canada.—Thomas Murdoch, Windsor.

(Not transacting business in Ontario. License limited to operations in Ontario of public vehicles and public commercial vehicles owned and registered in the United States.)

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY OF IOWA*

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Irving Earl Sams, Hamilton.

Chief or General Agent in Ontario.—Irving Earl Sams, 306-320 Imperial Bldg., Hamilton.

Date of Incorporation.—1875. Date commenced business in Canada.—April 3, 1923.

Assets in Canada.....	\$364,370	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	150,464	Premiums—Ontario (net).....	\$101,568
		Premiums—Canada (net).....	230,356
		Claims—Ontario (net).....	29,255
		Claims—Canada (net).....	68,027

MUTUAL BENEFIT HEALTH & ACCIDENT ASSOCIATION*

HEAD OFFICE, OMAHA, NEB.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—L. F. Flaska, Toronto.

Chief or General Agent in Ontario.—L. F. Flaska, 34 King St. E., Toronto.

Date of Incorporation.—1909. Date commenced business in Canada.—December, 1934.

Assets in Canada.....	\$1,526,502	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	1,086,434	Premiums—Ontario (net).....	\$ 799,303
		Premiums—Canada (net).....	2,033,092
		Claims—Ontario (net).....	325,020
		Claims—Canada (net).....	800,219

MUTUAL BOILER INSURANCE COMPANY OF BOSTON

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Incorporated.—1877. Date of initial license in Ontario.—July 16, 1937.

Officers.—President and Treasurer, Marshall B. Dalton; Vice-President and Secretary, John A. Collins.

Directors.—Robert Amory, John W. Arrington, Jr., Harry L. Bailey, S. Bruce Black, Spencer Borden, Winthrop L. Carter, John A. Collins, Marshall B. Dalton, Cyrus Y. Ferris, Hovey T. Freeman, Hans J. Hagge, Charles E. Hodges, Jr., Carleton R. Richmond, Malcolm B. Stone, E. Kent Switt, John L. Wilds.

Chief or General Agent in Ontario.—J. P. McD. Costigan, 372 Bay St., Toronto.

Auditors.—Charles F. Rittenhouse & Co., Boston, Mass.

Statement for the Year Ended December 31, 1943

Balance Sheet—Assets

	IN CANADA	ALL BUSINESS
Authorized value of bonds.....	\$ 25,000 00	\$2,130,900 25
Cash on hand and on deposit.....	4,854 61	264,924 68
Interest accrued.....		13,871 47
Agents' balances and premiums uncollected—written on or after		
October 1, 1943.....	32 75	102,558 84
Amount due from reinsurers.....		35,093 99
TOTAL ADMITTED ASSETS.....	\$ 29,887 36	\$2,547,349 23

*See note on page 1.

Balance Sheet—Liabilities

	IN CANADA	ALL BUSINESS
Provision for unpaid claims.....	\$	\$ 143,183 17
Reserve of unearned premiums.....	5,271 29	819,610 69
Cash dividends to policyholders declared and unpaid.....	655 99	128,037 62
Agency and other expenses due and accrued.....	.....	8,064 01
Taxes due and accrued.....	298 68	46,694 04
Premiums received in 1943 not effective until 1944.....	.....	1,009 17
Other liabilities.....	.....	10,212 98
TOTAL LIABILITIES	\$ 6,225 96	\$1,156,811 68
Excess of assets over liabilities (surplus for protection of policyholders).....	23,661 40	1,390,537 55
TOTAL LIABILITIES AND SURPLUS	\$ 29,887 36	\$2,547,349 23

Profit and Loss Account

	IN CANADA	ALL BUSINESS
Net premiums written.....	\$ 12,439 51	\$1,990,608 45
Reserve of unearned premiums: At beginning of year.....	\$ 4,860 41	\$ 743,962 09
At end of year.....	5,271 29	819,610 69
Increase	\$ 410 88	\$ 75,648 60
Net premiums earned.....	\$ 12,028 63	\$1,914,959 85
Net losses incurred.....	\$	\$ 325,928 95
Total underwriting expenses.....	6,116 60	593,798 66
Underwriting profit.....	\$ 5,912 03	\$ 995,232 24
Other revenue: Interest, dividends and rents earned.....	1,384 71	48,503 59
Special inspection and miscellaneous income.....	.....	4,254 12
Gain from sale of investments.....	.....	9,087 87
Increase in market value of investments.....	.....	4,068 97
	\$ 7,293 74	\$1,061,116 79
Other expenditure: Investment expenses.....	.....	3,574 60
Increase in unadmitted assets.....	.....	7,139 82
NET PROFIT FOR THE YEAR	\$ 7,293 74	\$1,050,432 37

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year.....	\$1,253,373 49
Net profit brought down.....	1,050,432 37
	\$2,303,805 86
Dividends declared during year: To Canadian policyholders.....	\$ 4,972 47
To other policyholders.....	887,227 29
	\$892,199 76
Special reserves.....	21,068 55
	913,268 31
SURPLUS OF ASSETS OVER LIABILITIES AT END OF YEAR	\$1,390,537 55

MUTUAL IMPLEMENT AND HARDWARE INSURANCE COMPANY*†

HEAD OFFICE, OWATONNA, MINN.

Principal Office in Canada, Toronto, Ont

Manager or Chief Executive Officer in Canada.—F. B. Dalglish, Toronto.

Chief or General Agent in Ontario.—F. B. Dalglish, 55 York St., Toronto.

Date of Incorporation.—1904. Date commenced business in Canada.—September, 1920

Assets in Canada.....	\$472,252	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	259,584	Premiums—Ontario (net).....	\$183,664
		Premiums—Canada (net).....	353,052
		Claims—Ontario (net).....	43,079
		Claims—Canada (net).....	105,071

*See note on page 1.

†Name changed from Minnesota Implement Mutual Fire Insurance Company.

NATIONAL RETAILERS MUTUAL INSURANCE COMPANY*

HEAD OFFICE, GLEN COVE, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Concourse Bldg., 100 Adelaide St. W., Toronto.

Date of Incorporation.—March 29, 1837. *Date commenced business in Canada.*—Oct. 14, 1937.

Assets in Canada.....	\$231,607	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	112,407	Premiums—Ontario (net).....	\$123,766
		Premiums—Canada (net).....	178,414
		Claims—Ontario (net).....	19,302
		Claims—Canada (net).....	72,128

NEW YORK LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. V. Raven, Montreal.

Chief or General Agent in Ontario.—Rae Fleming, 320 Bay St., Toronto.

Date of Incorporation.—1841. *Date commenced business in Canada.*—1868.

Assets in Canada.....	\$62,157,102	PREMIUMS AND DISBURSEMENTS	
Ontario business in force (gross)...	38,707,971	Premiums—Ontario (net).....	\$1,247,908
Canadian business in force (gross).....	121,950,123	Premiums—Canada (net).....	3,756,368
		Total disbursements to policy-	
		holders (net)—In Ontario.....	1,430,835
		In Canada.....	3,856,185

NORTHWESTERN MUTUAL FIRE ASSOCIATION*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—A. B. Robertson, Randall Bldg., Vancouver.

Chief or General Agent in Ontario.—D. G. McPherson, Imperial Bldg., Hamilton.

Date of Incorporation.—1901. *Date commenced business in Canada.*—April 22, 1912.

Assets in Canada.....	\$1,171,232	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	533,395	Premiums—Ontario (net).....	\$211,005
		Premiums—Canada (net).....	732,222
		Claims—Ontario (net).....	97,016
		Claims—Canada (net).....	301,059

PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.

Date of Incorporation.—Feb. 26, 1895. *Date commenced business in Canada.*—Oct. 20, 1931.

Assets in Canada.....	\$140,882	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	38,078	Premiums—Ontario (net).....	\$30,440
		Premiums—Canada (net).....	61,044
		Claims—Ontario (net).....	12,642
		Claims—Canada (net).....	30,249

*See note on page 1.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. R. Traynor, Toronto.*Chief or General Agent in Ontario.*—Harold J. Smithers, 2881 Dundas St. W., Toronto.*Date of Incorporation.*—1873. *Date commenced business in Canada.*—February 3, 1909.

Capital stock paid in cash.....\$ 2,000,000

*Life:*Assets in Canada.....155,102,266
Ontario business in force (gross).....375,109,852
Canadian business in force (gross).....692,946,052*Other than Life:*Assets in Canada.....64,622
Liabilities in Canada.....24,188

PREMIUMS AND DISBURSEMENTS

*Life:*Premiums—Ontario (net).....\$12,268,693
Premiums—Canada (net).....22,735,368
Total disbursements to policy-
holders (net)—In Ontario.....5,180,574
In Canada.....10,064,115

PREMIUMS WRITTEN—CLAIMS INCURRED

*Other than Life:*Premiums—Ontario (net).....39,264
Premiums—Canada (net).....52,970
Claims—Ontario (net).....29,325
Claims—Canada (net).....37,568**THE ROYAL GUARDIANS***

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. E. Workman, Westmount; Vice-President, M. M. Johnston, Westmount; General Manager and Treasurer, W. F. Patterson, Westmount; Chairman of the Board, Chas. E. Ward, Montreal; Secretary, R. Pritchard.*Directors.*—C. E. Ward, L. H. Ballantyne, K.C., B. C. Empey, E. E. Workman, C. F. Charbonneau, Montreal; P. Wickham, H. W. Monsell, St. Lambert; W. F. Patterson, M. M. Johnston, Westmount.*Chief or General Agent in Ontario.*—Jas. Brodie, 612 Sherbourne St., Toronto.*Date of Incorporation.*—1910. *Date commenced business in Canada.*—July 1, 1910.

PREMIUMS AND DISBURSEMENTS

*Life:*Total assets.....\$1,022,817
Ontario business in force (gross).....2,610,519
Total business in force (gross).....6,818,540*Life:*Premiums—Ontario (net).....\$ 74,877
Premiums—Total business (net).....141,511
Total disbursements to policy-
holders (net)—In Ontario.....23,860
Total business.....58,808

PREMIUMS WRITTEN—CLAIMS INCURRED

*Other than Life:*Total assets.....11,351
Total liabilities.....11,439*Other than Life:*Premiums—Ontario (net).....562
Premiums—Total business (net).....675
Claims—Ontario (net).....380
Claims—Total business (net).....521**THE STANDARD LIFE ASSURANCE COMPANY***

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. H. C. Kennedy, Montreal.*Chief or General Agent in Ontario.*—G. B. Coyne, 80 King St. W., Toronto.*Date of Organization.*—1825. *Date commenced business in Canada.*—1833.Assets in Canada.....\$20,586,545
Ontario business in force (gross).....11,165,931
Canadian business in force (gross).....39,824,075

PREMIUMS AND DISBURSEMENTS

Premiums—Ontario (net).....\$ 437,486
Premiums—Canada (net).....1,153,034
Total disbursements to policy-
holders (net)—In Ontario.....297,015
In Canada.....630,195**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY***

HEAD OFFICE, BLOOMINGTON, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. E. Patterson, Toronto.*Chief or General Agent in Ontario.*—R. E. Patterson, 465 Bay St., Toronto.*Date of Incorporation.*—1922. *Date commenced business in Canada.*—June, 1938.Assets in Canada.....\$185,280
Liabilities in Canada.....36,030

PREMIUMS AND DISBURSEMENTS

Premiums—Ontario (net).....\$77,215
Premiums—Canada (net).....77,215
Claims—Ontario (net).....24,927
Claims—Canada (net).....24,927

*See note on page 1.

TORONTO MUTUAL LIFE INSURANCE COMPANY**(Formerly Ancient Foresters' Mutual Life Insurance Company)*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. W. B. Ford, Hamilton; Vice-President, H. W. B. Boynton, Toronto; General Manager and Secretary, L. G. Nicholls, Toronto; Consulting Actuary, J. D. Buchanan; Chairman, Chas. G. Dynes, K.C., Hamilton.

Directors.—J. W. B. Ford, C. G. Dynes, K.C., T. A. Collins, W. R. Davis, Hamilton; A. W. Turner, Ph.D., H. W. B. Boynton, L. G. Nicholls, Dr. A. J. Harcourt, Toronto; E. L. Box, Seaforth.

Date of Incorporation.—1934. *Date commenced business in Canada.*—January 2, 1935.

		PREMIUMS AND DISBURSEMENTS	
Assets in Canada.....	\$ 2,108,324	Premiums—Ontario (net).....	\$380,763
Ontario business in force (gross)...	11,709,571	Premiums—Total business (net)...	399,248
Total business in force (gross).....	12,476,888	Total disbursements to policyholders (net) In Ontario.....	83,847
		Total business.....	103,435

UNITED MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. M. Kennedy, Toronto.

Chief or General Agent in Ontario.—R. M. Kennedy, 57 Bloor St. W., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—April 3, 1925.

		PREMIUMS AND DISBURSEMENTS	
Assets in Canada.....	\$286,466	Premiums—Ontario (net).....	\$ 74,243
Liabilities in Canada.....	101,257	Premiums—Canada (net).....	157,770
		Claims—Ontario (net).....	18,609
		Claims—Canada (net).....	53,981

*See note on page 1.

(C)
CASH-MUTUAL INSURANCE CORPORATIONS

(C)

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, KITCHENER, ONT.

Incorporated in 1871 pursuant to the provisions of Chapter 52 of The Consolidated Statutes of Upper Canada, 1859. Its business was, by agreement dated September 15, 1936, and effective November 2, 1936, and approved by Order-in-Council dated December 21, 1936, transferred to The Economical Mutual Fire Insurance Company, incorporated in 1936 by an Act of the Parliament of Canada, 1 Edward VIII, Chapter 54.

Date commenced business.—October 28, 1871.

Officers.—President, Henry Knell; Vice-President, Hon. W. D. Euler; General Manager, F. W. Snyder; Ass't General Manager and Secretary-Treasurer, W. W. Foot.

Directors (as at date of filing statement).—Henry Knell, Hon. W. D. Euler, W. J. Motz, H. C. Krug, H. J. Sims, K.C., R. A. Lang, L. O. Breithaupt, F. W. Snyder, W. H. Somerville, Waterloo.

Total admitted assets..... \$3,583,494
Total liabilities..... 807,255
Surplus protection of policyholders. 2,776,239

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$634,431
Premiums—Total business (net)..... 900,333
Claims—Ontario (net)..... 273,806
Claims—Total business (net)..... 410,483

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, GALT, ONT.

Officers.—President, A. R. Goldie; Vice-President, Wm. Philip; Secretary-Treasurer, Edwin S. Hood; General Manager, J. N. MacKendrick; Ass't General Manager, Edwin S. Hood.

Directors.—A. R. Goldie, J. N. MacKendrick, M. M. Todd, William Philip, W. W. Wilkinson, H. L. McCulloch, Galt; C. Gordon Cockshutt, Brantford; F. G. Rolph, Toronto; H. Mackenzie, London, Ont.

Total admitted assets..... \$3,147,262
Total liabilities..... 687,650
Surplus protection of policyholders. 2,459,612

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$171,732
Premiums—Total business (net)..... 776,891
Claims—Ontario (net)..... 158,599
Claims—Total business (net)..... 341,795

MILLERS NATIONAL INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.

Date of Incorporation.—1865. Date commenced business in Canada.—October 6, 1915.

Assets in Canada..... \$237,864
Liabilities in Canada..... 75,653

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$47,685
Premiums—Canada (net)..... 89,824
Claims—Ontario (net)..... 31,153
Claims—Canada (net)..... 56,413

THE PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STRATFORD, ONT.

Incorporated.—October 2, 1863. Date commenced business.—October, 1863.

Officers.—President, H. W. Strudley; Vice-President, J. A. Makins; Secretary, J. M. Macrae; General Manager, J. A. C. Kay.

Directors (as at date of filing statement).—H. W. Strudley, J. A. Makins, Lieut.-Col. R. M. Trow, W. J. Anderson, H. H. Dempsey, C. D. Dingman, J. M. Riddell, K.C., J. A. C. Kay, John G. Lind.

Auditors.—Monteith & Monteith, Stratford.

*See note on page 1.

Statement for the Year Ended December 31, 1943

Balance Sheet—Assets

Book value of real estate—office premises.....	\$	40,000	00
Mortgage loans on real estate—first liens.....		25,500	00
Amortized book value of bonds, debentures and debenture stocks:			
Not in default.....	\$1,900,549	00	
In default.....	3,813	60	
		<u>1,904,362</u>	<u>60</u>
Book value of stocks.....		44,266	75
Cash on hand and in banks.....		93,270	40
Interest accrued.....	\$	14,840	57
Rents accrued.....		100	00
		<u>14,940</u>	<u>57</u>
Agents' balances and premiums uncollected:			
Written on or after October 1, 1943.....	\$	25,294	47
Premiums due from reinsuring companies:			
Written on or after October 1, 1943.....		5,338	63
		<u>30,633</u>	<u>10</u>
Amount due from reinsurance on losses already paid.....		2,359	13
		<u>\$2,155,332</u>	<u>55</u>
TOTAL ADMITTED ASSETS.....			

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 28,822 31	\$ 28,822 31
Adjustment expenses of said claims.....	500 00	500 00
Total net reserve, \$199,121.42; carried out at 80% thereof.....	159,537 14	159,537 14
Expenses due and accrued.....		10,000 00
Taxes due and accrued.....		10,000 00
Return premiums and balances due agents.....		114 39
Investment reserves.....		150,000 00
Contingency reserves.....		40,000 00
		<u>\$ 398,973 84</u>
TOTAL LIABILITIES.....		1,756,358 71
Excess of assets over liabilities (surplus for protection of policyholders).....		<u>\$2,155,332 55</u>
TOTAL LIABILITIES AND SURPLUS.....		\$2,155,332 55

Profit and Loss Account

	IN CANADA AND ALL BUSINESS
Net premiums written.....	\$ 209,481 89
Reserve of unearned premiums (80%):	
At beginning of year.....	\$163,275 05
At end of year.....	159,537 14
Decrease.....	<u>3,737 91</u>
	<u>\$ 213,219 80</u>
Net premiums earned.....	\$ 91,951 67
Net claims incurred.....	3,588 63
Net adjustment expenses incurred.....	50,537 86
Commissions.....	8,067 60
Taxes.....	40,116 76
Salaries, fees and travelling expenses.....	9,984 97
All other expenses.....	
	<u>204,247 49</u>
Total claims and expenses.....	<u>\$ 8,972 31</u>
Underwriting profit.....	
Other revenue:	
Interest earned—cash and accruals.....	\$ 66,032 01
Adjustment by amortization.....	719 06
	<u>\$ 66,751 07</u>
Dividends earned.....	2,161 90
Profit on sale of securities and real estate.....	6,892 96
	<u>75,805 93</u>
	<u>\$ 84,778 24</u>
Other expenditure:	
Loss on real estate operations.....	\$ 310 78
Reserve for contingencies.....	10,000 00
Head Office premises written down.....	1,000 00
	<u>11,310 78</u>
NET PROFIT FOR THE YEAR.....	\$ 73,467 46

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year.....	\$1,683,211.35
Net profit for the year brought down.....	73,467.40
	<u>\$1,756,678.81</u>
Deduct increase in unadmitted ledger assets.....	320.10
SURPLUS OF ASSETS OVER LIABILITIES AT END OF YEAR.....	<u>\$1,756,358.71</u>

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1942.....	\$51,234,161	\$ 8,827,826	\$60,061,987
Taken in 1943, new and renewed.....	27,918,684	7,119,252	35,037,936
Totals.....	<u>82,152,845</u>	<u>15,947,078</u>	<u>98,099,923</u>
Ceased in 1943, including renewed.....	28,134,550	7,176,550	35,311,100
Gross in force, December 31, 1943.....	\$54,018,295	\$ 8,770,528	\$62,788,823
Reinsurance in force, December 31, 1943.....	13,592,644	2,114,420	15,707,064
NET IN FORCE, DECEMBER 31, 1943.....	<u>\$40,425,651</u>	<u>\$ 6,656,098</u>	<u>\$47,081,749</u>

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1942	TAKEN IN 1943, NEW AND RENEWED	CEASED IN 1943, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1943	REINSURANCE	NET IN FORCE AT END OF 1943
Fire.....	\$ 546,136.52	\$ 322,591.36	\$ 327,243.17	\$ 541,391.71	\$ 141,010.04	\$ 400,384.67

THE PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PORTAGE LA PRAIRIE, MAN.

Officers.—President, M. G. Tidsbury, High Bluff; Vice-President, E. H. Muir, Portage la Prairie; Secretary and General Manager, A. H. Thorpe, Portage la Prairie; Treasurer, A. G. Hall, Portage la Prairie.

Directors.—M. G. Tidsbury, High Bluff; E. H. Muir, Jos. Trimble, James McKenzie, J. C. Miller, K. C., Portage la Prairie; Robt. McDermott, Edwin; E. D. Alder, Oak Lake; Hon. D. L. Campbell, Arthur Sullivan, K. C., Winnipeg.

Chief or General Agent in Ontario.—E. J. B. Dobie, c/o Bonin-Dobie-Jackson Ltd., Whalen Bldg., Port Arthur.

Incorporated, Dominion of Canada.—May, 1930. *Commenced business in Ontario.*—Feb., 1931.

Total admitted assets.....	\$1,138,383	PREMIUMS WRITTEN—CLAIMS INCURRED
Total liabilities.....	472,150	Premiums—Ontario (net).....
Surplus protection of policyholders.....	666,233	Premiums—Total business (net).....
		Claims—Ontario (net).....
		Claims—Total business (net).....

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—February 9, 1863. *Date commenced business.*—May 7, 1863.

Officers.—President, W. G. Weichel; Vice-President, J. H. Simpson; Secretary, J. A. Fischer; General Manager, F. H. Moser; Treasurer, C. G. Durnan.

Directors.—W. G. Weichel, J. H. Simpson, F. H. Moser, E. J. Bauer, Ford S. Kumpf, W. R. Bricker, Wm. Henderson, Sr., P. V. Wilson, F. L. Whitaker.

Auditors.—J. F. Scully, C.A., R. P. Uffelman, C.A.

*See note on page 1.

Statement for the Year Ended December 31, 1943

Balance Sheet—Assets

Book value of real estate—office premises.....	\$	35,000	00
Mortgage loans on real estate—first liens.....		157,320	59
Amortized book value of bonds, debentures and debenture stocks—not in default..		1,983,334	32
Book value of stocks.....		35,375	00
Cash on hand and in banks.....		32,799	40
Interest accrued.....		18,759	69
Agents' balances and premiums uncollected:			
Written on or after October 1, 1943.....	\$	10,019	32
Premiums due from reinsuring companies:			
Written on or after October 1, 1943.....		7,106	50
Amount due from reinsurance on losses already paid.....		47,155	82
		2,623	79
TOTAL ADMITTED ASSETS.....		\$2,312,368	61

Balance Sheet—Liabilities

	IN CANADA	OUTSIDE CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 16,000	\$	\$ 16,000
Total net reserve, \$346,517.88; carried out at 80% thereof.....	277,205	8	277,214
Taxes due and accrued.....			10,585
Return premiums and balances due agents.....			352
Investment reserves.....			59,500
Pension Fund reserve.....			45,063
TOTAL LIABILITIES.....			\$ 408,716
Excess of assets over liabilities (surplus for protection of policyholders).....			1,903,652
TOTAL LIABILITIES AND SURPLUS.....			\$2,312,368

Profit and Loss Account

	IN CANADA	OUTSIDE CANADA	ALL BUSINESS
Net premiums written.....	\$319,912	\$ 20	\$ 319,932
Reserve of unearned premiums (80%):			
At beginning of year.....	\$281,629	\$ 13	\$ 281,643
At end of year.....	277,205	8	277,214
Decrease.....	\$ 4,424	\$ 5	\$ 4,429
Net premiums earned.....	\$324,336	\$ 25	\$ 324,362
Net claims incurred.....	\$141,530	\$	\$ 141,530
Net adjustment expenses incurred.....	3,952		3,952
Commissions.....	66,388	7	66,396
Taxes.....	11,061		11,061
Salaries, fees and travelling expenses.....	78,465		78,465
All other expenses.....			20,968
Total claims and expenses.....			\$ 322,375
Underwriting profit.....			\$ 1,986
Other revenue:			
Interest earned—cash and accruals.....	\$ 78,822		\$ 78,822
Adjustment by amortization.....	77		77
Dividends earned.....		\$ 78,744	\$ 78,744
Net rents earned.....		1,287	1,287
Profit on sale of securities and real estate.....		876	876
Sundry receipts.....		1,105	1,105
		176	176
			\$2,190
			\$ 84,176
Other expenditure:			
Pension Fund reserve.....	\$ 9,733		\$ 9,733
Pension.....	1,200		1,200
War charities, etc.....	1,700		1,700
			12,633
NET PROFIT FOR THE YEAR.....			\$ 71,543

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year.....	\$1,830,978.38
Net profit for the year brought down.....	71,543.44
	\$1,902,521.82
Add decrease in unadmitted ledger assets.....	1,130.78
SURPLUS OF ASSETS OVER LIABILITIES AT END OF YEAR.....	\$1,903,652.60

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1942.....	\$90,293,250	\$ 9,068,785	899,362,935
Taken in 1943, new and renewed.....	46,878,725	6,329,357	53,208,682
Totals.....	\$137,171,975	\$15,398,142	\$152,570,117
Ceased in 1943, including renewed.....	44,127,937	7,540,261	51,668,198
Gross in force, December 31, 1943.....	\$93,044,038	\$ 7,857,881	\$100,901,919
Reinsurance in force, December 31, 1943.....	17,824,175	722,428	18,546,603
NET IN FORCE, DECEMBER 31, 1943.....	\$75,219,863	\$ 7,135,453	\$82,355,316

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1942		TAKEN IN 1943, NEW AND RENEWED		CEASED IN 1943, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1943		REINSURANCE		NET IN FORCE AT END OF 1943	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire.....	864,323	39	458,998	85	450,234	66	873,087	58	179,673	56	693,414	02
Personal Prop. Floater.....			2,357	39	70	00	2,287	39	270	77	2,016	62
TOTALS.....	864,323	39	461,356	24	450,304	66	875,374	97	179,944	33	695,430	64

THE WAWANESA MUTUAL INSURANCE COMPANY*

HEAD OFFICE, WAWANESA, MAN.

Officers.—President, A. T. Hawley, K.C., Winnipeg; Vice-President, J. G. Fraser, Wawanesa; Managing Director and Secretary, H. E. Hemmons, Wawanesa.

Directors.—A. J. Elliott, G. H. Stephens, A. D. Naismith, J. M. Ross, J. G. Fraser, H. F. Stevenson, Wawanesa; A. T. Hawley, K.C., Winnipeg; A. B. Knowlton, Brandon.

Chief or General Agent in Ontario.—J. M. Vanstone, York and Harbor Sts., Toronto.

Date of Incorporation.—Manitoba, 1896; Dominion of Canada, 1929. *Commenced business in Ontario.*—1931.

Total admitted assets..... \$4,426,065
 Total liabilities..... 1,994,462
 Surplus protection of policyholders. 2,431,603

PREMIUMS WRITTEN—CLAIMS INCURRED
 Premiums—Ontario (net)..... \$ 882,825
 Premiums—Total business (net).. 2,543,439
 Claims—Ontario (net)..... 380,343
 Claims—Total business (net).... 1,068,186

*See note on page 1.

(D)
FRATERNAL SOCIETIES

(D)

AID ASSOCIATION FOR LUTHERANS*

HEAD OFFICE, APPLETON, WIS.

Manager or Chief Executive Officer in Canada.—Paul Schendel, Waterloo.
Chief or General Agent in Ontario.—Herbert Jacobi, 83 Patricia Ave., Kitchener.

Assets.....	\$54,690,881	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	1,869,704	Premiums—Ontario (net).....	\$ 49,559
Total insurance in force (gross)....	265,581,696	Premiums—Canada (net).....	65,738
		Premiums—Total (net).....	7,350,924
		Benefits paid—Ontario (net)....	7,913
		Benefits paid—Canada (net)....	8,930
		Total benefits paid (net).....	1,025,343

ALLIANCE NATIONALE*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Director, Dr. H. Cypihot, Montreal; Vice-President, Hon. E. L. Patenaude, Montreal; General Secretary, Georges Monet, Outremont; Chief Medical Officer, Yvon Laurier, M.D.; Legal Adviser, Francis Fauteux, K.C.; Actuary, Jonathan G. Sharp.

Directors.—Hon. E. L. Patenaude, Philius Pare, Eugene Poirier, F. Fauteux, K.C., Aimé Parent, Yvon Laurier, M.D., Montreal; Hon. C. F. Delage, Quebec; Hon. J. A. Brillant, Rimouski.

Chief or General Agent in Ontario.—T. H. Simpson, Hamilton.

Assets.....	\$11,145,642	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	293,450	Premiums—Ontario (net).....	\$ 7,806
Total insurance in force (gross)....	54,535,349	Premiums—Canada (net).....	1,143,927
		Premiums—Total (net).....	1,269,394
		Benefits paid—Ontario (net)....	12,522
		Benefits paid—Canada (net)....	846,561
		Total benefits paid (net).....	924,309

LA SOCIÉTÉ DES ARTISANS CANADIENS-FRANCAIS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Rene Pare, B.A., L.L.L., Montreal; Secretary, Louis J. Marien; Treasurer, G. Constantin; Actuary, J. B. Mabon, F.I.A., F.A.S.

Directors.—Rene Pare, B.A., L.L.L., A. Kironac, Lieut.-Col. E. Hurtubise, Dr. J. D. Gauthier, J. S. Mathieu, J. E. Bélanger, L. Patoine, M.D., Eugène St. Jean, B.A., C. A. Vallerand, J. F. Surprenant, Montreal.

Chief or General Agent in Ontario.—Hon. Gustave Lacasse, M.D., Tecumseh.

Assets.....	\$16,762,225	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross)...	1,269,334	Premiums—Ontario (net).....	\$ 26,498
Total business in force (gross)....	54,659,100	Premiums—Canada (net).....	803,107
		Premiums—Total (net).....	1,150,622
		Benefits paid—Ontario (net)....	31,190
		Benefits paid—Canada (net)....	670,111
		Total benefits paid (net).....	970,999

THE ASSOCIATED CANADIAN TRAVELLERS*

HEAD OFFICE, CALGARY, ALTA.

Officers.—President, W. H. G. Sinclair, Edmonton; Vice-President, H. T. Decatur, Winnipeg; Secretary-Treasurer, J. T. Berrington, Calgary.

Directors.—J. A. Bracken, C. Q. Bown, W. Cain, R. H. Hincks, T. Lumley, J. Reid, G. Cochrane, J. A. Eoll, A. Kennedy, T. Moore, Calgary.

Chief or General Agent in Ontario.—N. Juul, Windsor.

Assets.....	\$ 27,836	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross)...	30,930	Premiums—Ontario (net).....	\$ 4,224
Total business in force (gross)....	134,780	Premiums—Canada (net).....	23,795
		Premiums—Total (net).....	23,795
		Benefits paid—Ontario (net)....	396
		Benefits paid—Canada (net)....	6,975
		Total benefits paid (net).....	6,975

*See note on page 1.

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS

(See THE RELIABLE LIFE INSURANCE SOCIETY, page 129)

CANADIAN ORDER OF FORESTERS

HEAD OFFICE, BRANTFORD, ONT.

Incorporated.—December 1, 1879.

Officers.—High Chief Ranger, W. M. Couper, K.C.; High Vice-Chief Ranger, W. J. Bourke
High Secretary, Alf. P. vanSomeren; High Treasurer, L. L. B. Hamlin, C.A.

Auditors.—W. J. Beney and F. A. R. MacFadden, C.A.

Actuary.—M. A. Mackenzie, M.A., F.I.A.

Members of Governing Executive.—F. Payette, Montreal; S. C. Berridge, Brandon; J. W. Davies, Windsor; A. M. Jones, Smith's Falls; L. E. Jordan, Toronto.

Statement for the Year Ended December 31, 1943

Assets

Ledger Assets

Book value of real estate, less encumbrances—office premises.....	\$ 20,195 69
Amounts secured by Society's certificates in force—liens.....	195,925 84
Book value of bonds, debentures and debenture stocks.....	20,476,553 19
Cash on hand and in banks.....	100,523 01
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$20,793,197 73
Deduct excess of total book value of ledger assets over total authorized value....	278,874 96
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$20,514,322 77

Non-ledger Assets

Total interest, dividends and rents due and accrued.....	\$ 228,347 79
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office.....	58,346 07
Postage on hand.....	57 12
Unexpired insurance.....	6,712 64
Supplies on hand.....	1,765 14
TOTAL NON-LEDGER ASSETS.....	\$ 282,228 76
TOTAL ASSETS.....	\$20,796,551 53

Deduct Assets Not Admitted

Supplies, stationery, unexpired insurance, etc.....	5,581 90
TOTAL ADMITTED ASSETS.....	\$20,791,016 68

Liabilities

MORTUARY FUND:	
Claims due and unpaid.....	\$247,931 77
Present value of claims payable by instalments.....	2,354 00
	\$ 250,285 77
SICKNESS FUND NO. 1:	
Claims due and unpaid.....	2,293 67
SICKNESS FUND NO. 2:	
Claims due and unpaid.....	295 45
GENERAL EXPENSE FUND:	
Salaries, rents and office expenses due and accrued.....	\$ 1,396 41
Auditors' fees.....	125 00
	1,521 41
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED.....	\$ 254,396 30
Contingency reserve.....	1,600,000 00
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES.....	\$ 1,254,396 30

ACTUARIAL RESERVES AS AT DECEMBER 31, 1943:

Mortuary Fund.....	\$16,729,900 00
Sickness Fund No. 1.....	573,700 00
Sickness Fund No. 2.....	33,600 00
Juvenile Fund.....	2,680 00
TOTAL ACTUARIAL RESERVES.....	\$17,339,880 00

Synopsis of Operations by Funds, 1943

	MORTUARY FUND		SICKNESS FUND No. 1		SICKNESS FUND No. 2		JUVENILE FUND		GENERAL EXPENSE FUND		TOTAL	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Total ledger assets at beginning of year.	19,488,306	92	922,857	54	30,203	15	775	34	36,321	50	20,478,464	25
Increase in ledger assets:												
Receipts—												
Premiums, dues and assessments.	589,239	21	40,795	80	11,530	01	2,098	41	46,081	74	689,745	17
Special assessments—war levy.	12,155	42									12,155	42
Interest, dividends and rents.	883,567	25	42,802	61	2,050	80	21	34	270	40	928,712	40
Other receipts.	11,160	94	745	06	4	50			4,233	15	16,143	65
Profit on sale or maturity of ledger assets.	80,235	56									80,235	56
Total receipts.	1,576,358	38	84,343	47	13,585	31	2,119	75	50,585	29	1,726,992	20
Transfers to.	14	85							130,000	00	130,014	85
Total increase in ledger assets.	1,576,373	23	84,343	47	13,585	31	2,119	75	180,585	29	1,857,007	05
Grand total.	21,064,680	15	1,007,201	01	43,788	46	2,895	09	216,906	59	22,335,471	30
Decrease in ledger assets:												
Disbursements—												
Claims.	937,579	95	38,950	25	8,112	85	40	00			984,683	05
Matured endowments.	5,412	00									5,412	00
Surrender values.	53,514	69									53,514	69
Reversionary bonuses.	23,073	67									23,073	67
Premium relief loans.	13,799	02	1,050	60	12	83			263	60	15,126	05
General expenses (see details below).									181,622	59	181,622	59
Gross decrease by adjustment of ledger assets.	147,763	74							1,062	93	148,826	67
Total disbursements.	1,181,143	07	40,000	85	8,125	68	40	00	182,949	12	1,412,258	72
Transfers from.	130,000	00					14	85			130,014	85
Total decrease in ledger assets.	1,311,143	07	40,000	85	8,125	68	54	85	182,949	12	1,542,273	57
TOTAL LEDGER ASSETS AT END OF YEAR.	19,753,537	08	967,200	16	35,662	78	2,840	24	33,957	47	20,793,197	73
Deduct excess of total book value of ledger assets over total authorized value.	258,917	92	19,957	04							278,874	96
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.	19,494,619	16	947,243	12	35,662	78	2,840	24	33,957	47	20,514,322	77
Non-ledger assets.	253,618	35	19,382	25	1,263	90	215	46	7,748	80	282,228	76
TOTAL ASSETS.	19,748,237	51	966,625	37	36,926	68	3,055	70	41,706	27	20,796,551	53
Deduct assets not admitted.									5,534	90	5,534	90
TOTAL ADMITTED ASSETS.	19,748,237	51	966,625	37	36,926	68	3,055	70	36,171	37	20,791,016	63
Liabilities for claims and expenses, due and accrued.	250,285	77	2,293	67	295	45			1,521	41	254,396	30
Contingency reserve.	1,000,000	00									1,000,000	00
Actuarial reserves.	16,729,900	00	573,700	00	33,600	00	2,680	00			17,339,880	00
TOTAL LIABILITIES AND ACTUARIAL RESERVES.	17,980,185	77	575,993	67	33,895	45	2,680	00	1,521	41	18,594,276	30
SURPLUS.	1,768,051	74	390,631	70	3,031	23	375	70	34,649	96	2,196,740	33

Analysis of General Expenses

Head Office expenses—salaries, \$37,811.45; executive fees and expenses, \$3,382.96; War donations, \$1,145.00; actuaries' fees and expenses, \$2,400.00; travelling expenses, \$1,702.28; maintenance of Head Office premises, \$2,626.92; bonding fees, \$3,465.24; insurance, \$214.12; supplies and expenses, \$3,443.07. . . .	\$ 56,191 04
Agency and organization expenses—salaries, \$57,862.94; travelling expenses, \$29,267.66. . . .	87,130 60
All other expenses—advertising, \$3,417.07; exchange, \$1,122.71; express, telegrams and telephone, \$383.87; legal fees, \$1,730.00; medical fees, \$2,974.50; official publications, \$6,935.95; regalia, \$301.66; printing and stationery, \$3,921.93; postage and excise, \$2,685.20; convention and meetings, \$13,540.17; taxes (other than real estate), licenses and fees, \$661.00; unemployment insurance, \$241.38; miscellaneous, \$385.51. . . .	38,300 95
TOTAL.	\$181,622 59

Exhibit of Certificates

	MORTUARY				JUVENILE		SICKNESS	
	IN ONTARIO		TOTAL		IN ONTARIO	TOTAL	IN ONTARIO	TOTAL
	No.	AMOUNT	No.	AMOUNT	No.	No.	No.	No.
		\$ c.		\$ c.				
At end of 1942	16,649	14,818,839 80	36,474	32,287,291 64	132	478	5,854	14,868
New effected	655	587,750 00	1,809	1,661,500 00	137	439	76	539
Old revived	21	23,610 00	64	62,170 00	1	1	6	18
Old increased		226,160 00		486,342 00				
Transferred	1	1,000 00	5	4,000 00			1	
Totals	17,326	15,657,359 80	38,352	34,501,303 64	270	918	5,937	15,425
Less ceased by:								
Death	638	516,604 91	1,194	984,319 99		1	225	263
Maturity	3	1,962 80	7	6,582 80				
Surrender		30,673 19		53,514 69				
Lapse	474	410,840 00	974	859,170 00	20	75	211	818
Decrease		25,099 46		62,073 62				
Transfer	5	7,000 00			1	5		
Total ceased	1,120	992,180 36	2,175	1,965,661 10	21	81	436	1,081
At END OF 1943	16,206	14,665,179 44	36,177	32,535,642 54	249	837	5,501	14,344

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, \$23,857,080.33; Limited Life, \$2,075,795.78; Endowment, \$6,464,826.43; other plans, \$137,940.00. Total, \$32,535,642.51.

Miscellaneous

Number and amount of mortuary and juvenile certificates in force at end of year providing for double accidental death benefits: Mortuary certificates—number, 2,196; amount, \$2,012,250.

Actuary's Valuation Balance Sheet, December 31, 1943

MORTUARY FUND

Liabilities

Whole life certificates	\$11,662,500 00
Whole life certificates, paid-up	2,601,700 00
Twenty pay life certificates	493,200 00
Pay to age 65 life certificates	117,900 00
Endowment certificates maturing at age 65	1,217,400 00
Family protection certificates	18,500 00
Twenty-year endowment certificates	238,700 00
Provision for double indemnity	5,000 00
Death claims under adjustment	250,300 00
Provision for reversionary bonuses, 1944	375,000 00
Contingency reserve	1,000,000 00
Surplus	1,803,700 00
TOTAL	\$19,783,900 00

Assets

Book value of bonds not in default	\$18,454,500 00
Authorized value of bonds in default	798,700 00
Accrued interest	220,500 00
Liens on certificates with interest	234,900 00
Cash on hand	75,300 00
TOTAL	\$19,783,900 00

Basis of the above valuation was the American Men Ultimate Table, AM(5), at 2 1/2% interest.

The mortality experienced during the year 1943 was 87.4% of the expected mortality by the above table.

The average rate of interest earned was 4.62% during 1943.

Ratio of assets to liabilities was 110.03%.

The amount of insurance valued was \$32,535,642.

SICKNESS FUND NO. 1

Liabilities

Liability for future sickness up to a total of \$150 per member among 11,701 members	\$ 885,100 00
Surplus	397,800 00
TOTAL	\$1,282,900 00

Assets

Value of future premiums from 11,701 members.....	\$ 311,400 00
Book value of bonds not in default.....	866,400 00
Accrued interest on these bonds.....	17,300 00
Market value of bonds in default.....	43,400 00
Liens on certificates with interest.....	23,100 00
Cash.....	21,300 00
TOTAL.....	\$1,282,900 00

Basis of the above valuation was the Manchester Unity Whole Society Sickness Table at 3% interest.

The average rate of interest earned was 4.63% during 1943.

SICKNESS FUND NO. 2**Liabilities**

Liability for future sickness prior to age 65 among 2,643 members.....	\$ 250,600 00
Surplus.....	2,500 00
TOTAL.....	\$ 253,100 00

Assets

Valuation of future premiums from 2,643 members.....	\$ 217,000 00
Policy liens with interest.....	200 00
Investments.....	34,500 00
Cash.....	1,300 00
TOTAL.....	\$ 253,100 00

Basis of the above valuation was the Manchester Unity Whole Society Sickness Table at 3% interest.

The interest income during 1943 was in excess of 6%.

JUVENILE FUND**Liabilities**

Reserve.....	\$ 2,680 00
Margin.....	190 00
TOTAL.....	\$ 2,870 00

Assets

Assets.....	\$ 2,870 00
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The above valuations were compiled by M. A. Mackenzie, M.A., Fellow of the British Institute of Actuaries.

THE CANADIAN WOODMEN OF THE WORLD*

HEAD OFFICE, LONDON, ONT.

Officers.—Head Consul Commander, Clair Jarvis, London; Head Adviser, Lieut. Harry Durrant, Toronto; Head Clerk, J. Manning, London; Head Banker, J. H. Saunders, London; Head Managers, H. H. McHattie, J. S. Clouston, Dr. E. P. Smith; Head Physician, J. L. Huffman, M.D., London; Head Escort, G. D. McCleneghan; Head Watchman, W. S. J. Saunders; Head Sentry, Henry Hass.

Chief or General Agent in Ontario.—Clair Jarvis, London.

Assets.....	\$2,176,282	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	2,593,000	Premiums—Ontario (net).....	\$ 56,930
Total insurance in force (gross).....	3,075,800	Premiums—Canada (net).....	84,312
		Premiums—Total (net).....	141,242
		Benefits paid—Ontario (net).....	102,147
		Benefits paid—Canada (net).....	129,365
		Total benefits paid (net).....	231,512

*See note on page 1.

CATHOLIC ORDER OF FORESTERS*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—M. J. Barry, Toronto.*Chief or General Agent in Ontario.*—M. J. Barry, 19 Goodwood Ave., Toronto.

Assets.....	\$42,969,866	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	3,446,080	Premiums—Ontario (net).....	\$ 62,162
Total insurance in force (gross).....	130,069,371	Premiums—Canada (net).....	211,238
		Premiums—Total (net).....	2,702,904
		Benefits paid—Ontario (net).....	96,764
		Benefits paid—Canada (net).....	294,293
		Total benefits paid (net).....	2,097,891

THE GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—Grand President, J. P. Landry, Truro, N.S.; Grand Secretary, P. H. Therien; Grand Treasurer, W. F. Wall; Grand 1st Vice-President, Louis Jacobs; Grand 2nd Vice-President, T. McGuire; Actuary, N. E. Sheppard; Grand Solicitor, J. F. Boland, K.C.

Directors.—J. F. Boland, K.C., Toronto; T. McGuire, W. F. Wall, P. H. Therien, Montreal; J. P. Landry, Truro, N.S.; L. Jacobs, Regina; H. C. Nolan, Ottawa; D. B. Griffith, Fairville, N.B.

Chief or General Agent in Ontario.—Jno. F. Boland, K.C., 401 Reford Bldg., Toronto.

Assets.....	\$1,486,888	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	691,560	Premiums—Ontario (net).....	\$ 17,560
Total insurance in force (gross)...	2,244,171	Premiums—Canada (net).....	50,558
		Premiums—Total (net).....	50,558
		Benefits paid—Ontario (net).....	49,866
		Benefits paid—Canada (net).....	114,974
		Total benefits paid (net).....	114,974

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

HEAD OFFICE, OTTAWA, ONT.

Organized.—1872. *Incorporated.*—July 11, 1893.

Officers.—President, A. H. Brown; Vice-President, F. M. Peters; Secretary, G. C. Gardner; Treasurer, A. W. Grant.

Auditors.—W. H. Casselman and D. A. Smith.*Actuary.*—A. D. Watson.

Governing Executive.—A Board of Management consisting of elected representatives from each of the Departments of the Government.

Statement for the Year Ended December 31, 1943**Assets***Ledger Assets*

Amounts secured by Society's certificates in force—liens.....	\$ 2,171 09
Book value of bonds, debentures and debenture stocks.....	325,920 24
Cash on hand and in banks.....	2,786 14
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$330,877 47
Deduct excess of total book value of ledger assets over total authorized value.....	4,421 02
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$326,456 45

Non-ledger Assets

Total interest due and accrued.....	\$ 4,477 65
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office.....	157 39
TOTAL NON-LEDGER ASSETS.....	\$ 4,635 04
TOTAL ASSETS.....	\$331,091 49
Deduct assets not admitted—interest due on bonds in default.....	1,176 42
TOTAL ADMITTED ASSETS.....	\$329,915 07

Liabilities

Mortuary Fund—premiums, dues and assessments received in advance.....	\$ 159 45
Contingency reserve.....	500 00
Actuarial reserves as at December 31, 1943—Mortuary Fund (including reserve for waivers and 1944 bonuses, \$6,711.00).....	248,598 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES.....	\$249,257 45
SURPLUS.....	\$ 80,657 62

*See note on page 1.

Synopsis of Operations, 1943

		MORTUARY FUND
Total ledger assets at beginning of year.....		\$305,557 79
Increase in ledger assets (receipts):		
Premiums, dues and assessments.....	\$ 24,452 27	
Interest, dividends and rents.....	13,747 45	
Premium on exchange.....	155 21	
Profit on sale or maturity of ledger assets.....	1,572 86	
Total increase in ledger assets.....		39,927 79
Grand total.....		\$345,485 58
Decrease in ledger assets (disbursements):		
Claims.....	\$ 10,925 00	
Bonuses.....	1,282 50	
Surrender values.....	945 50	
Bank charges and tax.....	132 41	
General expenses (<i>see details below</i>).....	1,322 70	
Total decrease in ledger assets.....		14,608 11
TOTAL LEDGER ASSETS AT END OF YEAR.....		\$330,877 47

Analysis of General Expenses

Head Office salaries, \$640.00; auditors' fees, \$100.00; printing and stationery, \$248.30; postage and excise, \$19.40; taxes (other than real estate), licenses and fees, \$55.00; miscellaneous, \$260.00.....	\$ 1,322 70
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Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	No.	AMOUNT
At end of 1942.....	2,551	\$ 1,164,961
New effected.....	183	85,250
Old revived.....	3	1,500
Old increased.....	.....	1,864
Totals.....	2,737	1,253,575
Less ceased by:		
Death.....	27	11,500
Surrender.....	9	4,000
Lapse.....	3	1,250
Decrease.....	.....	195
Total ceased.....	39	16,945
At END OF 1943.....	2,698	1,236,630

Actuary's Valuation Summary, December 31, 1943

ATTAINED AGES	AMOUNT OF BENEFITS	VALUE OF BENEFITS	MONTHLY RATES VALUED	VALUE OF MONTHLY RATES	NET LIABILITY	AMOUNT OF BONUS ADDITIONS	NET LIABILITY FOR BONUS
	\$	\$	\$ c.	\$	\$	\$ c.	\$
Under 25	25,000	5,776	22 36	5,260	516	187 50	44
25-29	65,750	16,818	64 99	14,791	2,027	942 50	242
30-34	180,000	52,386	199 38	43,207	9,179	5,280 00	1,578
35-39	175,125	57,239	217 48	44,768	12,471	7,160 00	2,345
40-44	160,064	60,234	233 48	44,542	15,692	9,327 50	3,541
45-49	224,590	95,494	356 98	62,720	32,774	19,417 50	8,288
50-54	198,000	95,773	346 66	54,739	41,031	22,692 50	11,016
55-59	105,750	57,558	192 14	26,795	30,763	15,960 00	8,714
60-64	53,975	32,094	96 60	11,411	21,683	10,526 00	6,459
65-69	32,776	22,231	65 67	6,392	15,939	7,055 37	4,813
70-74	10,350	7,711	22 13	1,722	5,989	2,577 00	1,923
75-79	3,800	3,073	8 94	522	2,551	1,018 50	823
80-84	1,050	909	3 03	126	783	283 50	245
85-89	200	186	77	17	169	54 00	50
90-94	200	192	65	8	184	54 00	52
TOTALS	1,236,630	508,774	1,831 26	317,020	191,754	102,635 87	50,133

The above valuation was made on the following bases, namely, the National Fraternal Congress Table of Mortality and 4% interest. The monthly rates valued were less than the rates payable by 20c. per \$1,000. The valuation was made by A. D. Watson.

COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. J. Galway, Toronto; 1st Vice-President, H. J. H. Deedman, Toronto; 2nd Vice-President, T. J. Simpson, Toronto; Past President, John Curtis, Toronto; Treasurer, Chas. E. Fice, Toronto; Secretary, Margaret A. Stewart, Toronto; Actuary, Prof. N. E. Sheppard, Toronto.

Directors.—C. A. Lawrence, John Curtis, D. Houston, C. G. Miles, Chas. E. Fice, D. M. Campbell, F. M. Cockburn, H. J. H. Deedman, J. J. Galway, F. T. Northwood, T. W. Melville, E. A. Hughes, T. J. Simpson, J. Sid. Winters, R. R. Strain, J. Harry Dodgson, S. G. Douglas, V. N. Carnahan, J. W. Rickaby, W. A. Morris, H. G. Wright, A. Schaus, H. N. Robertson, F. G. Watson, C. M. Williamson, A. C. Merrett, W. A. Joyce, H. H. W. Nesbitt, A. S. Couper, D. A. McCrimmon, T. P. Allan, Lachlan M. Ross, H. E. Miller, C. B. Stauffer, Jas. W. Davis, Harry Westlake, H. A. Pettit.

Assets.....	\$4,384,457
Ontario certificates in force.....	93,330
Total certificates in force.....	141,960

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 93,330
Premiums—Canada (net).....	110,250
Premiums—Total (net).....	141,960
Benefits paid—Ontario (net).....	145,251
Benefits paid—Canada (net).....	167,171
Total benefits paid (net).....	173,771

THE COMMERCIAL TRAVELERS MUTUAL ACCIDENT ASSOCIATION OF AMERICA*

HEAD OFFICE, UTICA, N. Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—Geo. A. Welch, 213 Laurier Ave. W., Ottawa.

Assets.....	\$5,985,520
Ontario certificates in force (No.)..	1,571
Total certificates in force (No.)...	210,091

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 30,963
Premiums—Canada (net).....	61,374
Premiums—Total (net).....	3,487,355
Benefits paid—Ontario (net).....	16,883
Benefits paid—Canada (net).....	36,416
Total benefits paid (net).....	2,193,340

CROATIAN FRATERNAL UNION OF AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.

Chief or General Agent in Ontario.—R. Douglas Hill, Confederation Life Bldg., Toronto.

Assets.....	\$13,357,070
Ontario insurance in force (gross)...	2,292,143
Total insurance in force (gross).....	61,008,435

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 84,968
Premiums—Canada (net).....	137,823
Premiums—Total (net).....	2,525,002
Benefits paid—Ontario (net).....	49,345
Benefits paid—Canada (net).....	89,024
Total benefits paid (net).....	1,551,341

THE FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA*

HEAD OFFICE, CLEVELAND, OHIO

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.

Chief or General Agent in Ontario.—R. Douglas Hill, Confederation Life Bldg., Toronto.

Assets.....	\$13,585,869
Ontario insurance in force (gross)...	709,175
Total insurance in force (gross).....	63,345,198

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 10,397
Premiums—Canada (net).....	19,260
Premiums—Total (net).....	1,086,104
Benefits paid—Ontario (net).....	2,640
Benefits paid—Canada (net).....	7,279
Total benefits paid (net).....	845,138

*See note on page 1.

HAMILTON FIREMEN'S BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—1910.*Officers.*—Chairman, George Newcombe; Secretary, Bernard Mathews; Treasurer, William Murdoch; Ass't Treasurer, Bernard Mathews.*Auditor.*—C. H. Watson.*Actuary.*—H. H. Wolfenden.*Members of Governing Executive.*—William Kirkaldy, Bertram McSweeney, Bernard Mathews, William Murdoch, Herbert F. Walker, George Newcombe, Reginald Swanborough, James Gordon, Hamilton.

Statement for the Year Ended December 31, 1943

Assets

Book value of bonds, debentures and debenture stocks.....	\$889,415 67
Cash on hand and in banks.....	10,080 37
Notes receivable.....	224 99
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$899,721 03
Deduct excess of total book value of ledger assets over total authorized value.....	13,508 05
TOTAL ADMITTED ASSETS AT AUTHORIZED VALUE.....	\$886,212 98

Liabilities†

Synopsis of Operations, 1943

PENSION FUND

Total ledger assets at beginning of year.....	\$854,417 26
Increase in ledger assets (receipts):	
Premiums, dues and assessments.....	\$ 24,732 42
Interest.....	34,063 32
Donations.....	65 00
Fines.....	55 10
Exchange.....	48 44
Accident insurance premiums.....	10,349 38
Total increase in ledger assets.....	69,313 66
Grand total.....	\$923,730 92
Decrease in ledger assets (disbursements):	
Pensions.....	\$ 23,121 73
General expenses (<i>see details below</i>).....	888 16
Total decrease in ledger assets.....	24,009 89
TOTAL LEDGER ASSETS AT END OF YEAR.....	\$899,721 03

Analysis of General Expenses

Salaries, \$425.00; auditors' fees, \$40.00; actuaries' fees, \$12.14; medical fees, \$50.00; printing and stationery, \$4.86; postage and excise, \$35.00; taxes (other than real estate), licenses and fees, \$100.00; miscellaneous, \$221.16.....	\$ 888 16
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Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			\$ c.
At end of 1942.....	166	20	20,884 76
New pensioners by retirement.....	...	2	2,150 00
New pensioners by disability.....	...	4	3,630 00
Totals.....	166	26	26,664 76
Less ceased by:			
Death.....	...	1	491 52
Retirement.....	2	..	.....
Disability.....	4	..	.....
Total ceased.....	6	1	491 52
AT END OF 1943.....	160	25	26,173 24

†For detail of last actuarial valuation as of December 31, 1942, see page 118 of this Report. See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government or municipal employees.

Actuary's Valuation Balance Sheet, December 31, 1942

Assets	
Funds on hand.....	\$ 834,659 00
Present value of future contributions of present active members.....	207,261 00
Present value of future special receipts.....	3,190 00
TOTAL.....	\$1,045,110 00
Liabilities	
Prospective benefits to active members on retirement.....	\$ 789,924 00
Benefits payable on withdrawal of active members.....	4,690 00
Benefits payable on deaths of active members.....	49,773 00
Benefits payable on accidental death and disability.....	2,656 00
Pensions in course of payment to retired members.....	170,740 00
Death benefits in course of payment.....	120 00
Estimated present value of future expenses.....	8,730 00
Interest reduction reserve.....	15,000 00
Surplus.....	3,475 00
TOTAL.....	\$1,045,110 00

The basis of the above valuation was as follows: Mortality of active members and normal age pensioners—American Men Ultimate Table.

The rates of withdrawal and retirement are the same as used in the previous valuation, as at December 31, 1939.

Rate of interest assumed—4 $\frac{1}{4}$ %.

The valuation was compiled by Hugh H. Wolfenden, F.I.A., F.A.S.

HAMILTON POLICE BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—July 1, 1893.

Officers.—Chairman, J. R. Crocker; Secretary, E. C. Howell; Treasurer, T. Brown.

Auditor.—W. Vernon Smith.

Actuary.—Pipe and Eckler, Toronto.

Members of Governing Executive.—J. Garvie, T. Brown, J. Arno, S. Black, J. Crocker, A. Ellis, E. Howell, Hamilton.

Statement for the Year Ended December 31, 1943

Assets	
<i>Ledger Assets</i>	
First lien mortgage loans on real estate.....	\$160,325 15
Book value of bonds, debentures and debenture stocks.....	681,436 97
Cash on hand and in banks.....	19,498 53
Overpayment of exchange tax.....	40 85
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$861,301 50
Deduct excess of total book value of ledger assets over total authorized value.....	9,476 00
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$851,825 50
<i>Non-ledger Assets</i>	
Notes receivable.....	69 00
TOTAL ASSETS.....	\$851,894 50
Deduct assets not admitted—unauthorized mortgage loans.....	32,960 38
TOTAL ADMITTED ASSETS.....	\$818,934 12
Liabilities	
Net required reserve, per actuary's report.....	\$765,621 00
Interest reserve.....	50,000 00
Surplus.....	3,313 12
TOTAL.....	\$818,934 12

Synopsis of Operations, 1943

		PENSION FUND
Total ledger assets at beginning of year.....		\$815,912 76
Increase in ledger assets (receipts):		
Premiums, dues and assessments.....	\$ 23,588 16	
Special assessments.....	530 10	
Interest, dividends and rents.....	36,273 58	
Miscellaneous.....	897 29	
Profit on sale or maturity of ledger assets.....	336 50	
Total increase in ledger assets.....		61,620 63
Grand total.....		\$877,533 39

Decrease in ledger assets (disbursements):		
Claims.....	\$ 15,367 24	
General expenses (see details below).....	864 65	
Total decrease in ledger assets.....		16,231 89
TOTAL LEDGER ASSETS AT END OF YEAR.....		<u>\$861,301 50</u>

Analysis of General Expenses

Salaries, \$425.00; auditors' fees, \$125.00; legal fees, \$63.50; medical fees, \$10.00; printing and stationery, \$59.28; taxes (other than real estate), licenses and fees, \$105.00; miscellaneous, \$76.87.....	\$	<u>864 65</u>
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Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
At end of 1942.....	171	8	\$ 7,559 64
New members.....	1		5,472 48
New pensioners by retirement.....	...	5	...
Totals.....	172	13	13,032 12
Less ceased by:			
Death.....	2	4	3,460 68
Withdrawal.....	9	..	.....
Retirement.....	5	..	.....
Total ceased.....	16	4	3,460 68
AT END OF 1943.....	156	9	9,571 44

Actuary's Valuation Balance Sheet, December 31, 1943

Assets

Bonds.....	\$668,381 00
First mortgages on real estate.....	160,325 00
Cash.....	19,499 00
Notes receivable.....	41 00
Accrued interest.....	10,101 00
TOTAL ASSETS.....	<u>\$858,347 00</u>

Liabilities

Liability for future pensions to active members.....	\$833,525 00
Liability for disability pensions to active members.....	18,966 00
Liability for death benefits.....	58,973 00
	<u>\$911,467 00</u>
Less present value of future contributions.....	239,585 00
Reserves for active members.....	\$671,882 00
Reserves for nine pensioners receiving \$797.62 per month.....	93,739 00
	<u>\$765,621 00</u>
Interest reserve.....	50,000 00
Surplus.....	42,726 00
TOTAL.....	<u>\$858,347 00</u>

The basis of the above valuation was as follows:

1. Mortality—
 - (a) For Active members—AM(5) Table of Mortality with interest at 4%.
 - (b) For service pensioners—Rutherford's Table with interest at 4%.
 - (c) For disabled lives—Hunter's Table of Mortality among disabled lives with interest at 4%.
 2. Disability—Actuarial Society's Table 1 (1926) with interest at 4%.
- Above valuation was compiled by S. H. Pipe, F.A.S., F.A.I.A., A.I.A.

THE INDEPENDENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO, ONT.

Officers.—Supreme Chief Ranger, Victor Morin, LL.D., Montreal; Past Supreme Chief Ranger, W. W. Dunlop, Toronto; Supreme Vice-Chief Ranger, J. J. Rossbottom, New York, N. Y.; Supreme Secretary, John F. Lang, Toronto; Supreme Treasurer, P. B. Fallis, Toronto; Supreme Physician, C. B. Parker, M.D., Toronto; Supreme Councilmen, W. R. Blight, Toronto, E. A. Jonas, Chicago, Ill., F. E. Hand, Buffalo, N. Y., F. E. Hand, Jr., Los Angeles, Cal., G. H. Becker, M.D., San Francisco, Cal.; Supreme Counsellor, Robert Bigelow, Toronto.

Assets.....	\$46,514,922	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	\$19,118,239	Premiums—Ontario (net).....	\$ 467,002
Total insurance in force (gross)....	101,304,808	Premiums—Canada (net).....	754,011
		Premiums—Total (net).....	2,440,035
		Benefits paid—Ontario (net)....	736,825
		Benefits paid—Canada (net)....	1,142,326
		Total benefits paid (net).....	3,106,565

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Isadore M. Babrove, 1117 St. Catherine St. W., Montreal.

Chief Agent in Ontario.—I. Weinrot, 20 Claxton Blvd., Toronto.

Assets.....	\$1,130,130	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	328,284	Premiums—Ontario (net).....	\$16,345
Total insurance in force (gross)....	8,165,193	Premiums—Canada (net).....	38,123
		Premiums—Total (net).....	377,287
		Benefits paid—Ontario (net)....	3,512
		Benefits paid—Canada (net)....	7,170
		Total benefits paid (net).....	126,322

KNIGHTS OF COLUMBUS*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Francis Fauteux, Montreal.

Chief or General Agent in Ontario.—Dr. G. J. Lunz, Hamilton.

Assets.....	\$56,296,633	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	2,012,150	Premiums—Ontario (net).....	\$ 44,033
Total insurance in force (gross)....	252,131,435	Premiums—Canada (net).....	394,672
		Premiums—Total (net).....	4,421,699
		Benefits paid—Ontario (net)....	9,500
		Benefits paid—Canada (net)....	146,576
		Total benefits paid (net).....	3,139,351

LONDON POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Incorporated.—January 1, 1895.

Officers.—Chairman, Mervyn Coxworth; Secretary, F. G. Carroll; Treasurer, A. E. Knight.

Auditors.—S. C. Ferguson and W. J. McCullough.

Actuary.—J. A. Campbell, F.A.S.

Members of Governing Executive.—Mervyn Coxworth, F. Hart, F. Carroll, A. E. Knight, C. Noltie, London.

Statement for the Year Ended December 31, 1943

Assets		
Book value of bonds, debentures and debenture stocks.....		\$422,480 45
Cash on hand and in banks.....		11,564 76
TOTAL ADMITTED ASSETS.....		<u>\$434,045 21</u>

Liabilities†

*See note on page 1.

†For last actuarial valuation as at December 31, 1942, see page 119 of 1943 Report (Business of 1942). See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, re societies with membership limited to government or municipal employees.

Synopsis of Operations, 1943

		PENSION FUND
Total ledger assets at beginning of year.....		\$412,935 18
Increase in ledger assets (receipts):		
Premiums, dues and assessments.....	\$ 7,958 03	
Interest.....	15,430 36	
Donations.....	106 00	
Profit on sale or maturity of ledger assets.....	5,835 97	
Total increase in ledger assets.....		29,330 36
Grand total.....		\$442,265 54
Decrease in ledger assets (disbursements):		
Pensions.....	\$ 8,965 27	
General expenses (see details below).....	255 06	
Total decrease in ledger assets.....		9,220 33
TOTAL ADMITTED ASSETS.....		\$434,045 21

Analysis of General Expenses

Auditors' fees, \$15.00; actuaries' fees and expenses, \$125.00; taxes, licenses and fees, \$55.00; legal fees, \$15.00; miscellaneous, \$45.06.....	\$ 255 06
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Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)		TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT	
At end of 1942.....	67	5	\$	c.
New members.....	5	..	6,466	20
New pensioners by retirement.....	..	2	2,314	44
Old revived.....	2	..		
Totals.....	74	7	8,780	64
Less ceased by:				
Withdrawal.....	1	..		
Retirement.....	2	..		
Disability.....	1	..		
Total ceased.....	4	..		
AT END OF 1943.....	67	7	8,780	64

LUTHERAN BROTHERHOOD*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—B. S. Parker, Canadian Bank of Commerce Chambers, Winnipeg.

Assets.....	\$17,878,949	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	174,900	Premiums—Ontario (net).....	\$ 5,493
Total insurance in force (gross).....	101,115,454	Premiums—Canada (net).....	21,302
		Premiums—Total (net).....	3,351,873
		Benefits paid—Ontario (net).....	2,110
		Benefits paid—Canada (net).....	5,695
		Total benefits paid (net).....	\$86,953

THE MACCABEES*

HEAD OFFICE, DETROIT, MICH.

Principal Office in Canada, Windsor, Ont.

Manager or Chief Executive Officer in Canada.—Mabel T. Blake, Windsor.
Chief or General Agent in Ontario.—F. Garber, 316 Bloor B'ldg., Toronto.

Assets.....	\$60,796,214	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	3,234,521	Premiums—Ontario (net).....	\$ 82,391
Total insurance in force (gross).....	235,897,230	Premiums—Canada (net).....	538,316
		Premiums—Total (net).....	6,711,189
		Benefits paid—Ontario (net).....	87,044
		Benefits paid—Canada (net).....	217,152
		Total benefits paid (net).....	\$4,127,469

*See note on page 1.

THE MINISTERS LIFE AND CASUALTY UNION*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—Edmund P. Stewart, Toronto.
Chief or General Agent in Ontario.—Edmund P. Stewart, 30 Bloor St. W., Toronto.

Assets.....	\$ 4,148,703
Ontario insurance in force (gross).....	614,500
Total insurance in force (gross).....	15,828,941

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 36,585
Premiums—Canada (net).....	69,025
Premiums—Total (net).....	872,443
Benefits paid—Ontario (net).....	19,410
Benefits paid—Canada (net).....	33,546
Total benefits paid (net).....	489,263

NATIONAL FRATERNAL SOCIETY OF THE DEAF*

HEAD OFFICE, OAK PARK, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. T. Shilton, Toronto.
Chief or General Agent in Ontario.—J. T. Shilton, 202 Dalhousie St., Toronto.

Assets.....	\$2,474,451
Ontario insurance in force (gross).....	229,060
Total insurance in force (gross).....	6,659,642

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 5,061
Premiums—Canada (net).....	5,927
Premiums—Total (net).....	151,428
Benefits paid—Ontario (net).....	1,659
Benefits paid—Canada (net).....	2,219
Total benefits paid (net).....	98,271

ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Incorporated.—September 13, 1880.

Officers.—President, O. H. Gidley; Vice-President, A. B. Blay; Secretary, Geo. T. Hair; Treasurer, G. M. Adams.

Auditors.—A. G. Calder, F.C.A., and J. W. Westervelt, C.A.

Actuary.—D. P. Morris, B.A., F.A.S., A.A.I.A.

Members of Governing Executive.—F. L. Mantz, O. H. Gidley, A. B. Blay, G. M. Adams, L. S. Wood, C. W. Nicholls, Geo. T. Hair, H. W. Ball, F. E. Hess, F. T. Johnston, S. J. Martin, H. V. Nicholls, G. R. Keenleyside, C. J. Atkins, London; W. D. Martin, Stratford.

Statement for the Year Ended October 31, 1943†

Assets

Ledger Assets

Amounts owing under agreements of sale of real estate.....	\$ 1,420 00
First lien mortgage loans on real estate.....	375,268 35
Book value of bonds, debentures and debenture stocks.....	855,308 80
Cash on hand and in banks.....	10,740 27
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$1,242,737 42

Non-ledger Assets

Total interest and rents due and accrued.....	16,442 43
TOTAL ADMITTED ASSETS.....	\$1,259,179 85

Liabilities

MORTUARY FUND:	
Claims due and unpaid.....	\$ 9,459 00
Provision for unreported claims.....	1,000 00
Contingency reserve.....	45,000 00
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVE.....	\$ 55,459 00
Actuarial reserve as at October 31, 1943—Mortuary Fund.....	967,589 02
Surplus.....	236,131 83
TOTAL.....	\$1,259,179 85

*See note on page 1.

†In accordance with Section 258 of The Insurance Act, the Superintendent may accept statements compiled at other than the calendar year end if the society's by-laws provide for a fiscal year other than the calendar year.

Synopsis of Operations for Fiscal Year Ended October 31, 1943

		MORTUARY FUND
Total ledger assets at beginning of year.....		\$1,206,373 87
Increase in ledger assets (receipts):		
Premiums, dues and assessments.....	\$ 25,516 00	
Interest and rents.....	58,604 32	
Profit on sale or maturity of ledger assets.....	3,935 87	
Total increase in ledger assets.....		88,056 19
Grand total.....		\$1,294,430 06
Decrease in ledger assets (disbursements):		
Claims.....	\$ 33,538 00	
General expenses (see details below).....	18,154 64	
Total decrease in ledger assets.....		51,692 64
TOTAL LEDGER ASSETS AT END OF YEAR.....		\$1,242,737 42

Analysis of General Expenses

Head Office expenses—salaries, \$5,379.50; auditors' fees, \$600.00; actuaries' fees and expenses, \$200.00; travelling expenses, \$484.97; rents, \$1,080.00; grant to Relief Fund, \$2,500.00; miscellaneous, \$2,582.08.....	\$ 12,826 55
All other expenses—agency commissions, \$119.00; express, telegrams and telephone, \$109.35; legal fees, \$25.00; printing and stationery, \$518.46; postage and excise, \$297.48; taxes (other than real estate), licenses and fees, \$150.00; miscellaneous, \$4,108.80.....	5,328 09
TOTAL.....	\$ 18,154 64

Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	No.	AMOUNT
At end of 1942.....	2,369	\$ 1,522,234
New effected.....	220	129,458
Old revived.....	1	700
Totals.....	2,590	1,652,392
Less ceased by:		
Death.....	47	28,405
Lapse.....	52	33,479
Total ceased.....	99	61,887
At END OF 1943.....	2,491	1,590,505

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, \$1,590,505.

Actuary's Valuation Balance Sheet, October 31, 1943

Assets

Assets.....	\$1,259,179 85
Present value of future premiums.....	178,730 37
TOTAL.....	\$1,437,910 22

Liabilities

Liabilities.....	\$ 10,459 00
Present value of sums assured.....	1,146,319 39
Reserve for depreciation of securities.....	45,000 00
Excess of total assets over total liabilities.....	236,131 83
TOTAL.....	\$1,437,910 22

The basis of the above valuation was the British Offices Ultimate Table O.M.(5) with interest at 3%. The rate of expense charge was taken as 47.5%.

Total insurance valued was \$1,590,505.

Ratio of solvency was 119.67%.

The above valuation was compiled by D. P. Morris, B.A., F.A.S., F.A.I.A.

GRAND ORANGE LODGE OF BRITISH AMERICA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Lieut.-Col. Hon. T. A. Kidd; Vice-President, J. F. Harper; Secretary-Treasurer, L. H. Reid; Actuary, H. H. Blakeman.

Directors.—Lieut.-Col. Hon. T. A. Kidd, M.P.P., James F. Harper, C. H. Spooner, James Black, R. Hardy-Small.

Assets	\$2,085,977	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	3,366,537	Premiums—Ontario (net).....	\$ 94,716
Total insurance in force (gross).....	4,537,031	Premiums—Canada (net).....	125,745
		Premiums—Total (net).....	130,090
		Benefits paid—Ontario (net).....	72,186
		Benefits paid—Canada (net).....	86,921
		Total benefits paid (net).....	88,749

THE ORDER OF ITALO CANADIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—Supreme Venerable, A. Mei; Ex-Supreme Venerable, N. Vigilante; Supreme Treasurer, A. Fabi; Recorder Secretary, R. Rossi; Supreme Orator, T. Boschi; Trustees, A. Bartolotti, L. Palermo, G. Violino, A. Spada, D. DiGiulio, L. Gabrielle.

Assets.....	\$ 42,877	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	62,624	Premiums—Ontario (net).....	\$ 4,270
Total insurance in force (gross).....	173,724	Premiums—Canada (net).....	10,866
		Premiums—Total (net).....	10,866
		Benefits paid—Ontario (net).....	749
		Benefits paid—Canada (net).....	4,049
		Total benefits paid (net).....	4,049

ONTARIO SECONDARY SCHOOL TEACHERS' FRATERNAL SOCIETY

HEAD OFFICE, 30 BLOOR ST. W., TORONTO, ONT.

Incorporated.—September 12, 1939.

Officers.—Chairman, H. T. Donaldson; Vice-Chairman, W. S. Hall; Secretary-Treasurer, R. W. E. McFadden.

Auditors.—E. Hampson and H. G. Harvey.

Actuary.—M. A. Mackenzie, M.A., F.I.A.

Members of Governing Executive.—J. W. Ansley, H. T. Donaldson, Toronto; E. O. Hall, London; W. S. Hall, Wingham; K. S. Hill, Belleville; A. C. Morris, Stratford.

Statement for the Year Ended December 31, 1943**Assets***Ledger Assets*

Book value of bonds, debentures and debenture stocks	\$ 29,947 90
Cash on hand and in banks	9,148 81
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$ 39,096 71

Non-ledger Assets

Total interest accrued.....	189 58
TOTAL ADMITTED ASSETS.....	\$ 39,286 29

Liabilities

MORTUARY FUNDS:	
Claims due and unpaid.....	\$ 2,000 00
Actuarial reserve.....	40,270 00
TOTAL.....	\$ 42,270 00

*See note on page 1.

Synopsis of Operations by Funds, 1943

	MORTUARY FUND		GENERAL EXPENSE FUND		TOTAL	
	\$	c.	\$	c.	\$	c.
Total ledger assets at beginning of year.....	28,583	34	3,048	06	31,631	40
Increase in ledger assets:						
Receipts—						
Premiums, dues and assessments.....	9,077	28	.....	.....	9,077	28
Interest.....	781	85	.....	57 38	839	23
Transfers to.....	.....	.....	.....	907 72	907	72
Total increase in ledger assets.....	9,859	13	.....	965 10	10,824	23
Grand total.....	38,442	47	.....	4,013 16	42,455	63
Decrease in ledger assets:						
Disbursements—						
Claims.....	2,000	00	.....	.....	2,000	00
General expenses (<i>see details below</i>).....	.....	.....	.....	451 20	451	20
Transfers from.....	907	72	.....	.....	907	72
Total decrease in ledger assets.....	2,907	72	.....	451 20	3,358	92
TOTAL LEDGER ASSETS AT END OF YEAR.....	35,534	75	.....	3,561 96	39,096	71
Non-ledger assets.....	189	58	.....	.....	189	58
TOTAL ADMITTED ASSETS.....	35,724	33	.....	3,561 96	39,286	29
Total liabilities and actuarial reserves.....	42,270	00	.....	.....	42,270	00
Deficit OR SURPLUS (\$) <i>.....</i>	6,545	67	(S)3,561	96	2,983	71

Analysis of General Expenses

Salaries, \$200.00; auditors' fees, \$10.00; actuaries' fees and expenses, \$100.00; medical fees, \$9.00; printing and stationery, \$33.85; postage and excise, \$32.80; taxes (other than real estate), licenses, fees, \$30.00; miscellaneous, \$35.55... \$ 451 20

Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	No.	AMOUNT
At end of 1942.....	950	\$ 950,000
New effected.....	18	18,000
Old revived.....	8	8,000
Totals.....	976	976,000
Less ceased by:		
Death.....	4	4,000
Maturity.....	2	2,000
Expiry.....	40	40,000
Surrender.....	18	18,000
Total ceased.....	64	64,000
AT END OF 1943.....	912	912,000

Total amount of mortuary certificates in force at end of year analyzed as to plan—Term, \$912,000.

Actuary's Valuation Balance Sheet, December 31, 1943

MORTUARY FUND

Liabilities

Value of future claims from 912 members.....	\$207,500 00
Outstanding claims.....	2,000 00
TOTAL.....	<u>\$209,500 00</u>

Assets

Value of 93% of future premiums from 912 members.....	\$167,230 00
Book value of bonds.....	28,950 00
Cash.....	6,590 00
Accrued interest.....	190 00
Deficit.....	6,540 00
TOTAL.....	<u>\$209,500 00</u>

The basis of the above valuation was the AM(5) Table of Mortality with 3% interest, and it was assumed that 93% of future premiums would be allocated to the Mortuary Fund.

The rate of interest earned in the Mortuary Fund in 1943 was 2.15%.

The ratio of actual to expected claims in 1943 was 46%.

The above valuation was compiled by M. A. Mackenzie, M.A., Fellow of the British Institute of Actuaries.

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—1917.

Officers.—Chairman, F. McRae; Secretary, F. McFadden; Treasurer, F. G. Kennedy.

Auditors.—A. A. Crawley, F.C.A., and A. M. Milne, C.A., Ottawa.

Actuary.—H. H. Wolfenden.

Members of Governing Executive.—F. McRae, G. Burnett, G. P. Gordon, D. A. McMillan, G. C. Medcalf, N. A. Bordeleau, H. Chatterton, P. L. MacRostie, A. Cochrane, Ottawa.

Statement for the Year Ended December 31, 1943

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks.....	\$763,351 36
Cash on hand and in banks.....	5,422 29
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$768,773 65
Deduct excess of total book value of ledger assets over total authorized value.....	5,601 89
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	<u>\$763,171 76</u>

Non-ledger Assets

Total interest due and accrued.....	16,480 16
TOTAL ADMITTED ASSETS.....	<u>\$779,651 92</u>

Liabilities†

Synopsis of Operations, 1943

		PENSION FUND
Total ledger assets at beginning of year.....		\$728,895 44
Increase in ledger assets (receipts):		
Premiums, dues and assessments.....	\$ 22,011 43	
City of Ottawa grant—regular.....	7,000 00	
City of Ottawa grant—enlisted men.....	4,159 73	
Interest.....	30,555 23	
Premium on exchange.....	887 22	
Profit on sale or maturity of ledger assets.....	210 44	
Total increase in ledger assets.....		64,824 05
Grand total.....		\$793,719 49
Decrease in ledger assets (disbursements):		
Superannuation payments.....	\$ 24,056 82	
General expenses (<i>see details below</i>).....	889 02	
Total decrease in ledger assets.....		24,945 84
TOTAL LEDGER ASSETS AT END OF YEAR.....		<u>\$768,773 65</u>

†For last actuarial valuation as of December 31, 1941, see page 125 of 1943 Report (Business of 1942). See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government and municipal employees.

Analysis of General Expenses

Salaries, \$600.00; printing and stationery, \$36.15; postage and excise, \$26.00;
 licenses and fees, \$100.00; miscellaneous, \$126.87. \$ 889 02

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
At end of 1942.....	184	21	\$ c. 20,852 15
New pensioners by retirement.....	...	4	4,909 44
Totals.....	184	25	25,761 59
Less ceased by:			
Withdrawal.....	2		
Total ceased.....	2		
AT END OF 1943.....	182	25	25,761 59

THE OTTAWA POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—April, 1926.

Officers.—Chairman, Ernest Sabourin; Secretary, John McCulloch; Treasurer, Joseph Downey.

Auditors.—Arthur A. Crawley & Company.

Actuary.—H. H. Wolfenden.

Members of Governing Executive.—Mayor J. E. S. Lewis, Magistrate G. E. Strike, Judge E. J. Daly, Ottawa.

Statement for the Year Ended December 31, 1943

Assets

Ledger Assets

First lien mortgage loans on real estate.....	\$ 7,000 00
Book value of bonds, debentures and debenture stocks.....	671,249 42
Cash on hand and in banks.....	7,142 47
Province of Alberta coupons at cash value.....	6,075 00
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$691,466 89
Deduct excess of total book value of ledger assets over total authorized value.....	7,089 08
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$684,377 81

Non-ledger Assets

Total interest due and accrued.....	9,309 39
TOTAL ADMITTED ASSETS.....	\$693,687 20

Liabilities†

Synopsis of Operations, 1943

	PENSION FUND
Total ledger assets at beginning of year.....	\$665,065 74
Increase in ledger assets (receipts):	
Premiums, dues and assessments.....	\$ 30,795 12
Interest.....	27,953 10
Sale of bicycles.....	246 38
Donations.....	180 00
Profit on sale or maturity of ledger assets.....	263 34
Total increase in ledger assets.....	59,437 94
Grand total.....	\$724,503 68
Decrease in ledger assets (disbursements):	
Pensions.....	\$ 32,473 28
General expenses (see details below).....	563 51
Total decrease in ledger assets.....	33,036 79
TOTAL LEDGER ASSETS AT END OF YEAR.....	\$691,466 89

†For last actuarial valuation as of December 31, 1942, see page 126 of 1943 Report (Business of 1942). See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (1) and 257, *re* societies with membership limited to government and municipal employees.

Analysis of General Expenses

Salaries, \$350.00; medical fees, \$15.00; printing and stationery, \$8.37; licenses and fees, \$105.00; miscellaneous, \$85.11..... \$ 563 51

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
At end of 1942.....	157	11	\$ c. 16,550 00
New pensioners by retirement.....	...	6	6,747 50
Totals.....	157	17	23,297 50
Less ceased by:			
Death.....	1	2	2,120 00
Withdrawal.....	3	..	.....
Total ceased.....	4	2	2,120 00
At END OF 1943.....	153	15	21,177 50

CITY OF OTTAWA SUPERANNUATION FUND

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—April 27, 1939.

Officers.—Chairman, Controller E. A. Bourque; Secretary, Miss Elsie Davies; Treasurer, G. P. Gordon.

Auditors.—A. Murray Milne, C.A., and A. A. Crawley, F.C.A.

Actuary.—Prof. M. A. Mackenzie, M.A., F.A.S.

Members of Governing Executive.—W. E. MacDonald, Mayor J. E. S. Lewis, E. A. Bourque, A. Belanger, G. P. Gordon, Ottawa.

Statement for the Year Ended December 31, 1943

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks.....	\$909,099 94
Cash on hand and in banks.....	4,626 27
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$913,726 21
Deduct excess of total book value of ledger assets over total authorized value.....	4,000 00
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$899,726 21

Non-Ledger Assets

Total interest due and accrued.....	14,855 46
TOTAL ADMITTED ASSETS.....	\$924,581 67

Liabilities†

Synopsis of Operations, 1943

PENSION FUND

Total ledger assets at beginning of year.....	\$816,266 90
Increase in ledger assets (receipts):	
Assessments.....	\$ 33,370 71
City of Ottawa contribution.....	60,299 96
Interest.....	32,924 20
Premium on exchange.....	812 49
Total increase in ledger assets.....	127,407 36
Grand total.....	\$943,674 26
Decrease in ledger assets (disbursements):	
Superannuation payments.....	\$ 29,089 17
Withdrawal refunds.....	705 61
General expenses.....	153 27
Total decrease in ledger assets.....	29,918 05
TOTAL LEDGER ASSETS AT END OF YEAR.....	\$913,726 21

†For detail of actuary's valuation balance sheet at December 31, 1940, see page 160 of 1941 Report (Business of 1940). See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (1) and 257, *re* societies with membership limited to government or municipal employees.

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			\$ c.
At end of 1942.....	266	77	28,701 51
New members.....	22		
New pensioners:			
By retirement.....	5		2,049 82
By pension to widows.....	4		719 61
Recovery from disability.....	1		
Totals.....	289	86	31,470 94
Less ceased by:			
Death.....	4	2	291 96
Decrease <i>re</i> widows' pensions.....			1,014 37
Withdrawal.....	1		
Retirement.....	5		
Recovery from disability.....		1	813 33
Total ceased.....	13	3	2,119 66
AT END OF 1943.....	276	83	29,351 28

*THE RELIABLE LIFE INSURANCE SOCIETY

HEAD OFFICE, HAMILTON, ONT.

Incorporated and commenced business.—March 1, 1887.*Officers.*—Grand Councillor, P. M. Button; Grand Vice-Councillor, E. Gernacy; Grand Recorder Treasurer, C. H. Fitch.*Auditors.*—Wright, Pounder & Co., Hamilton.*Actuary.*—S. H. Pipe, Toronto.*Governing Executive.*—P. M. Button, Scotland, Ont.; E. Gernacy, A. Chevalier, O.B.E., Montreal; J. L. Archer, Wm. Benson, Toronto.

Statement for the Year Ended December 31, 1943

Assets

Ledger Assets

Book value of real estate, less encumbrances—office premises.....	\$ 32,000 00
Amounts secured by Society's certificates in force—liens, \$505.00; loans and advances under automatic non-forfeiture provisions, \$148,012.87.....	148,517 87
Book value of bonds, debentures and debenture stocks.....	2,764,425 56
Cash on hand and in banks.....	60,848 20
Deposit with Quebec Government.....	5,000 00
Unemployment insurance stamps.....	1 18
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$3,010,792 81
Deduct excess of total book value of ledger assets over total authorized value.....	165,580 70
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$2,845,212 11

Non-ledger Assets

Total interest, dividends and rents due and accrued.....	\$ 36,077 79
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office.....	14,947 21
TOTAL NON-LEDGER ASSETS.....	\$ 51,025 00
TOTAL ADMITTED ASSETS.....	\$2,896,237 11

Liabilities

MORTUARY FUND:		
Claims due and unpaid.....	\$ 41,844 00	
Provision for unreported claims.....	2,000 00	
Premiums, dues and assessments received in advance.....	13,730 20	
		\$ 57,574 20
SICKNESS AND ACCIDENT AND FUNERAL FUNDS:		
Claims due and unpaid.....	\$ 2,380 25	
Provision for unreported claims.....	700 00	
Premiums, dues and assessments received in advance.....	1,048 93	
		4,129 18
JUVENILE FUND:		
Premiums, dues and assessments received in advance.....		501 19
GUARANTEE FUND:		
Premiums, dues and assessments received in advance.....		3 26

*Formerly THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

GENERAL EXPENSE FUND:		
Commissions.....		4,087 62
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED.....		\$ 66,295 45
Special reserve.....		7,500 00
Reserve for Grand Council meetings.....		2,500 00
Reserve for dividends.....		11,000 00
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES.....		\$ 87,295 45

ACTUARIAL RESERVES AS AT DECEMBER 31, 1943:

Mortuary Fund.....	\$2,330,561 00
Sickness and Accident Fund.....	114,757 00
Juvenile Fund.....	28,279 00
TOTAL ACTUARIAL RESERVES.....	\$2,473,597 00

Synopsis of Operations by Funds, 1943

	MORTUARY FUND		SICKNESS AND ACCIDENT FUND		JUVENILE FUND		GUARANTEE FUND		GENERAL EXPENSE FUND		TOTAL	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Total ledger assets at beginning of year	2,764,070	73	190,504	35	35,706	07	1,000	00	18,967	74	3,010,248	89
Increase in ledger assets:												
Receipts—												
Premiums, dues and assessments.....	203,794	81	22,756	00	11,870	45	130	21	2,093	34	240,644	81
Interest, dividends and rents.....	114,134	33	8,437	92	1,592	35	5	00			124,169	60
Premium on foreign exchange.....	206	54	1	39	13	68					221	61
Sundry revenue.....			56	53	4	10			188	04	248	67
Total receipts.....	318,135	68	31,251	84	13,480	58	135	21	2,281	38	365,284	69
Transfers to.....	41	00							83,234	29	83,275	29
Total increase in ledger assets.....	318,176	68	31,251	84	13,480	58	135	21	85,515	67	448,559	98
Grand total.....	3,082,247	41	221,756	19	49,186	65	1,135	21	104,483	41	3,458,808	87
Decrease in ledger assets:												
Disbursements—												
Claims.....	223,484	50	21,691	45	2,055	00					247,230	95
Matured endowments.....	7,000	00									7,000	00
Surrender values.....	12,268	53			333	25					12,601	78
Dividends to members.....	7,891	60									7,891	60
Other disbursements.....	275	32									275	32
General expenses (see details below).....									89,200	57	89,200	57
Gross decrease by adjustment of ledger assets.....	540	55									540	55
Total disbursements.....	251,460	50	21,691	45	2,388	25			89,200	57	364,740	77
Transfers from.....	68,984	07	8,543	71	5,612	30	135	21			83,275	29
Total decrease in ledger assets.....	320,444	57	30,235	16	8,000	55	135	21	89,200	57	448,016	06
TOTAL LEDGER ASSETS AT END OF YEAR.....	2,761,802	84	191,521	03	41,186	10	1,000	00	15,282	84	3,010,792	81
Deduct excess of total book value of ledger assets over total authorized value.....	157,691	10	7,291	64	597	96					165,580	70
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	2,604,111	74	184,229	39	40,588	14	1,000	00	15,282	84	2,845,212	11
Non-ledger assets.....	45,579	23	4,009	41	1,380	20	31	50	24	66	51,025	00
TOTAL ADMITTED ASSETS.....	2,649,690	97	188,238	80	41,968	34	1,031	50	15,307	50	2,896,237	11
Liabilities for claims and expenses, due and accrued.....	57,574	20	4,129	18	501	19	3	26	4,087	62	66,295	45
Special reserves.....	12,500	00	6,000	00	2,500	00					21,000	00
Actuarial reserves.....	2,330,561	00	114,757	00	28,279	00					2,473,597	00
TOTAL LIABILITIES AND ACTUARIAL RESERVES.....	2,400,635	20	124,886	18	31,280	19	3	26	4,087	62	2,560,892	45
SURPLUS.....	249,055	77	63,352	62	10,688	15	1,028	24	11,219	88	335,344	66

Analysis of General Expenses

Head Office expenses—salaries, \$22,367.78; directors' fees, \$3,041.35; auditors' fees, \$700.00; actuaries' fees and expenses, \$1,953.60; travelling expenses, \$911.15; rents (including \$1,800.00 for Society's occupancy of its own buildings), \$1,800.00; miscellaneous, \$1,189.32.....	\$ 32,063 20
Agency and organization expenses—commissions, \$13,246.70; salaries, \$23,853.72; travelling expenses, \$933.09; rents, \$1,995.00; miscellaneous, \$1,240.81.....	41,269 32
All other expenses—advertising, \$254.05; books and periodicals, \$73.73; express, postage, excise and telegrams and telephone, \$1,474.68; legal fees, \$673.95; medical fees, \$1,406.00; official publications, \$2,169.55; office furniture, \$111.03; printing and stationery, \$2,926.99; convention and meetings, \$4,902.30; taxes (other than real estate), licenses and fees, \$516.69; miscellaneous, \$1,359 08.....	15,868 05
TOTAL.....	\$ 89,200 57

Exhibit of Certificates

	MORTUARY				JUVENILE				FUNERAL	
	IN ONTARIO		TOTAL		IN ONTARIO		TOTAL		IN ONTARIO	TOTAL
	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	No.	No.
At end of 1942.....	6,348	\$ 5,109,556	8,236	\$ 6,527,413	1,029	\$ 344,800	1,262	\$ 442,300	383	538
New effected.....	459	403,500	584	504,200	366	141,800	446	172,000	89	131
Old revived.....	24	23,200	49	35,950	22	9,800	39	15,100	11	20
Transferred.....	42	34,542	55	45,642	6	3,000	6	3,000	5	6
Totals.....	6,873	5,570,798	8,924	7,113,205	1,423	499,400	1,753	632,400	488	695
Less ceased by:										
Death.....	221	198,811	259	226,883	4	1,555	5	2,055	1	1
Maturity.....	5	5,000	6	7,000						
Surrender.....	44	35,094	59	46,219	6	2,000	7	2,500		
Lapse.....	222	174,850	283	219,350	200	63,100	238	72,200	124	152
Decrease.....		4,558		5,228		745		745		
Transfer.....	21	17,500	54	45,142	4	2,000	7	3,500	3	6
Total ceased.....	513	435,813	661	549,822	214	69,400	257	81,000	128	159
At END OF 1943.....	6,360	5,134,985	8,263	6,563,383	1,209	430,000	1,496	551,400	360	536

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, \$3,889,417; Limited Life, \$1,528,470; Endowment, \$959,046; Term, \$186,150; other plans, \$551,400. Total, \$7,114,783.

Miscellaneous

Number and amount of mortuary and juvenile certificates in force at end of year providing for waiver of premium in case of disability: Mortuary certificates—number, 2,662; amount, \$2,131,600. Juvenile certificates—number, 93; amount, \$40,600.

Actuary's Valuation Balance Sheet, December 31, 1943

ADULT MORTUARY FUND

Assets

Book value of bonds not in default.....	\$2,085,659	93
Authorized value of bonds in default.....	291,020	43
Value of real estate.....	32,000	00
Policy loans.....	148,120	85
Cash.....	42,310	53
Quebec deposit.....	5,001	18
Non-ledger assets (excluding interest due).....	40,181	48
TOTAL.....	\$2,644,294	40

Liabilities

Reserves per valuation summary.....	\$2,330,561	00
Reserve for Grand Council meeting.....	2,500	00
Reserve for dividends.....	10,000	00
Accrued liabilities.....	57,574	20
Surplus.....	243,659	20
TOTAL.....	\$2,644,294	40

Basis of the above valuation was:

(a) For certificates issued prior to October 1, 1937—AM(5) Table of Mortality using continuous functions, and interest at 3 $\frac{3}{4}$ % for certificates under the Whole Life plan, and interest at 3 $\frac{1}{2}$ % for all other plans. The net premiums valued were the gross premiums less 5% of the gross premiums and \$3.75 per thousand per annum.

(b) For certificates issued on and after October 1, 1937—AM(5) Table with interest at 3 $\frac{1}{2}$ %. A modified preliminary term method was used by which the allowance under any certificate, for first-year expenses, was limited in the valuation to the amount of the 20 Payment Life premium for the amount of insurance and for the age of entry under the certificate valued.

Average rate of interest earned on ledger assets was 4.49%.

The mortality experienced on the gross amount at risk was 64.5% of the expected up to age 59 and 90.8% from age 60 up. The total mortality on the gross amount at risk was 87.8%.

Amount of insurance valued was \$6,563,383.

Ratio of assets to liabilities was 110.1%.

JUVENILE MORTUARY FUND

Assets

Book value of bonds not in default.....	\$ 36,169	16
Authorized value of bonds in default.....	1,600	00
Cash.....	2,421	96
Policy loans.....	397	02
Non-ledger assets (excluding interest due).....	1,380	20
TOTAL.....	\$ 41,968	34

Liabilities

Reserves per valuation summary.....	\$ 28,279 00
Other liabilities.....	501 19
Dividend reserve.....	1,000 00
General reserve.....	1,500 00
Surplus.....	10,688 15
TOTAL.....	\$ 41,968 34

Basis of the above valuation was Bowerman's extension of the AM(5) Table with interest at 3 1/2%. For plans issued prior to 1939, the net premium valued was 60% of the gross premium. The plans issued from 1939 on were valued on the net level premium basis, using the AM(5) Table and 3 1/2% interest.

Insurance valued (maximum) was \$551,400.

Ratio of assets to liabilities was 131.2%.

SICK BENEFIT FUND**Assets**

Book value of bonds not in default.....	\$161,999 62
Authorized value of bonds in default.....	17,395 72
Cash.....	4,824 05
Non-ledger assets (excluding interest due).....	3,793 92
TOTAL.....	\$188,023 31

Liabilities

Reserves per valuation summary.....	\$114,757 00
Other liabilities.....	4,129 18
General reserve.....	6,000 00
Surplus.....	63,137 13
TOTAL.....	\$188,023 31

Basis of valuation: The certificates issued under the sickness plan in force prior to 1937 were valued upon the basis of the M.U.O.F. Table and 3 1/2% interest, Occupation Group A. H. J., Area 1, Rural and Urban combined, using the first three months' sickness only. The net premiums valued were 60% of the gross premiums. The new plans issued from 1937 on were valued on the basis of the same table, using the first twelve months' sickness. A modified preliminary term method was used by valuing the net premiums at age of entry, plus six months, according to the table used in the valuation. Basis of funeral benefits—AM(5) Table with 3 1/2% interest.

Ratio of assets to liabilities was 150.6%.

All the above valuations were compiled by S. H. Pipe, F.A.S., F.A.I.A., A.I.A., Toronto.

SUPREME COUNCIL OF THE ROYAL ARCANUM*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—T. H. Simpson, Hamilton.

Chief or General Agent in Ontario.—T. H. Simpson, Hamilton.

Assets.....	\$29,999,706	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	978,945	Premiums—Ontario (net).....	\$ 25,854
Total insurance in force (gross).....	68,323,706	Premiums—Canada (net).....	71,312
		Premiums—Total (net).....	2,101,089
		Benefits paid—Ontario (net).....	29,806
		Benefits paid—Canada (net).....	65,668
		Total benefits paid (net).....	2,765,427

SLOVENE NATIONAL BENEFIT SOCIETY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Petric, Toronto.

Chief or General Agent in Ontario.—Joseph Petric, 248 Seaton St., Toronto.

Assets.....	\$10,867,076	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	71,900	Premiums—Ontario (net).....	\$ 1,859
Total insurance in force (gross).....	43,807,217	Premiums—Canada (net).....	7,932
		Premiums—Total (net).....	1,187,274
		Benefits paid—Ontario (net).....	462
		Benefits paid—Canada (net).....	3,745
		Total benefits paid (net).....	\$29,663

*See note on page 1.

SONS OF ENGLAND BENEFIT SOCIETY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 19, 1875.

Officers.—President, H. Pickering; Vice-President, W. E. Miller; Secretary, W. V. Oglesby; Treasurer, T. H. Frankling; Past President, S. W. Oakley.

Auditors.—Sharp, Milne & Co., C.A's.

Actuary.—N. E. Sheppard, M.A., F.B.I.A.

Governing Executive.—Supreme Council consisting of above mentioned officers, elected by Supreme Lodge at Kingston, Ont., August 11, 1942.

Statement for the Year Ended December 31, 1943

Assets

Ledger Assets

Book value of real estate—office premises, \$35,226.82; held for sale, \$3,011.77	\$ 38,238 59
First lien mortgage loans on real estate	800 00
Amounts of liens secured by Society's certificates in force	18,120 48
Book value of bonds, debentures and debenture stocks	165,216 08
Cash on hand and in banks	14,810 01
TOTAL LEDGER ASSETS AT BOOK VALUE	\$537,185 16
Deduct excess of total book value of ledger assets over total authorized value	1,076 99
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	\$536,108 17

Non-Ledger Assets

Total interest and rents due and accrued	5,169 03
TOTAL ADMITTED ASSETS	\$541,277 20

Liabilities

MORTUARY FUND:	
Claims due and unpaid	\$ 6,515 00
Provision for unreported claims	2,000 00
	\$ 8,515 00
FUNERAL FUND—Provision for unreported claims	3,250 00
SHAKESPEARE MEMORIAL FUND (in trust)	486 16
GENERAL EXPENSE FUND—Accounts payable	33 47
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED	\$ 12,284 63
Contingency reserve	20,000 00
Reserves and special funds	27,379 65
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES	\$ 59,664 28

ACTUARIAL RESERVES AS AT DECEMBER 31, 1943:

Mortuary Fund	\$352,510 00
Funeral Fund†	145,730 00
TOTAL ACTUARIAL RESERVES	\$498,240 00

†For members benefit only.

Synopsis of Operations by Funds, 1943

	MORTUARY FUND		CENTRAL SICKNESS FUND		GUARANTEED FUND		SURRENDER LODGE EXPENSE FUND		PARENTAL FUND		WIDOWS' AND ORPHANS' FUND		SHARES AND MEMORIAL FUND		HOSPITAL FUND		GENERAL EXPENSE FUND		TOTAL		
	\$	c	\$	c	\$	c	\$	c	\$	c	\$	c	\$	c	\$	c	\$	c	\$	c	
Total ledger assets at beginning of year	399,721	91	1,484	84	9,824	69	9,171	28	32,316	00	1,923	71	466	56	62,513	09	517,422	08			
Increase in ledger assets:																					
Receipts:																					
Premiums, dues and assessments	26,965	74	2,752	00	505	71	4,240	76	23,037	71					968	50	6,689	64	65,160	09	
Interest, dividends and rents	17,912	92	31	51	377	45	377	07	1,371	05	51	38	12	52		99	1,599	21	21,739	80	
Other revenue	88	82											3	58			1,913	13	2,035	53	
Grant Lodge of Alverton—cash and bonds									4,540	00									4,540	00	
Profit on sale of maturity of ledger assets																			2,136	37	
Total receipts	44,967	48	2,786	51	882	86	4,617	83	28,951	79	51	38	16	10	969	49	12,368	35	95,611	79	
Transfers to:																			9,188	51	
Total increase in ledger assets	44,967	48	2,786	51	882	86	4,617	83	28,951	79	51	38	16	10	969	49	21,556	89	101,800	33	
Grand total	444,689	39	4,271	35	10,707	55	13,789	11	61,267	79	1,975	09	452	66	969	49	84,069	98	622,222	41	
Decrease in ledger assets:																					
Disbursements:																					
Claims	25,365	95	1,729	02	189	50			27,490	00					692	00			55,366	47	
Surrender values	1,859	45																	1,859	45	
General expenses (see details below)	500	00																	17,873	79	
Gross decrease by adjustment of ledger assets																			249	00	
Total disbursements	27,625	40	1,729	02	189	50	288	83	27,490	00					692	00			18,122	79	
Transfers from	5,983	66	160	22	693	36			1,968	67					93	80			93	80	
Total decrease in ledger assets	33,609	06	1,889	24	882	86	288	83	29,458	67					785	80			18,122	79	
Total ledger assets at end of year	411,080	33	2,382	11	9,824	69	13,500	28	31,809	12	1,975	09	482	66	183	69	65,947	19	537,185	16	
Deficit excess of total book value of ledger assets over total authorized value	269	18			571	69	60	00	173	12									1,076	99	
Total ledger assets at authorized value	410,811	15	2,382	11	9,250	00	13,410	28	31,636	00	1,975	09	482	66	183	69	65,947	19	536,108	17	
Non-ledger assets:	4,368	46	11	15	37	50	82	08	217	17	17	75	3	50				401	42	5,169	03
Total admitted assets	415,179	61	2,393	26	9,287	50	13,522	36	31,853	17	1,992	84	486	16	183	69	66,348	61	541,277	20	
Liabilities for claims and expenses, due and accrued	8,515	00							3,250	00			186	16					33	47	
Contingency reserve	20,000	00																			
Reserve and special funds	352,510	00	2,393	26	9,287	50	13,522	36	145,730	00	1,992	84			183	69			498	65	
Actuarial reserves	381,025	00	2,393	26	9,287	50	13,522	36	148,980	00	1,992	84	186	16	183	69	33	47	557,994	28	
Surplus (D—Deficit)	34,154	61							1,117	006	83								66,315	14	

Actuarial reserve not computed. Reserve for members' benefits only.

Analysis of General Expenses

Head Office expenses—salaries, \$10,317.88; directors' fees, \$335.95; auditors' fees, \$500.00; actuarial fees, \$200.00; Supreme President's expenses, \$150.00; travelling expenses, \$293.90; rents, \$1,250.00; printing and supplies, \$112.15	\$ 13,189.88
Agency expenses—commissions, \$1,378.92; travelling expenses, \$47.50; miscellaneous, \$258.02	1,684.44
Other expenses—official publication, \$232.00; express, telegraph and telephone, etc., \$671.49; junior members, \$111.00; Lodge supplies, \$924.23; unemployment insurance, \$70.02; taxes, licenses and fees, \$477.03; medical fees, \$62.50; printing and stationery, \$115.28; miscellaneous, \$305.92	2,999.47
TOTAL	\$ 17,873.79

Exhibit of Mortuary Certificates

	IN ONTARIO		TOTAL	
	No.	AMOUNT	No.	AMOUNT
At end of 1942	675	\$ 619,926 38	890	\$ 833,271 40
New effected	71	26,500 00	113	37,400 00
Transferred	3	3,210 00		
Totals	752	649,636 38	1,003	870,671 40
Less ceased by:				
Death	29	23,090 95	32	25,840 95
Surrender	3	2,140 00	1	3,240 00
Decrease		1,549 45		1,549 45
Total ceased	32	26,780 40	36	30,630 40
AT END OF 1943	720	622,855 98	967	840,041 00

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, \$414,806.46; Limited Life, \$405,834.54; Death Benefits, \$19,100.00. Total, \$840,041.00.

Exhibit of Sickness and Funeral Certificates

	NUMBER (ADULT AND JUNIOR)	
	IN ONTARIO	TOTAL
At end of 1942	7,872	12,716
New effected	281	491
Totals	8,153	13,207
Less ceased by:		
Death	203	293
Lapse	551	965
Total ceased	754	1,258
AT END OF 1943	7,399	11,949

Actuary's Valuation Balance Sheet, December 31, 1943

MORTUARY FUND

Liabilities

Net reserves on policies, including vested bonuses	\$344,220 00
Outstanding claims and provision for unreported claims	8,520 00
Value of 4% of future premiums payable to secretaries	8,290 00
Reserve for contingencies	20,000 00
Surplus	31,540 00
TOTAL	\$412,570 00

Assets

Bonds not in default at book value	\$372,340 00
Bonds in default at authorized value	8,700 00
Accrued interest on bonds not in default	4,370 00
Loans on policies	18,120 00
Cash on hand	9,040 00
TOTAL	\$412,570 00

The basis of the above valuation was the AM(5) Table with interest at 3%. The premiums valued were 92% of future premiums, and the reserve includes an annual allowance of \$2.00 per \$1,000 of the sums assured in force. In addition, a special reserve has been set up to take care of the 1% commission payable to secretaries on gross premiums to be collected on policies now in force.

The rate of interest earned during 1943 on the mean ledger assets was 4.45%.

Ratio of actual claims incurred during 1943 to expected claims by the AM(5) Table

Mortality was 89.2%.

The ratio of assets to liabilities was 108.37%.

FUNERAL FUND

Assets

Book value of bonds not in default.....	\$ 24,620 00
Accrued interest on these bonds.....	200 00
Authorized value of bonds in default.....	7,270 00
.....	630 00
TOTAL.....	\$ 32,720 00

Liabilities

Provision for unreported claims.....	\$ 1,800 00
Net liability for the members' funeral benefits alone.....	145,730 00
	<u>147,530 00</u>

AMOUNT BY WHICH THE NET LIABILITY FOR THE MEMBERS' FUNERAL BENEFIT ALONE EXCEEDS THE FUNDS ON HAND..... \$114,810 00

The basis of the above valuation was: 1921-1929 Ultimate Table with interest at 4%. The liability valued was the funeral benefit of \$100 payable on the death of a member only. No liability has been calculated for the funeral benefits payable to members' wives or children. The premiums valued were 92% of the future premiums payable.

The rate of interest earned during 1943 was 4.64%.

The valuation was compiled by N. E. Sheppard, M.A., F.I.A.

SONS OF SCOTLAND BENEVOLENT ASSOCIATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—Grand Chief, G. Anderson; Grand Secretary-Treasurer, Robert Lewis; Actuary, Prof. M. A. Mackenzie.

Executive Board.—W. A. Murray, Geo. Anderson, Robert Lewis, Miss M. Green, Judge John Tytler, J. S. Clouston, Robt. Collier, G. W. Robertson, D. Grundie, A. H. McDonald.

Assets.....	\$2,040,503	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	3,014,070	Premiums—Ontario (net).....	\$ 64,308
Total insurance in force (gross).....	5,514,129	Premiums—Canada (net).....	126,468
		Premiums—Total (net).....	126,468
		Benefits paid—Ontario (net).....	71,922
		Benefits paid—Canada (net).....	92,459
		Total benefits paid (net).....	92,459

CITY OF STRATFORD MUNICIPAL BENEFIT FUND

HEAD OFFICE, STRATFORD, ONT.

Incorporated.—April, 1930.

Officers and Members of Governing Executive.—Chairman, R. J. Beatty; Secretary, A. S. Kappel; Treasurer, G. McKellar; Andrew Parker, A. Templeton, H. C. Rockey, J. M. King, H. Rhodes, J. W. Monteith, Stratford.

Auditor.—F. P. Gibbs, C.A.

Actuary.—S. H. Pipe.

Statement for the Year Ended December 31, 1943

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks.....	\$166,600 11
Cash on hand and in banks.....	1,844 46
TOTAL LEDGER ASSETS AT BOOK VALUE (AUTHORIZED VALUE).....	\$168,444 57

Non-ledger Assets

Total interest accrued.....	2,120 28
TOTAL ADMITTED ASSETS.....	\$170,564 85

Liabilities†

*See note on page 1.

†For last actuarial valuation as of December 31, 1941, see 1942 Report (Business of 1941), page 131. See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government and municipal employees.

Synopsis of Operations, 1943

	PENSION FUND
Total ledger assets at beginning of year.....	\$157,419 62
Increase in ledger assets (receipts):	
Premiums, dues and assessments.....	\$ 3,739 65
City grant.....	3,800 00
Interest.....	6,198 63
Premium on exchange.....	22 00
Profit on sale or maturity of ledger assets.....	300 00
Total increase in ledger assets.....	14,060 28
Grand total.....	\$171,479 90
Decrease in ledger assets (disbursements):	
Pensions.....	\$ 2,368 84
Refund on withdrawal.....	487 76
General expenses (<i>see details below</i>).....	178 73
Total decrease in ledger assets.....	2,035 33
TOTAL LEDGER ASSETS AT END OF YEAR (AUTHORIZED VALUE).....	\$168,444 57

Analysis of General Expenses

Salaries, \$100.00; licenses and fees, \$55.00; miscellaneous, \$23.73.....	\$ 178 73
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Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)		TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.		No.	ANNUAL PAYMENT
At end of 1942.....	47		5	\$ 2,368 84
New members.....	1			
Totals.....	48		5	2,368 84
Less ceased by withdrawal.....	2			
At END OF 1943.....	46		5	2,368 84

TORONTO FIRE DEPARTMENT SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Incorporated.—January, 1891.*Officers.*—Chairman, W. J. Wadsworth; Secretary, J. S. Eakin; Treasurer, G. A. Lascelles.*Auditor.*—S. C. Scott, A.C.A.*Members of Governing Executive.*—W. J. Wadsworth, G. A. Lascelles, W. G. Angus, K.C., Geo. Sinclair, H. J. W. Johnson.

Statement for the Year Ended December 31, 1943

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks.....	\$4,299,740 44
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$4,299,740 44
Deduct excess of total book value of ledger assets over total authorized value.....	6,035 02
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$4,292,805 42

Non-ledger Assets

Total interest due and accrued.....	\$ 52,036 83
Total assessments due but not received by Head Office.....	5,359 48
All other non-ledger assets.....	155 00
TOTAL NON-LEDGER ASSETS.....	\$ 58,481 01
TOTAL ADMITTED ASSETS.....	\$4,351,266 43

Liabilities†

Bank overdraft.....	\$ 11,027 71
Death claim payable.....	2,500 42
Pension payable.....	2 86
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES.....	\$ 14,120 99

†For last actuarial valuation as of December 31, 1942, see 1943 Report (Business of 1942), page 133. See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government and municipal employees.

Synopsis of Operations, 1943

		PENSION FUND
Old ledger assets at beginning of year.....		\$1,125,172 87
Increase in ledger assets (receipts):		
Contributions.....	\$ 91,045 13	
Grant from City of Toronto.....	27,300 00	
Interest.....	175,082 80	
Exchange, donations and fines.....	355 00	
Total receipts.....	\$293,782 93	
Increase in ledger liabilities—bank overdraft.....	9,435 93	
Total increase in ledger assets.....		303,219 86
Grand total.....		\$1,428,392 73
Decrease in ledger assets (disbursements):		
Pensions.....	\$111,937 07	
Retiring allowances.....	115 74	
Death claims.....	14,641 62	
General expenses (see details below).....	1,957 86	
Total decrease in ledger assets.....		128,652 29
TOTAL LEDGER ASSETS AT END OF YEAR.....		<u>\$1,299,740 44</u>

Analysis of General Expenses

Salaries, \$500.00; actuaries' fees and expenses, \$1,075.00; printing and stationery, \$45.42; postage and excise, \$142.44; taxes, licenses and fees, \$155.00; miscellaneous, \$40.00.....	\$ 1,957 86
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Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)		TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT	
At end of 1942.....	610	97	\$	c.
New pensioners:				
By retirement.....	2	2	2,300	50
By disability.....	6	6	7,143	58
Totals.....	640	105	120,955	65
Less ceased by:				
Death.....	3	6	6,637	87
Pensioned.....	8			
Total ceased.....	11	6	6,637	87
At End of 1943.....	629	99	114,317	78

THE TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Incorporated—1882.

Officers.—Chairman, C. J. Lytle; Vice-Chairman, Robert H. Saunders; Secretary, J. S. Eakin; Treasurer, G. A. Lascelles.

Auditor.—S. C. Scott, A.C.A.

Actuary.—Hugh H. Wolfenden, F.I.A., F.A.S., F.A.I.A.

Members of Governing Executive.—Robt. H. Saunders, G. A. Lascelles, W. G. Angus, K.C., C. R. Crawford, W. J. McAllister, H. McIntyre, Chas. J. Lytle, Toronto.

Statement for the Year Ended December 31, 1943

Assets

Ledger Assets

First lien mortgage loans on real estate.....	\$ 33,000 00
Book value of bonds, debentures and debenture stocks.....	5,631,488 94
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$5,664,488 94
Deduct excess of total book value of ledger assets over total authorized value....	9,529 71
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	<u>\$5,654,959 23</u>

Non-ledger Assets

Total interest due and accrued.....	\$ 82,837 42
Total assessments due but not received by Head Office.....	3,799 47
TOTAL NON-LEDGER ASSETS.....	\$ 86,636 89
TOTAL ADMITTED ASSETS.....	\$5,741,596 12

Liabilities†

Bank overdraft.....	\$ 64,825 94
Actuary account payable.....	2,511 64
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES.....	\$ 67,337 58

Synopsis of Operations, 1943

		PENSION FUND
Total ledger assets at beginning of year.....		\$5,392,601 18
Increase in ledger assets (receipts):		
Contributions.....	\$137,746 49	
Grants from City of Toronto.....	153,941 00	
Interest.....	237,930 77	
Total receipts.....	\$529,618 26	
Increase in ledger liabilities—bank overdraft.....	55,778 44	
Total increase in ledger assets.....		585,396 70
Grand total.....		\$5,977,997 88
Decrease in ledger assets (disbursements):		
Pensions.....	\$286,873 68	
Retiring allowances.....	17,605 04	
Death claims.....	7,375 35	
General expenses (<i>see details below</i>).....	1,654 87	
Total decrease in ledger assets.....		313,508 94
TOTAL LEDGER ASSETS AT END OF YEAR.....		\$5,664,488 94

Analysis of General Expenses

Salaries, \$500.00; medical fees, \$25.00; printing and stationery, \$180.10; postage and excise, \$224.77; taxes, licenses and fees, \$155.00; miscellaneous, \$570.00..	\$ 1,654 87
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Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
At end of 1942.....	840	212	\$ 262,012 45
New pensioners:			
By retirement.....	..	32	41,807 56
By disability.....	..	5	6,384 97
Totals.....	840	249	310,204 98
Less ceased by:			
Death.....	4	10	11,628 27
Resigned.....	7	..	..
Pensioned.....	37	..	..
Total ceased.....	48	10	11,628 27
AT END OF 1943.....	792	239	298,576 71

UKRAINIAN NATIONAL ASSOCIATION INC.*

HEAD OFFICE, JERSEY CITY, N.J.

Chief or General Agent in Ontario.—Paul Duda, 947 Ottawa St., Windsor.

Assets.....	\$ 7,302,833	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	740,758	Premiums—Ontario (net).....	\$ 32,117
Total insurance in force (gross).....	28,871,157	Premiums—Canada (net).....	39,217
		Premiums—Total (net).....	840,218
		Benefits paid—Ontario (net).....	1,100
		Benefits paid—Canada (net).....	1,159
		Total benefits paid (net).....	241,101

*See note on page 1.

†For last actuarial valuation as of December 31, 1942, see 1943 Report (Business of 1942), page 135. See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government and municipal employees.

UKRAINIAN WORKINGMEN'S ASSOCIATION*

HEAD OFFICE, SCRANTON, PA.

Chief or General Agent in Ontario.—R. D. Hill, Confederation Life Bldg., Toronto.

Assets	82,894,887	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	159,950	Premiums—Ontario (net).....	\$ 5,982
Total insurance in force (gross)....	9,873,208	Premiums—Canada (net).....	9,939
		Premiums—Total (net).....	297,051
		Benefits paid—Ontario (net).....	1,073
		Benefits paid—Canada (net).....	1,163
		Total benefits paid (net).....	104,037

L'UNION ST. JOSEPH DU CANADA

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—June, 1861.*Officers.*—President, Dr. R. H. Parent; Vice-President, Dr. Geo. A. Racine; Secretary-Treasurer, Hector Ménard.*Auditor.*—Lucien Massé, C.P.A.*Actuary.*—J. B. Mabon.*Members of Governing Executive.*—Dr. R. H. Parent, Dr. J. M. Laframboise, Ottawa; Dr. Geo. A. Racine, J. L. A. Godbout, Jos. Trepanier, Quebec; Louis Gignac, Penetanguishene; J. E. Guillet, Trois Rivieres; P. A. Delorme, St. Hyacinthe; Ovide Duquette, Hull; Guy Guibault, Joliette.

Statement for the Year Ended December 31, 1943

Assets*Ledger Assets*

Book value of real estate—office premises, \$142,107.01; held for sale, \$600.00 ..	\$ 142,707 01
Mortgage loans on real estate—first lien.....	23,450 98
Amounts secured by Society's certificates in force—loans and advances under automatic non-forfeiture provisions.....	113,249 46
Book value of bonds, debentures and debenture stocks.....	5,092,787 19
Cash on hand and in banks.....	97,225 90
New Brunswick Government deposit.....	5,000 00
Amounts collected but not yet paid to Head Office.....	950 41
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$5,475,470 05
Deduct excess of total book value of ledger assets over total authorized value.....	549,188 88
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$4,926,281 17

Non-ledger Assets

Total interest, dividends and rents due and accrued.....	\$ 46,856 15
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office.....	30,268 01
Non-interest bearing advances to members of "La Caisse Sociale".....	78,187 76
TOTAL NON-LEDGER ASSETS.....	\$ 154,811 92
TOTAL ADMITTED ASSETS.....	\$5,081,093 09

Liabilities

MORTUARY FUND:	
Claims due and unpaid.....	\$ 32,035 00
Provision for unreported claims.....	3,500 00
Premiums, dues and assessments received in advance.....	5,307 31
Present value of claims payable by instalments.....	6,402 50
	\$ 47,244 81
SICKNESS AND ACCIDENT FUND:	
Claims due and unpaid.....	\$ 1,956 97
Premiums, dues and assessments received in advance.....	942 27
	2,899 24
JUVENILE FUND:	
Claims due and unpaid.....	\$ 110 00
Provision for unreported claims.....	100 00
Premiums, dues and assessments received in advance.....	1,622 22
	1,832 22
CENTIN COLLEGIAL FUND:	
Amount due.....	59 24
GENERAL RESERVE FUND:	
Premiums, dues and assessments received in advance.....	107 15
GENERAL EXPENSE FUND:	
Premiums, dues and assessments received in advance.....	5,901 64
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES.....	\$ 57,144 30
ACTUARIAL RESERVES AS AT DECEMBER 31, 1943:	
Mortuary Fund.....	\$4,229,921 00
Sickness and Accident Fund.....	266,341 00
Juvenile Fund.....	93,595 00
TOTAL ACTUARIAL RESERVES.....	\$4,589,857 00

Synopsis of Operations by Funds, 1943

	MORTUARY FUND		SICKNESS AND ACCIDENT FUND		JUVENILE FUND		GENERAL RESERVE FUND		CENTIN COLLEGIAL FUND		GENERAL EXPENSE FUND		TOTAL	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Total ledger assets at beginning of year	4,962,493	33	446,711	72	93,069	50	44,158	82	57	11	37,222	17	5,583,712	65
Increase in ledger assets:														
Receipts—														
Premiums, dues and assessments	294,462	31	43,240	64	27,741	48	3,785	38	504	14	167,576	89	537,310	84
Statutory contributions by the General Reserve Fund											2,117	26	2,117	26
Interest and rents	176,044	59	15,342	59	3,495	43	1,560	00	9	95	1,394	75	191,847	31
Sundry fees, etc.	13,988	30	1,267	85	286	53	1,27	88			1,289	89	1,289	89
Profit on sale or maturity of ledger assets											114	34	15,784	90
Total receipts	478,495	20	59,851	08	31,523	44	5,473	26	514	09	172,493	13	748,350	20
Transfers to	1,658	00											1,658	00
Total increase in ledger assets	480,153	20	59,851	08	31,523	44	5,473	26	514	09	172,493	13	750,008	20
Grand total	5,442,646	53	506,562	80	124,592	94	49,632	08	571	20	209,715	30	6,333,720	85
Decrease in ledger assets:														
Disbursements—														
Claims	218,034	38	36,645	86	6,120	50			511	96			261,312	70
Old age benefits	26,975	66											26,975	66
Disability claims	5,389	32											5,389	32
Surrender values	51,631	86	570	00	1,067	35							53,269	21
Claims' investigations	45	47	47	75									93	22
Advances to members "Caisse Sociale"	456	41											456	41
Statutory contributions to General Fund							2,117	26					2,117	26
General expenses (see details below)	300,050	85	27,071	20	6,166	70	2,752	18			162,412	44	162,412	44
Loss on sale or maturity of ledger assets			6,065	00							2,460	65	338,501	58
Gross decrease by adjustment of ledger assets													6,065	00
Total disbursements	602,583	95	70,399	81	13,354	55	4,869	44	511	96	164,873	09	856,592	80
Transfers from							1,658	00					1,658	00
Total decrease in ledger assets	602,583	95	70,399	81	15,012	55	4,869	44	511	96	164,873	09	858,250	80
TOTAL LEDGER ASSETS AT END OF YEAR	4,840,062	58	436,162	99	109,580	39	44,762	64	59	24	44,842	21	5,475,470	05
Deduct excess of total book value of ledger assets over total authorized value	549	188											549,188	88
Non-ledger assets	4,290,873	70	436,162	99	109,580	39	44,762	64	59	24	44,842	21	4,926,281	17
	138,706	80	1,378	20	1,733	08	155	47			12,838	37	154,811	92
TOTAL ADMITTED ASSETS	4,429,580	50	437,541	19	111,313	47	44,918	11	59	24	57,680	58	5,081,093	09
Liabilities for claims and expenses due and accrued			1,956	97	210	00							44,104	47
Premiums paid in advance	41,937	50	942	27	1,622	22	107	15			5,001	64	12,980	59
Reserves and special funds	5,307	31							59	24			59	24
Actuarial reserves	4,229,921	00	266,341	00	93,595	00							4,589,857	00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	4,277,165	81	269,240	24	95,427	22	107	15	59	24	5,001	64	4,647,001	30
SURPLUS	153,414	69	168,300	95	15,886	25	44,810	96			52,678	94	434,091	79

Analysis of General Expenses

Head Office expenses—salaries, \$29,766.28; directors' fees and salaries, \$10,510.00; auditors' fees, \$2,000.00; actuaries' fees and expenses, \$2,115.20; travelling expenses, \$1,617.61; miscellaneous, \$855.75	\$ 16,894 87
Agency and organization expenses—commissions, \$56,568.56; salaries, \$3,500.00; travelling expenses, \$7,942.51; advertising, \$723.85	68,734 92
All other expenses—books and periodicals, \$95.00; paid to local lodges for collection of dues, \$31,086.09; legal fees, \$500.00; medical fees, \$6,156.65; official publications, \$207.31; fidelity bonds, \$506.22; printing and stationery, \$3,543.08; postage, telephone and excise, \$2,532.21; travelling expenses, \$726.19; taxes (other than real estate), licenses and fees, \$525.82; miscellaneous, \$904.08	46,782 65
TOTAL	\$162,412 44

Exhibit of Certificates

	MORTUARY				JUVENILE			
	IN ONTARIO		TOTAL		IN ONTARIO		TOTAL	
	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT
		\$ c.		\$ c.		\$ c.		\$ c.
At end of 1942	4,861	4,677,202 00	21,613	18,939,918 50	2,274	1,095,548 50	9,776	4,056,873 00
New effected	857	1,245,100 00	3,432	4,792,600 00	958	503,750 00	2,969	1,480,805 00
Old revived	31	40,049 00	108	112,177 00	51	33,530 00	178	87,950 00
Old increased		243 00						
Transferred	60	61,597 00	64	18,865 00	19	7,950 00		
Totals	5,815	6,024,191 00	25,217	23,863,560 50	3,302	1,640,778 50	12,923	5,625,628 00
Less ceased by:								
Death	68	63,425 00	282	228,456 00	12	4,975 00	57	21,915 00
Maturity	3	3,100 00	13	12,050 00				
Disability			8	8,800 00				
Surrender	32	27,839 00	163	141,607 00	24	10,521 00	61	21,021 00
Lapse	321	378,396 00	1,188	1,390,543 00	481	230,539 00	1,329	606,064 00
Decrease				16,909 50		4,342 00		15,239 00
Transfer	38	41,250 00			30	14,655 00	64	28,246 00
Total ceased	462	514,010 00	1,654	1,798,365 50	547	265,032 00	1,511	692,485 00
AT END OF 1943	5,353	5,510,181 00	23,563	22,065,195 00	2,755	1,375,746 50	11,412	4,933,143 00

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life \$7,469,797; Limited Life, \$2,921,000; Endowment, \$5,008,087; other plans, \$326,260. Total \$22,065,195.

Exhibit of Sickness and Accident Certificates

	NUMBER	
	IN ONTARIO	TOTAL
At end of 1942	1,354	8,697
New effected	68	1,040
Old revived	8	57
Transferred	13	
Totals	1,443	9,794
Less ceased by:		
Death	19	95
Lapse	60	577
Transfer	8	
Total ceased	87	672
AT END OF 1943	1,356	9,122

Actuary's Valuation Balance Sheet, December 31, 1943

MORTUARY FUND

Assets

Funds applicable to benefits	\$1,346,055 43
Present value of contributions	5,021,331 00
Sickness benefits paid as a lien on certificates in force	78,187 76
TOTAL	\$9,445,654 19

Liabilities

Present value of benefits.....	\$9,242,210 00
Claims payable by instalments.....	6,402 50
Commuted value of disability claims.....	9,062 00
Other liabilities.....	35,525 00
Surplus.....	152,411 69
TOTAL.....	\$9,445,651 19

The basis of the above valuation was the National Fraternal Council Table with interest at 4%.

Ratio of actual to expected claims during 1943 was 78.2%.

The rate of interest in 1943 on the total assets of the society was 4.23%.

Total insurance valued was \$22,065,195.

SICKNESS FUND**Assets**

Funds applicable to benefits.....	\$ 436,598 22
Present value of contributions.....	742,269 00
Negative values included (20%).....	10,738 00
TOTAL.....	\$1,189,605 22

Liabilities

Present value of benefits.....	\$1,019,348 00
Other liabilities.....	1,956 97
Surplus.....	168,300 25
TOTAL.....	\$1,189,605 22

The above valuation is on the basis of the N.F.C. Table of Mortality with interest at 4% and rates of sickness established in 1934. Benefits of \$10 are valued on a basis of two and a half times the 1934 rates of sickness. Twenty per cent of negative values has been included as an asset.

JUVENILE FUND**Assets**

Funds applicable to benefits.....	\$ 109,691 25
TOTAL.....	\$ 109,691 25

Liabilities

Reserve.....	\$ 93,595 00
Other liabilities.....	210 00
Surplus.....	15,886 25
TOTAL.....	\$ 109,691 25

All the above valuations were compiled by J. B. Mabon, F.I.A., F.A.S.

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA*

HEAD OFFICE, COLUMBUS, OHIO

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—A. W. Johnston, Winnipeg.

Chief or General Agent in Ontario.—None.

Assets.....	\$2,810,440
Ontario certificates in force (No.)..	1,395
Total certificates in force (No.)..	83,155

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 22,112
Premiums—Canada (net).....	62,574
Premiums—Total (net).....	1,535,738
Benefits paid—Ontario (net).....	7,761
Benefits paid—Canada (net).....	25,291
Total benefits paid (net).....	1,210,878

*See note on page 1

WOMAN'S BENEFIT ASSOCIATION*

HEAD OFFICE, PORT HURON, MICH.

Principal Office in Canada, Sarnia, Ont.

Manager or Chief Executive Officer in Canada.—Mrs. Mary J. Baird, Sarnia.*Chief or General Agent in Ontario.*—Mrs. Mary J. Baird, Royal Bank Bldg., Sarnia.

Assets.....	\$48,154,085	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	377,446	Premiums—Ontario (net).....	\$ 10,839
Total insurance in force (gross)....	120,839,811	Premiums—Canada (net).....	53,538
		Premiums—Total (net).....	2,676,013
		Benefits paid—Ontario (net)....	10,023
		Benefits paid—Canada (net)....	47,697
		Total benefits paid (net).....	2,343,658

THE WORKMEN'S CIRCLE*

HEAD OFFICE, NEW YORK, N.Y.

Manager or Chief Executive Officer in Canada.—Michael Rubinstein, Montreal.

Assets.....	\$ 8,782,762	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	93,100	Premiums—Ontario (net).....	\$ 6,619
Total insurance in force (gross)....	16,035,800	Premiums—Canada (net).....	13,390
		Premiums—Total (net).....	1,031,359
		Benefits paid—Ontario (net)....	2,154
		Benefits paid—Canada (net)....	5,474
		Total benefits paid (net).....	584,735

*See note on page 1.

(E)

MUTUAL BENEFIT SOCIETIES

(E)

THE GRAND LODGE OF ONTARIO, INDEPENDENT ORDER OF ODD FELLOWS

HEAD OFFICE, 229 COLLEGE ST., TORONTO

Organized.—July 27, 1855. Incorporated in Ontario.—November 19, 1874.

Executive Officers of the Society (as at September 30, 1943).—Grand Master, Byron E. Dundas, London; Deputy Grand Master, J. A. E. Cowley, Ottawa; Grand Warden, W. J. Mark, Hanover; Grand Secretary, Wm. Brooks, 229 College St., Toronto; Grand Treasurer, N. J. M. Lockhart, St. Catharines.

Statement for the Year Ended September 30, 1943

To which are appended statements of the Auxiliary Bodies lettered below as (A), (B), (C) and (D).

I. Funeral Benefits

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at September 30, 1943, was 30,984.

The number of deaths in the Society in 1943 was 840.

The amount of funeral benefits paid in 1943 in respect to deceased members was \$26,794.45.

Total amount of funeral benefits paid in respect of deceased wives, \$2,031.91.

II. Sick Benefits

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1943 was 1,740.

The amount of benefits paid in 1943 in respect of sick members was \$47,985.63.

The number of weeks' sickness experienced in 1943 was 15,256. Amount paid for medical attendance and nursing during 1943, \$8,105.44.

III. Assets

	GRAND BODY	SUBORDINATE BODIES
Amount of real estate.....	\$ 12,300 00	\$1,456,527 21
Cash value of mortgages.....	57,049 90	.....
Amount of securities.....	460,623 92	1,237,604 84
Cash in hands of Grand Secretary and in banks.....	100 00	152,459 51
Amount of cash in Dominion Bank.....	27,370 90	.....
Amount of cash in Bank of Toronto.....	3,402 34	.....
Cash in Canada Permanent Mortgage Company.....	14,317 88	.....
All other assets.....	33,233 57	.....
Assets not admitted:		
Grand Lodge.....	\$ 46,240 43	
Subordinate Lodges.....	598,536 37	
TOTAL ASSETS.....	\$608,398 51	\$2,846,591 56

IV. Liabilities

	GRAND BODY	SUBORDINATE BODIES
Sick benefits, funeral benefits, all other liabilities.....	\$ 572 94	\$ 44,916 06

V. Miscellaneous

The books and accounts of the Subordinate Lodges were audited in October, 1943, and those of the Grand Lodge in December, 1943.

Names and post office addresses of Grand Lodge auditors: C. J. Parker, C.A., Brantford; G. D. Campbell, F.C.A., Toronto.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

Cash balance (Grand Lodge) from 1942 (not extended), \$37,135.74.

VI. Cash Receipts

	GRAND LODGE	SUBORDINATE BODIES
Cash received during 1943 from:		
Initiation fees, etc.....	\$	\$ 15,995 05
Dues.....	.....	158,808 81
Per capita tax and levies.....	49,700 90	.....
Fines.....	124 00	.....
Supplies sold.....	6,511 30	.....
Interest, dividends and rent.....	13,269 83	182,004 31
Premiums for guarantee.....	108 30	.....
All other sources.....	246,225 55	57,599 83
Cash received from sold or matured investments (not extended):		
Grand Lodge.....	\$ 7,250 00	
Subordinate Lodges.....	80,496 29	
TOTAL RECEIPTS.....	\$315,939 85	\$414,408 00

VII. Cash Expenditure

Cash paid during 1943 for:	(a) Expenses of Management	GRAND LODGE	SUBORDINATE BODIES
	Commission and organization expenses.....	\$	\$
Per capita tax.....			
Expenses of annual meeting.....		8,263 96	
Registration fee.....		10 00	
Rents, etc.....		1,500 00	
Supplies bought.....		4,179 41	
Travelling expenses and appropriations to officers.....		1,913 41	
Salaries, officers' and auditors' fees.....		6,796 54	
Printing, stationery and advertising.....		331 47	
Postage and express.....		608 97	
Premiums.....			
Investigation of claims.....			
Other management expense (detailed in memo).....		18,578 87	180,614 28
TOTALS.....		\$ 42,482 63	\$ 180,614 28
<i>(b) Miscellaneous Expenditure</i>			
Benefits to widows and orphans.....			22,109 20
Funeral benefits.....			28,826 36
Sick benefits.....			17,985 63
Medical attendance and nursing.....			8,105 44
Gratuities—special relief.....			8,030 79
All other.....		42,772 79	95,524 80
For investments—Subordinate Lodges, \$118,943.17. Grand Lodge, \$229,000.00.			
GRAND TOTALS.....		\$ 85,255 42	\$ 391,196 50

(A) ABSTRACT FROM THE RETURNS OF THE REBEKAH LODGES TO THE GRAND LODGE OF ONTARIO

	MALES	FEMALES	TOTALS
Number of members, September 30, 1942.....	1,981	15,832	17,813
Admitted during 1943.....	67	1,014	1,081
TOTALS.....	2,048	16,846	18,894
Deduct (withdrawn or cancelled).....	147	672	819
MEMBERSHIP, SEPTEMBER 30, 1943.....	1,901	16,174	18,075

Receipts

Dues.....	\$ 37,892 86
Admissions.....	4,537 61
Rents, etc.....	825 42
Miscellaneous.....	44,117 32
TOTAL.....	\$ 87,373 21

Expenditure for Relief Only

Relief of members.....	\$ 672 43
Relief of widowed families.....	100 08
I.O.O.F. Home.....	272 60
Home tax.....	1,582 75
Special relief.....	3,361 24
Contributed for ambulance, Merchant Marine.....	2,041 95
Contributed for other war work.....	4,039 42
TOTAL.....	\$ 12,070 44

Miscellaneous

Expenses, lodges.....	\$ 54,120 14
Invested funds of lodges.....	64,425 17
Cash in lodge funds.....	36,625 33
Expenses of Assembly.....	11,799 36
Cash in Assembly funds.....	1,609 41
Invested funds of Assembly.....	6,700 00
Expended for Home tax.....	
Number of lodges.....	

(B) THE FOLLOWING SUMMARY FROM THE RETURNS OF THE GRAND ENCAMPMENT SHOWS THE MEMBERSHIP AND STANDING AT SEPTEMBER 30, 1943

Number of members as from last report.....	4,127
Initiated during the year ending September 30, 1943.....	125
Admitted by card during the year ending September 30, 1943.....	13
Reinstated during the year ending September 30, 1943.....	15
Total.....	4,280

Deductions:	
Withdrawn by card.....	241
Suspended by non-payment of dues.....	114
Suspended from Subordinate Lodges.....	32
Deceased.....	64
Expelled.....	
	<u>451</u>
NET MEMBERSHIP, SEPTEMBER 30, 1943..... 3,829	
Number of patriarchs relieved in 1943.....	116
Number of weeks for which benefits were paid.....	787
Amount paid for burying the dead in 1943.....	\$ 60 00
Amount paid for relief of patriarchs (sick benefits).....	1,428 84
Amount paid for special relief in 1943.....	196 64
Relief of widowed families.....	393 50
	<u>\$ 2,078 98</u>
Receipts from all sources.....	\$ 13,757 04
Working expenses of Subordinate Encampments.....	12,404 64
	<u>1,352 40</u>
Cash assets.....	\$ 9,694 19
Invested in mortgages and securities.....	49,037 73
Invested in buildings and lands.....	2,592 43
Invested in furniture and regalia.....	14,252 01
All other assets.....	5,083 17
	<u>\$ 80,659 53</u>
Less liabilities.....	1,413 07
	<u>\$ 79,246 46</u>

(C) THE ODD FELLOWS' FUNERAL AID ASSOCIATION OF THE COUNTIES OF LINCOLN AND WELLAND

Number of members who died in 1943.....	10
Number of members, September 30, 1943.....	528
	<u>538</u>
Amount of cash received during the year 1943.....	\$ 1,839 26
Amount of expenses in management in 1943.....	288 94
Amount paid funeral claims.....	1,250 00
Amount on hand, September 30, 1943.....	824 98
	<u>\$ 1,325 20</u>

(D) DEPARTMENT OF ONTARIO, P.M., L.O.O.F.

Number of cantons.....	18
Number of members, last report.....	454
Mustered during year.....	17
Admitted on honourable discharge papers.....	3
Reinstated.....	4
Total.....	<u>478</u>
From which deduct:	
Withdrawn by honourable discharge papers.....	3
Deceased.....	14
Suspended during year.....	7
Transferred.....	5
Total.....	<u>29</u>
TOTAL MEMBERSHIP, SEPTEMBER 30, 1943.....	<u>449</u>
NET DECREASE FOR THE YEAR.....	<u>5</u>

Assets

Cash balance on hand, last report.....	\$ 104 24
Receipts from grants and per capita taxes.....	344 80
Receipts from badges, jewels, etc.....	410 38
Receipts from commissions and supplies.....	261 25
	<u>\$ 1,120 67</u>

Disbursements

Department sundries.....	\$ 311 65
Badges and jewels.....	315 00
S.G.L. supplies.....	240 05
	<u>\$ 866 70</u>
CASH BALANCE, SEPTEMBER 30, 1943.....	<u>\$ 253 97</u>

	5,300 00	11,990 00	8,466 39	25,856 39	2,892 96	5 20	2,898 16
Independent Mut. Ben. Federation			3,448 36	3,448 36			
Italian Brotherly Mut. Ben. Society		700 00	1,050 85	10,718 77		800 00	800 00
Italian Ladies' Mut. Ben. Society of Hamilton	9,419 54	994 00	599 23	3,952 32	15 00		
Italian Mut. Ben. Society of Port Arthur			2,943 32	1,032 16			
Italian Mut. Ben. Society of Port Colborne and Humberstone			170 92	4,083 55	150 00	460 00	610 00
Italo-Canadian Benevolent Society		1,400 00	2,891 56	20,951 56	242 00		342 00
Ivansker Mut. Ben. Society		13,685 00	1,535 28	12,296 49		138 08	138 08
Judean Benevolent and Friendly Society		8,012 96	6,173 81	8,907 07	100 00		100 00
Kiefzer Sick Ben. Society		8,012 96	6,173 81	8,907 07			
Knights of Malta of Can., Ancient and Illustrious Order of	6,44 61	57,834 93	10,748 11	70,617 65		143 23	143 23
Knights of Pythias, Grand Lodge of Ontario		11,274 37	2,076 37	14,501 93	256 00	67 14	325 11
Labour League Mut. Ben. Society		2,700 00	291 54	4,221 54	42 00	107 03	149 03
Lansdale Mut. Ben. Society			221 78	221 78			
Lashburn Mut. Aid Society		10,500 00	35 03	15,535 03		500 00	500 00
Linzner Sick Ben. Society		300 00	360 22	660 22			
Local Orange Young Britain, Lodge No. 43	9,079 26	49,319 84	18,357 67	78,466 77	40 00	5,336 34	5,336 34
Local Order of Moose of Ontario		1,119 06	2,018 60	3,167 66			
Local True Blue Assn.		3,060 00	9,451 15	9,451 15			
MacLean Publishing Co. Ltd., Mech. Div., Mut. Ben. Assn.		4,000 00	3,964 37	8,564 37			
Masses-Harris Co., Verity Works, Sick and Funeral Ben. Assn.		3,500 00	3,451 85	6,951 85			
Masses-Harris (Toronto) Mut. Ben. Assn. (Granatford)		2,500 00	2,526 74	5,026 74			
Masses-Harris (Toronto) Mut. Ben. Society			308 68	308 68			
Monlor Mut. Ben. Society		8,850 00	1,950 23	20,015 73	25 00		25 00
Mozner Sick Ben. Society	9,075 00	1,638 10	2,021 39	3,659 49			
Mutual Ben. Soc. of Alumnae Assn., Victoria Hosp., School of Nurs.			125 41	125 41			
Mutual Masonic Compact of St. Catharines		2,000 00	704 89	2,704 89			
National Cash Register Co. Empl. Ben. Society		4,000 00	6,036 00	32,582 70			
National Slovak Mut. Ben. Society	7,500 00		26,546 70	18,832 59			
Orders of Sons of Italy Mut. Ben. Society		5,500 00	7,332 59	8,214 74	50 00		50 00
Orstenetz Independent Mut. Ben. Society		2,500 00	3,23 17	2,823 17			
Ottawa Hebrew Ben. Society		300 00	607 72	2,587 62			
Ottawa Mut. Ben. Society		240 00	165 86	4,405 86			
Ottawa Polish Mut. Ben. Society	1,679 90		240 00	165 86			
Polish Alliance Friendly Society of Canada	4,000 00	1,993 75	8,170 44	16,210 05		455 00	455 00
Polish National Union of Canada Mut. Ben. Society	6,045 86	660 00	3,238 14	24,196 76		20 00	20 00
Postal Ben. Assn. of Toronto	20,358 62	1,051 91	1,051 91	2,051 91		2,154 00	2,154 00
Print of Israel Sick Ben. Society	1,400 00	41,000 00	4,931 78	47,331 78			
Pror. Grand Lodge (Manchester Unity), Indep. Order of Odd Fellows	8,571 36	78,727 91	12,680 21	196,737 98	1,500 00	907 74	2,407 74
Rand Char. Gratto Mut. Ben. Society	10,348 20	3,076 00	5,30 54	13,878 74			
Rand Char. Gratto Mut. Ben. Society			3,786 72	3,786 72			
Rand Char. Gratto Mut. Ben. Society			1,385 60	1,385 60			
St. Boniface Sick Ben. Society		3,800 00	14 29	3,814 29			
St. Joseph's Mut. Ben. Society		800 00	389 59	1,189 59			
St. Joseph's Mut. Ben. Society		2,200 00	349 46	2,549 46			
St. Joseph's Mut. Ben. Society		1,000 00	279 97	1,279 97			
Shawyer-Massay Co. Ltd. Empl. Mut. Ben. Assn.		1,487 50	1,822 81	3,310 31			
Societa' degli Italiani di Martino Soccorso St. Antonio d'Ottawa		1,416 33	1,416 33	10,316 33			
Societa' Italiana di Martino Soccorso Gualdino Marconi		2,500 00	5,452 70	22,515 62	182 00		182 00
Societa' di Martino Soccorso, Hamilton		1,493 81	1,470 11	2,963 92			
Societa' di Martino Soccorso, Trimbavie, Toronto		2,611 71	2,611 71	2,611 71			
Sons and Daughters of Canadian Lithuanian Mut. Ben. Society		5,067 50	8,148 77	13,216 27			
Sons of Abraham Mut. Ben. Society	2,278 50	24,198 51	3,583 62	27,782 13			
Sons of Ireland Protestant Assn.		1,700 00	197 43	4,225 43	200 00	342 00	342 00
Sons of Israel Mut. Ben. Society		2,500 00	813 40	3,313 40	611 40	2,369 78	3,081 18
Sons of Jacob Benevolent Society	2,400 00		1,181 35	31,481 73		966 25	966 25
Star Mut. Ben. Society	5,700 00	25,729 63	1,293 46	6,993 46			
Star Mut. Ben. Society			1,842 58	1,842 58			
Toronto Civic Empl. Benevolent Assn.		9,500 00	611 80	10,111 80			
Toronto Hebrew Benevolent Society	5,000 00	10,473 33	1,706 64	17,179 97	977 50	457 82	1,435 32

SHORT NAME OF SOCIETY	ASSETS						LIABILITIES												
	REAL ESTATE		MORTGAGES ON REAL ESTATE		BONDS, DEBTS, AND OTHER SECURITIES		CASH ON HAND AND IN BANK		ALL OTHER		TOTAL		CLAIMS UNPAID		ALL OTHER		TOTAL		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Toronto Hydro-Electric System Empl. Mut. Ben. Society	2,739	05			897	42	680	01	5	00	902	42							
Toronto Independent Benevolent Assn.	28,000	00			6,987	50	7,518	21	7	50	10,411	86			65	40		65	40
Toronto Musical Produce Assn.					80	50	40	91			125,108	21			699	21		699	21
Transportation Club of Toronto					11,986	25	1,126	67			13,549	66							
Ukrainian National Mut. Ben. Assn. of Fort William	5,000	00			6,080	21	7,000	00			13,506	68							
Ujra Mut. Ben. Society					7,000	00	1,504	63			8,504	63							
Union of Ukrainians Brotherhoods			600	00	9,531	25	8,029	44			18,160	69	150	00				150	00
Verese Mut. Ben. Society							2,284	62			3,183	62							
Warsaw Lodger Mut. Ben. Assn.	2,309	00			1,596	25	524	98			4,428	21			431	70		431	70
Watson Manufg. Co. Mut. Ben. Society					300	00	357	50			587	50							
York Township Civic Mut. Ben. Society	4,619	76			12,090	00	544	43			18,582	19			497	17		497	17
Young Men's Hebrew Assn.	5,000	00			8,670	00	657	33			14,327	33							
Zion Benevolent Society																			
TOTALS	212,150	08	243,756	98	1,140,951	45	309,330	86	9,080	50	1,915,269	87	10,896	35	20,976	48	31,872	83	

St. David's Mut. Ben. Society.....	90	19	81	780 30	29 32	809 62
St. Joseph's Aid Society.....	110	17	111	609 25	85 95	761 20
Sawyer-Massey Co. Ltd. Empl. Mut. Ben. Assn.	350	3	196	966 50	45 00	1,026 50
Slingaby Manfg. Co. Ltd. Empl. Mut. Ben. Society	381	3	378	3,001 25	70 13	3,331 38
Societa Figli d'Italia di Mutuo Soccorso St. Antonio d'Ottawa	121	21	100	931 65	490 57	1,551 92
Societa Italiana di Mutuo Soccorso Guglielmo Marconi	326	2	343	3,723 00	68 21	4,711 32
Societa di Mutuo Soccorso Keelamutsee, Hamilton	84	13	66	657 00	45 46	702 46
Societa di Mutuo Soccorso Trinaera, Toronto	100	1	490	3,30 00	13 34	333 34
Sons and Daughters of Canadian Lithuanian Mut. Ben. Society	684	1	111	5,822 87	223 70	6,052 60
Sons of Abraham Mut. Ben. Society	1,047	12	17	2,408 52	707 92	2,486 00
Sons of David Mut. Ben. Society	81	8	76	1,786 57	18 56	1,805 11
Sons of Jacob Benevolent Society	149	3	107	2,348 55	67 50	1,585 38
Sons of Italy Mut. Aid and Benevolent Society	317	5	95	4,550 19	909 10	2,420 02
Star Mut. Ben. Society	116	2	246	1,699 64	32 82	1,863 87
Toronto Civic Empl. Benevolent Assn.	348	10	95	3,304 65	32 82	3,327 47
Toronto Hebrew Benevolent Society	159	22	85	1,558 00	327 05	1,885 05
Toronto Hydro-Electric System Empl. Mut. Ben. Society	237	11	100	5,648 30	352 59	7,941 69
Toronto Independent Benevolent Assn.	589	13	85	3,665 78	17 46	3,683 24
Toronto Musical Protective Assn.	158	10	66	2,759 36	193 53	3,679 66
Transportation Club of Toronto	1,478	13	180	17,394 80	2,672 79	9,303 03
Ukrainian National Mut. Ben. Assn. of Fort William	340	2	121	1,748 00	381 71	2,930 62
Ujga Mut. Ben. Society	203	3	27	1,668 30	160 82	3,679 66
Union of Ukrainian Brotherhoods	114	3	68	1,003 45	28 61	1,448 70
Vitese Mut. Ben. Society	449	3	295	3,007 05	374 36	1,053 81
Warsaw Lodzer Mut. Ben. Assn.	400	3	55	1,501 50	29 63	189 08
Watson Manfg. Mut. Ben. Society	68	2	122	500 00	10 00	609 75
York Township Civic Mut. Ben. Society	165	6	44	121 00	2 10	570 00
Young Men's Hebrew Assn.	94	1	44	3,746 65	509 62	2,193 55
Zion Benevolent Society	188	1	81	3,927 54	422 60	6,449 82
150	1	14	11			4,808 89
TOTALS.....	76,954	811	*97	11,744	41,285	1,350
				601,602 13	53,208 74	170,743 13
						825,554 00
						127,846 55

Imperial Varnish & Color Co. Sick Ben. Society.....	53 30	389 13							442 43
Independent Mut. Ben. Federation.....	11,339 84	3,556 85	173 50	1,292 13	37,518 91	2,000 00			
Italian Brotherly Mut. Ben. Society.....	148 45	768 00	241 50	75 00	1,164 95				
Italian Ladies' Mut. Ben. Society of Hamilton.....	150 55		248 00		3,992 05				
Italian Mut. Ben. Society of Port Arthur.....	3,173 33		90 00	473 77	3,992 05	200 00			
Italian Mut. Ben. Society of Port Colborne and Humberstone.....	66 42		90 00		3,992 05				
Italo-Canadese Benevolent Society.....	296 21	735 82	324 50	120 00	2,083 43				
Jawaskwer Mut. Ben. Society.....	695 80	210 00	366 80	73 25	1,521 76	904 00			
Jewish Benevolent and Friendly Society.....	1,696 97	719 50	951 00	177 00	4,728 91	2,000 00			
Kietzer Sick Ben. Society.....	849 93	686 56	240 75	88 75	4,943 95				
Knights of Malta of Can., Ancient and Illustrious Order of.....	1,125 26	1,000 00	201 25	474 42	2,148 62	200 00			
Knights of Pythias, Grand Lodge of Ontario.....	11,893 36	1,895 06	699 88	1,972 91	18,636 35	22,830 00			
Labour League Mut. Ben. Society.....	9,035 26	212 00	4,444 43	3,308 25	17,957 91	3,500 00			
Leacock Mut. Ben. Society.....	564 19	48 00	298 13	427 36	1,337 68	700 00			
Leaside Mut. Aid Society.....	68 50	689 00			1,757 50				
Lighthouse Mut. Ben. Society.....	1,652 89	300 00	1,168 84	125 00	7,022 64	1,000 00			
Loyal Orange Young Briton, Lodge No. 33.....	27 60	786 00	313 40	2,676 51	7,022 64				
Loyal Order of Moose of Ontario.....	27 60	39 00			766 00				
Loyal True Blue Assn.....	41,033 37	15,935 00	686 37	1,540 00	62,694 71	6,453 48			
MacLean Publishing Co. Ltd., Mech. Div., Mut. Ben. Assn.....	1,834 06	1,700 00			3,534 06	1,149 06			
MacLennan-Harris Co., Verity Works, Sick and Funeral Ben. Assn.....	22 30	150 00	3,270 97	185 50	3,628 77	3,000 00			
Masses-Harris Empl. Ben. Assn. (Bramford).....	454 81	5,500 98	1,811 00		8,468 79	2,000 00			
Masses-Harris (Toronto) Mut. Ben. Society.....	284 15	900 00	3,272 25	1,553 30	5,878 95	700 00			
Mentor Mut. Ben. Society.....	1,909 01	2,520 00	28,337 50		32,776 51	500 00			
Mozier Sick Ben. Society.....	685 32	2,500 00			2,782 60				
Mutual Ben. Soc. of Alumnae Assn., Victoria Hosp. School of Nurs.....	24 00	622 00	710 50	269 50	1,835 84	1,300 00			
Mutual Masonic Compact of St. Catharines.....	67 55	160 00			1,183 00				
National Cash Register Co. Empl. Ben. Society.....	72 00	1,983 89		46 00	3,561 89				
National Slovak Mut. Ben. Society.....	11,274 34	6,100 50			17,871 84	4,636 00			
Order of Sons of Italy Mut. Ben. Society.....	682 55	250 00			923 55				
Ostrowetz Independent Mut. Ben. Society.....	1,118 30	31 00			1,149 30				
Ottawa Hebrew Ben. Society.....	453 31	320 00	73 50		1,447 81				
Ozrower Mut. Ben. Society.....	557 74	86 00		22 50	1,092 06	400 00			
Pilsudski Polish Mut. Ben. Society.....	1,007 36	125 00	357 42		1,492 06	300 00			
Polish Alliance Friendly Society of Canada.....	5,575 93	5,512 00			11,087 93				
Polish National Union of Canada Mut. Ben. Society.....	11,873 13	1,591 00	190 00		13,554 08	6,000 00			
Postal Ben. Assn., of Toronto.....	83 55				1,333 55				
Pride of Israel Sick Ben. Society.....	3,631 51	2,975 00	988 90		7,605 41	35,400 00			
Prov. Grand Lodge (Manchester Unity), Indep. Order of Odd Fellows.....	6,185 54	3,218 48	1,826 55	583 00	10,608 75	13,000 00			
Radomer Mut. Ben. Society.....	1,763 27	185 00	1,083 61	310 50	3,662 38	2,000 00			
Rami Ghar Grotto Mut. Ben. Society.....	40 76	2,800 00			2,840 76				
Rogers, Wm., Manfg. Co., Welfare Society.....	62 75	500 00			1,242 75				
St. Boniface Sick Ben. Society.....	126 90	1,200 00			1,279 80				
St. David's Mut. Ben. Society.....	97 00	526 31			1,272 31				
St. Joseph's Aid Society.....	47 50	363 25	69 75	8 00	737 25				
Sawyer-Massey Co. Ltd. Empl. Mut. Ben. Assn.....	161 90	150 00		25 00	1,235 75				
Shinsky Manfg. Co. Ltd. Empl. Mut. Ben. Society.....	225 08	1,892 47			2,221 90	2,000 00			
Societa Fijeli d'Italia di Mutuo Soccorso St. Antonio d'Ontawa.....	236 91	495 53	215 20	20 00	3,450 70	4,000 00			
Societa Italiana di Mutuo Soccorso Giulio Marconi.....	667 29	2,061 00	604 00	50 00	1,597 64	1,000 00			
Societa di Mutuo Soccorso Recalmutose, Hamilton.....	62 10	330 00	164 00		4,326 21	500 00			
Societa di Mutuo Soccorso Trinaaria, Toronto.....	65 00		245 00		536 10	1,000 00			
Sons and Daughters of Canadian Lithuanian Mut. Ben. Society.....	1,042 71	3,855 50	1 50		5,881 71	2,000 00			
Sons of Abraham Mut. Ben. Society.....	1,476 37	1,200 00	796 22	397 63	3,571 01	800 00			
Sons of David Mut. Ben. Society.....	4,382 97	605 00	508 63	5 00	4,227 80	607 50			
Sons of Jacob Benevolent Society.....	681 67	615 00	653 00	13 02	2,008 48	500 00			
Star of Italy Mut. Aid and Benevolent Society.....	4,071 72	660 20	934 92	105 00	7,105 34	15,280 00			
St. Michael's Mut. Ben. Society.....	400 23	424 00	265 50	38 00	1,672 34				
St. Michael's Civic Empl. Benevolent Assn.....	240 25	2,895 00			3,135 25				
T. G. Smith Mut. Ben. Society.....	389 02	398 00	170 25		2,457 27				

EXPENDITURE

SHORT NAME OF SOCIETY	EXPENSES OF MANAGEMENT		AMOUNT PAID FOR GENERAL BENEFITS DURING 1943		AMOUNT PAID FOR SICK BENEFITS DURING 1943		AMOUNT PAID FOR HOSPITAL DURING 1943		AMOUNT PAID FOR MEDICAL ATTENDANCE DURING 1943		AMOUNT PAID FOR SPECIAL RELIEF DURING 1943		ALL OTHER		TOTAL		FOR EXPENSES	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Toronto Hebrew Benevolent Society	3,814	89	1,096	00	1,221	20	548	50	1,136	93			72	42	7,817	53	2,000	00
Toronto Hydro-Electric System Empl. Mut. Ben. Society	325	89	1,625	00	1,002	82							554	50	3,026	33	1,000	00
Toronto Independent Benevolent Assn.	1,196	75	1,000	00	564	00	150	50	490	08	90	00	5,285	50	3,015	89	1,000	00
Toronto Musical Protective Assn.	14,396	61	200	00	540	00							576	10	21,722	12	1,500	00
Transportation Club of Toronto	1,061	12	1,000	00	605	00			172	50			10	00	1,821	22	1,502	23
Ukrainian National Mut. Ben. Assn. of Fort William	1,534	01	500	00	780	00			3	00					1,821	22	1,500	00
Ulga Mut. Ben. Society	108	24	600	00	1,703	00			295	75					1,480	24	600	00
Union of Ukrainian Brotherhoods	108	50	849	00											2,950	25	2,000	00
Vitese Mut. Ben. Society	157	21	335	00											492	71		
Warsaw Lodzger Mut. Ben. Assn.	426	98	159	50	330	00	25	00	306	23			264	00	1,511	71	400	00
Watson Manfg. Mut. Ben. Society	56	28			529	88							48	00	633	09		
York Township Civic Mut. Ben. Society	15	00	50	00											65	00		
Young Men's Hebrew Assn.	891	33	247	00	352	00	117	60	890	10	100	00	3,495	99	5,992	02	1,000	00
Zion Benevolent Society	1,053	07	264	50	722	75	137	25	498	67	68	30	723	20	3,467	74	1,000	00
TOTALS	222,320	64	85,505	35	296,369	36	24,127	56	59,154	31	5,481	56	66,996	71	759,955	49	256,069	03

WHEN ORGANIZED OR INCORPORATED	NAME OF SOCIETY	HEAD OFFICE	NAME OF PRESIDENT	NAME OF SECRETARY	ADDRESS
1929	A. & P. (Toronto) Managers' Mutual Benefit Society	Toronto	V. A. Jantzi	E. Owen	Toronto
1934	A. & P. (Toronto) Employees' Mutual Benefit Society	Toronto	Wm. G. Leech	Geo. P. Adams	Toronto
1940	Anglo-Polish Mutual Benefit Society	Oshawa	Jos. Haik	Anthony Bonczyk	Oshawa
1940	Anstocrat Mutual Benefit Society	Toronto	C. Nuen	A. Stringer	Hamilton
1889	Army and Navy Veterans Society of Hamilton, His Majesty's	Hamilton	Walter Fisher	Albert Nichols	Toronto
1887	Army and Navy Veterans Society of Toronto, His Majesty's	Toronto	F. Slade	Wm. Waite	Toronto
1917	Beaver Sick and Funeral Benefit Club	Toronto	Wm. Chusholin	Henry J. Paire	Toronto
1937	Betzehimer Benev Yankov Mutual Benefit Society	Toronto	S. Shachter	B. Groids	Toronto
1940	Bied Mutual Benefit Society	Kirkland Lake	Louis Pecavar	John Kuznik	Kirkland Lake
1933	Border Cities Italian Club Mutual Benefit Society	Windsor	A. Zamparo	P. Marchini	Windsor
1920	Brantford Cues and Body Limited Mutual Benefit Society	Brantford	Geo. Reeve	F. G. Brydges	Brantford
1913	Brantford Hungarian Mutual Benefit Society	Brantford	F. Zimmond	Frank Huszak	Brantford
1932	Brantford Polish Mutual Benefit and Friendly Society	Brantford	Adam Gadlawski	Walter Kowal	Brantford
1898	Brown Brothers Limited Employees' Benefit Society	Toronto	Fred Doty	W. D. Hasted	Toronto
1918	Brunner-Mond Mutual Benefit Society	Amherstbury	W. A. Mitchell	H. M. Standfield	Amherstbury
1918	Canada Cycle and Motor Company Limited Employees' Mutual Benefit Society	Weston	Geo. Gignac	Percy Knight	Weston
1940	Canada Feds Workmen's Mutual Benefit Society	Toronto	Walter Priestly	Murray Gambell	Toronto
1918	Canada Packers Mutual Benefit Association	Toronto	Geo. Bolt	Geo. Martholomew	Toronto
1920	Canada Acme Screw and Gear Employees' Mutual Benefit Society	Toronto	Geo. Wild	Frank McGlashan	Toronto
1920	Canadian Allys-Chalmers Limited Employees' Mutual Benefit Society	Toronto	A. R. Munro	Loyal Jordan	Toronto
1897	Canadian General Electric Company, (Ward St. Works Division) Employees' Sick Benefit Society	Toronto			Toronto
1920	Canadian Hebrew Benevolent Society	Toronto	A. Partridge	Alfred Earle	Toronto
1920	Canadian National Expressmen's Mutual Benefit Association	Toronto	J. Rosenberg	Wm. Sacks	Toronto
1890	Canadian Order of Rechabites	Toronto	B. W. Bailey	W. T. Murphy	Toronto
1912	Canadian Pacific Expressmen's Sick Benefit Association	Toronto	H. Markus	A. Carmichael	Toronto
1890	Cheero Mutual Benefit Society	Toronto	John Donaldson	P. E. Watkins	Toronto
1942	Chester Mutual Benefit Society	Windsor	G. J. Dick	J. O. Hammel	Windsor
1899	Cocksbatch Plow Company Limited Employees' Relief Association	Brantford	E. Joshi	R. C. Hawkes	Brantford
1938	Conference Mutual Benefit Society	Toronto	W. H. Morrison	J. A. Garratt	Toronto
1918	Consumers' Gas Company's Employees' Mutual Benefit Society	Toronto	F. Goldfarb	Gordon Thomas	Toronto
1914	Czenstochover Aid Society	Toronto	H. Pearl	H. Pearl	Toronto
1890	Daughters of England Benevolent Society of Canada	Burlington	Mrs. B. V. Hills	W. E. Miller	Burlington
1934	Domion Forge and Stamping Company Limited Employees' Mutual Benefit Society	Walkerville	L. Caza	C. R. Browne	Tecumseh
1920	Dunlop Young Men's Mutual Benefit Society	Toronto	Sam Bonjarrat	Max Biman	Toronto
1913	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	Toronto	A. W. Jennings	A. G. Ayres	Toronto
1912	Evening Telegram Employees' Mutual Benefit Society	Toronto	F. Polack	A. N. Macdonald	Toronto
1892	Evenings' Ancient Order of Subsidiary High Court of Dominion of Canada	Toronto	G. E. Batt	Miss H. E. McIntosh	Toronto
1885	Globe Printing Company Employees' Benefit Society	Toronto	N. Wilkinson	Geo. Cashman	Toronto
1938	Goodwill Mutual Benefit Society	Toronto	A. McCabie	Geo. Courley	Toronto
1908	Grand Order of Israel Benefit Society	Hamilton	Louis Godoler	A. Silverstein	Toronto
1910	Gutta Percha and Rubber Manufacturing Company Limited of Toronto Employees' Sick Benefit Society	Hamilton	C. G. Foster	G. S. Battram	Hamilton
1901	Hamilton St. Stanislaus Mutual Benefit Society	Toronto	R. G. Bell	W. S. Gould	Toronto
1912	Hebrew Friendly Society	Hamilton	Stan. Dumala	M. Kiah	Hamilton
1907	Hebrew Sick Benefit Society	Toronto	H. Kurtz	A. Fireman	Toronto
1910	Hibernians' Ancient Order of	Toronto	P. Pasternak	Donald Douglas	Toronto
1888	Imperial Varnish and Color Company Sick Benefit Society	Toronto	M. J. Bonnyak	Wm. Ryder	Toronto
1911	Independent Mutual Benefit Federation	Toronto	J. Hamilton	J. Ruse	Toronto
1928	Italian Brotherhood Mutual Benefit Society	Toronto	Geo. Madley	Jos. Miller	Toronto
1924	Italian Ladies' Mutual Benefit Society of Hamilton	Hamilton	A. Catena	Jos. DiGregorio	Toronto
1937	Italian Ladies' Mutual Benefit Society of Hamilton	Hamilton	Ameliana Damiano	Mariberta Parrato	Hamilton

WHEAT ORGANIZED OR INCORPORATED	NAME OF SOCIETY	HEAD OFFICE	NAME OF PRESIDENT	NAME OF SECRETARY	ADDRESS
1920	Italian Mutual Benefit Society of Port Arthur	Port Arthur	G. Guarasci	V. Scarello	Port Arthur
1935	Italian Mutual Benefit Society of Port Colborne and Hamletstone	Port Colborne	E. Vertulla	L. Fores	Port Colborne
1919	Italo-Canadian Benevolent Society	Toronto	G. Ruzato	N. Costarella	Toronto
1931	Judson Benevolent and Friendly Society	Toronto	H. Kesten	A. Wilber	Toronto
1919	Kettler Sick Benefit Society	Toronto	M. Starr	H. J. Halberstadt	Toronto
1913	Knights of Malta of Canada, Ancient and Illustrious Order of	Toronto	K. Horowitz	X. B. Wasny	Toronto
1910	Knights of Pythias, Grand Lodge of Ontario	Toronto	H. Pratt	J. W. Pugh	Toronto
1872	Labour League Mutual Benefit Society	Toronto	M. Biderman	Alex. Coulter	Toronto
1932	Leisure Mutual Aid Society	Toronto	P. Greenbaum	M. Greenspan	Toronto
1923	Leisure Mutual Aid Society	Toronto	W. Gray	E. Flowers	Toronto
1913	Limitzer Sick Benefit Society	Toronto	S. Cappe	I. Naitolin	Toronto
1873	Loyal Orange Young Britain, Lodge No. 33	Ottawa	J. M. Farmer	S. Crooks	Ottawa
1917	Loyal Order of Moose of Ontario	Toronto	Wm. Godfrey	N. G. Heyd	Toronto
1878	Loyal True Blue Association	Toronto	J. A. Stewart	Adeline Simpson	Toronto
1923	Maclean Publishing Company Limited, Mechanical Division, Mutual Benefit Association	Toronto	T. Brocklebank	Frank Anstett	Toronto
1899	Massey-Harris Company (Verity Works) Sick and Funeral Mutual Benefit Association	Brantford	A. Ferrell	F. A. Box	Brantford
1889	Massey-Harris Company Limited (Brantford) Employees' Benefit Association	Brantford	C. Marvin	E. Upgrove	Brantford
1883	Massey-Harris Company Limited (Toronto) Employees' Mutual Benefit Society	Toronto	T. Martin	John Wood	Toronto
1940	Mentor Mutual Benefit Society	Toronto	H. Douglas	J. A. Garratt	Toronto
1905	Mozher Sick Benefit Society	Toronto	A. Laysky	J. Weinrub	Toronto
1871	Mutual Benefit Society of Alumnae Association, Victoria Hospital School of Nursing	London	G. Erskine	E. Stephens	London
1871	Mutual Masonic Compact of St. Catharines and Niagara District	St. Catharines	A. J. Whitelock	A. E. Coomlie	St. Catharines
1907	National Cash Register, Employees' Mutual Benefit Society	Toronto	S. Zold	F. Cook	Toronto
1934	National Slovak Mutual Benefit Society	Kirkland Lake	B. C. Dundas	M. Martan	Thames
1929	Order of Sons of Italy of Ontario Mutual Benefit Society	Toronto	C. C. Fera	Wm. Brooks	Toronto
1926	Ostrowetz Independent Mutual Benefit Society	Toronto	L. Starkman	J. Galasso	Toronto
1925	Ottawa Hebrew Benefit Society	Toronto	M. Shabinsky	N. Speisman	Toronto
1912	Ozrower Mutual Benefit Society	Ottawa	H. Adler	S. Teller	Ottawa
1937	Polish Alliance Friendly Society of Canada	Port William	M. Woodwak	S. Hoffman	Port William
1907	Polish National Union of Canada Mutual Benefit Society	Toronto	L. Szeptycki	V. Wozek	Toronto
1930	Postal Benefit Association of Toronto	Toronto	J. Gierada	P. Muszynski	Toronto
1907	Provincial Grand Lodge (Manchester Unity), Independent Order of Odd Fellows	Toronto	G. A. Beaton	V. J. Woolner	Toronto
1905	Radomer Mutual Benefit Society	Toronto	H. McClelland	J. H. Coulton	Toronto
1887	Radomer Mutual Benefit Society	Toronto	M. Glass	E. Hewitt	Toronto
1935	Radomer Mutual Benefit Society	Toronto	J. Carter	A. Glass	Toronto
1934	Ramsay Mutual Benefit Society	Niagara Falls	E. Metcalfe	C. Carrie	Toronto
1919	St. Boniface Sick Benefit Society	Kitchener	G. H. Lackenbauer	Miss M. Thompson	Niagara Falls
1892	St. David's Mutual Benefit Society	Toronto	S. Davies	Alex. J. Wey	Kitchener
1911	St. Joseph's Aid Society of Formosa	Formosa	J. A. Kieffer	Jos. B. Whiteley	Toronto
1887	St. Joseph's Mutual Benefit Society	Brantford	C. Linke	W. G. Heisz	Formosa
1911	St. Mary's Mutual Benefit Society	Brantford	C. Craft	A. Owen	Hamilton
1920	St. Mary's Mutual Benefit Society	Ottawa	O. Banchini	L. Scurella	Brantford
1917	Societa Italiana di Mutuo Soccorso St. Antonio di Ottawa	Hamilton	F. Bagnesi	P. Zanetti	Ottawa
1918	Societa di Mutuo Soccorso Gualtiero Marconi	Hamilton	N. Bersellino	A. Unelli	Hamilton
1914	Societa di Mutuo la Trinita di Toronto	Toronto	D. Amodeo	G. Amodeo	Sault Ste. Marie
1935	Sons of Abraham Mutual Benefit Society	Toronto	A. Schwab	A. Smolnick	Toronto
1912	Sons and Daughters of Canadian Lithuanian Mutual Benefit Society	Toronto	J. Bessky	J. Keveza	Toronto
1890	Sons and Daughters of Ireland Protestant Association	Toronto	B. Collins	A. D. Bruce	Toronto

Sons of David Mutual Benefit Society	1943	Toronto	B. Eker	M. Burgess	Toronto
Sons of Jacob Benevolent Society	1918	Toronto	H. Shapiro	R. Shapiro	Toronto
Star of Italy Mutual Aid and Benevolent Society	1908	Niagara Falls	F. Rovert	T. Senese	Niagara Falls
Star Mutual Benefit Society	1926	Toronto	G. T. Hargrave	J. J. Mohr	Toronto
Toronto Civic Employees Benevolent Association	1890	Toronto	F. Baker	W. J. Cox	Toronto
Toronto Hebrew Benevolent Society	1899	Toronto	M. Prousku	M. Fromstein	Toronto
Toronto Hydro-Electric System Employees' Mutual Benefit Society	1914	Toronto	Wm. G. Urbach	A. J. Lambert	Toronto
Toronto Independent Benevolent Association	1909	Toronto	J. Rubin	B. Marcus	Toronto
Toronto Musical Protective Association	1894	Toronto	W. M. Murlboch	A. Dowell	Toronto
Transportation Club of Toronto	1913	Toronto	R. Halliday	Wm. G. Hamilton	Toronto
Ukrainian National Mutual Benefit Association of Fort William	1933	Fort William	J. Sorochuk	Alex. Hrycyk	Fort William
Ukrainian Mutual Benefit Society	1924	Toronto	J. Pancezyk	J. Paycar	Toronto
Union of Ukrainian Brotherhoods	1911	Toronto	J. Moroz	J. Bartosh	Toronto
Vitese Mutual Benefit Society	1935	Toronto	G. Simoni	W. Parisi	Toronto
Warsaw Lodger Mutual Benefit Association	1929	Toronto	S. Shanooff	I. Goldbach	Toronto
Watson Manufacturing Company Mutual Benefit Society	1941	Brantford	A. Payne	E. R. Charlton	Brantford
York Township Civic Mutual Benefit Society	1936	Toronto	W. Whitaker	C. Garland	Toronto
Young Men's Hebrew Association	1908	Toronto	R. Gall	J. Yarnus	Toronto
Zion Benevolent Society	1910	Toronto	M. Ross	P. J. Isaacson	Toronto

(F)
COMPANIES NOT WITHIN
(A) (B) (C) (D) and (E)

(F)

THE CANADIAN MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, ST. HYACINTHE, QUE.

Officers.—President and General Manager, T. A. St-Germain; Vice-Presidents, Irene Auclair, J. E. Phaneuf, K.C.; Secretary, E. Desgroseilliers; Treasurer, T. A. St-Germain; Ass't General Manager, L. C. Vallee.

Directors.—Irene Auclair, Chambly; T. A. St-Germain, Lucien St-Germain, St. Hyacinthe; Hon. E. L. Patenaude, Rene Morin, N.P., J. E. Phaneuf, K.C., Narcisse Ducharme, Rosario Messier, Dr. Leon Gauthier, Montreal; Hon. Jacob Nicol, Sherbrooke; C. H. McFadyen.

Chief or General Agent in Ontario.—Carson P. Eddy, 706 Excelsior Life Bldg., Toronto.

Date of Incorporation.—April, 1937. *Date commenced business in Canada.*—October, 1937.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$ 250,000	Premiums—Ontario (net).....	\$ 70,796
Total assets.....	2,125,125	Premiums—Total business (net)...	706,941
Total liabilities.....	638,001	Claims—Ontario (net).....	24,125
Surplus protection of policyholders.	1,487,124	Claims—Total business (net)....	310,978

COMMERCE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. HYACINTHE, QUE.

Officers.—President, Hon. Alfred Leduc; Vice-Presidents, Irene Auclair, J. E. Phaneuf, K.C.; Secretary, T. A. St-Germain; General Manager, T. A. St-Germain; Ass't General Manager, L. C. Vallee; Treasurer, T. A. St-Germain.

Directors.—J. E. Phaneuf, K.C., Hon. Jacob Nicol, Hon. Alfred Leduc, Rene Morin, N.P., Irene Auclair, T. A. St-Germain, Hon. E. L. Patenaude, Lucien St-Germain, Benoit Benoit.

Date of Incorporation.—April 14, 1927. *Date commenced business in Canada.*—August 30, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$ 215,415	Premiums—Ontario (net).....	\$155,254
Total assets.....	3,022,303	Premiums—Total business (net)...	774,241
Total liabilities.....	701,594	Claims—Ontario (net).....	49,824
Surplus protection of policyholders.	2,320,709	Claims—Total business (net)....	323,182

EQUITABLE FIRE INSURANCE COMPANY (STOCK MUTUAL)

HEAD OFFICE, 266 ST. JAMES ST. W., MONTREAL, QUE.

Incorporated.—June 3, 1901. *Date commenced business.*—June 3, 1901.

Officers.—President, Dr. Geo. E. Mignault; Vice-President, Joseph Desautels; Manager, Armand Gauthier; Treasurer, D. M. Charbonneau.

Directors.—Dr. Geo. E. Mignault, Joseph Desautels, Dr. R. C. Laurier, Armand Gauthier, D. M. Charbonneau.

Auditors.—Ladislas Joubert, C.P.A., Montreal.

Statement for the Year Ended December 31, 1943

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$200,000.		
No. of shares, 2,000. Par value, \$100.		
Capital stock at beginning of year.....	\$200,000 00	\$ 89,000 00
Payments on capital received during year.....		16,000 00
Capital stock at end of year.....	\$200,000 00	\$105,000 00

Balance Sheet—Assets

Book value of real estate held for sale.....	\$	1,500 00
Mortgage loans on real estate—first liens.....		12,500 00
Book value of bonds, debentures and debenture stocks:		
Not in default.....	\$1,127,144 90	
In default.....	5,021 68	
Cash on hand and in banks.....		1,132,136 58
Interest accrued.....		482,928 80
Agents' balances and premiums uncollected:		11,870 30
Written on or after October 1, 1943.....		62,729 01
Amount due from reinsurance on losses already paid.....		59,056 13
TOTAL ADMITTED ASSETS.....		\$1,795,720 82

* See note on page 1.

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	\$ 16,861 66	\$ 16,861 66
Adjustment expenses of said claims	421 22	424 22
Total net reserve, \$260,753.23; carried out at 80% thereof	208,601 76	208,601 76
Taxes due and accrued		18,425 00
Reinsurance premiums		100,063 00
Reinsurance balances		145,237 35
Total liabilities excluding capital stock		\$ 489,612 99
Capital stock paid in cash	\$ 105,000 00	
Surplus in profit and loss account	1,201,107 83	
Excess of assets over liabilities (surplus for protection of policyholders)		1,306,107 83
TOTAL LIABILITIES		\$1,795,720 82

Profit and Loss Account

	IN CANADA AND ALL BUSINESS
Net premiums written	\$ 373,885 51
Reserve of unearned premiums (80%):	
At beginning of year	\$177,544 96
At end of year	208,601 76
Increase	31,056 80
Net premiums earned	\$ 342,828 71
Net claims incurred	\$173,981 82
Net adjustment expenses incurred	10,753 73
Commissions	45,142 64
Taxes	25,545 32
Salaries, fees and travelling expenses	28,993 92
All other expenses	23,892 68
Total claims and expenses	306,310 11
Underwriting profit	\$ 36,518 60
Other revenue:	
Interest earned—cash and accruals	\$ 43,550 06
Net rents earned	626 49
Profit on sale of securities and real estate	302 83
	44,479 38
NET PROFIT FOR THE YEAR	\$ 80,997 98

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$1,550,155 88
Increase in paid-in capital stock	\$ 16,000 00
Net profit for the year brought down	80,997 98
	96,997 98
Dividends declared to shareholders	\$1,647,151 86
	20,000 00
	\$1,627,151 86
Deduct: assets written off:	
Unearned reinsurance premiums	\$ 98,304 51
Earned assessments	222,739 52
	321,044 03
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR	\$1,306,107 83

Summary of Risks—Fire

	IN ONTARIO	IN QUEBEC	ALL BUSINESS
Gross in force, December 31, 1942	\$ 19,040,404 26	\$ 93,977,371 92	\$113,017,776 18
Taken in 1943, new and renewed	15,068,832 55	34,288,538 22	49,357,370 77
Totals	\$ 34,109,236 81	\$128,265,910 14	\$162,375,146 95
Ceased in 1943, including renewed	11,218,750 59	30,196,520 07	41,415,270 66
Gross in force, December 31, 1943	\$ 22,890,486 22	\$ 98,069,390 07	\$120,959,876 29
Reinsurance in force, December 31, 1943	13,503,060 26	55,583,018 79	69,086,079 05
NET IN FORCE, DECEMBER 31, 1943	\$ 9,387,425 96	\$ 42,486,371 28	\$ 51,873,797 24

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1942		TAKEN IN 1943, NEW AND RENEWED		CEASED IN 1943, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1943		REINSURANCE		NET IN FORCE AT END OF 1943	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire (Cash System).....	622,225	86	423,817	07	325,999	61	730,043	32	244,715	07	485,328	27
Fire (Mutual System)....	445,479	04	438,841	24	445,479	04	438,841	24	285,451	32	153,389	92
TOTALS.....	1,077,704	90	862,658	31	771,478	65	1,168,884	56	530,166	39	638,718	17

MISSISSQUOI AND ROUVILLE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FRELIGHSBURG, QUE.

Incorporated.—March 17, 1835. *Date commenced business.*—1835.*Officers.*—President, Hon. Jacob Nicol; Vice-President, Chas. C. Dyer; Secretary-Treasurer, E. H. Spencer; General Manager, H. Hopkins.*Directors.*—Hon. Jacob Nicol, H. A. Stevenson, Langis Galipeault, K.C., C. C. Dyer, H. F. Vilas, E. M. Shepard, H. C. Beatty, H. C. Hayes.*Auditors.*—Molson & Cushing, C.A.

Statement for the Year Ended December 31, 1943

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$200,000.		
No. of shares, 2,000. Par value, \$100.		
Capital stock at beginning of year.....	\$200,000 00	\$ 44,000 00
Capital stock at end of year.....	\$200,000 00	\$ 44,000 00

Balance Sheet—Assets

Book value of real estate—office premises.....	\$ 8,420 07
Mortgage loans on real estate—first liens.....	5,530 00
Amortized book value of bonds, debentures and debenture stocks:	
Not in default.....	\$809,003 50
In default.....	48,308 00
Book value of stocks.....	857,311 50
Cash on hand and in banks.....	269 20
Interest accrued.....	60,618 44
Agents' balances and premiums uncollected:	
Written on or after October 1, 1943.....	35,582 67
Amount due from reinsurance on losses already paid.....	6,969 62
Unpaid assessments, less commission.....	2,967 53
Due by reinsuring companies (taxes).....	161 24
TOTAL ADMITTED ASSETS.....	\$984,019 08

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 13,511 33	\$ 13,511 33
Adjustment expenses of said claims.....	180 84	180 84
Total net reserve, \$164,233.55; carried out at 80% thereof.....	131,386 84	131,386 84
Expenses due and accrued.....	620 77	
Taxes due and accrued.....	12,077 03	
Reinsurance premiums.....	10,385 50	
Investment reserves—real estate and waterworks.....	4,188 57	
Contingency reserves.....	12,500 00	
Total liabilities excluding capital stock.....	\$184,850 49	
Capital stock paid in cash.....	\$ 44,000 00	
Surplus in profit and loss account.....	755,168 18	
Excess of assets over liabilities (surplus for protection of policyholders).....		799,168 18
TOTAL LIABILITIES.....		\$984,019 08

Profit and Loss Account

IN CANADA AND
ALL BUSINESS

Net premiums written.....		\$211,328 64
Reserve of unearned premiums (80%):		
At beginning of year.....	\$111,346 08	
At end of year.....	131,386 84	
Increase.....		20,040 76
Net premiums earned.....		\$191,287 88
Net claims incurred.....	\$ 97,098 82	
Net adjustment expenses incurred.....	2,885 41	
Commissions.....	50,031 04	
Taxes.....	5,119 25	
Salaries, fees and travelling expenses.....	20,692 67	
All other expenses.....	7,948 95	
Total claims and expenses.....		\$183,776 14
Underwriting profit.....		\$ 7,511 74
Other revenue:		
Interest earned.....	\$ 33,608 08	
Net rents earned.....	62 91	
Profit on sale of securities.....	3,904 18	
		37,575 17
		\$ 45,086 91
Other expenditure:		
Income and excess profits taxes.....	\$ 12,077 58	
Bad debts written off.....	276 75	
		12,354 33
NET PROFIT FOR THE YEAR.....		<u>\$ 32,732 58</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$770,582 18
Net profit for the year brought down.....	32,732 58
	<u>\$803,314 76</u>
Dividends declared to shareholders.....	4,400 00
	<u>\$798,914 76</u>
Add decrease in unadmitted ledger assets.....	253 42
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR.....	<u>\$799,168 18</u>

Summary of Risks—Fire

	CASH SYSTEM		MUTUAL SYSTEM		ALL BUSINESS
	IN ONTARIO	ELSEWHERE	ELSEWHERE		
Gross in force, December 31, 1942.....	\$ 3,288,968 85	\$18,739,621 72	\$11,727,800 31	\$33,756,390 88	
Taken in 1943, new and renewed.....	2,956,008 08	19,180,891 64	2,737,613 17	24,874,512 89	
Totals.....	\$ 6,244,976 93	\$37,920,513 36	\$14,465,413 48	\$58,630,903 77	
Ceased in 1943, including renewal.....	2,205,645 41	13,811,499 83	2,513,000 61	18,530,145 85	
Gross in force, December 31, 1943.....	\$ 4,039,331 52	\$24,109,013 53	\$11,952,412 87	\$40,100,757 92	
Reinsurance in force, December 31, 1943.....	730,467 73	4,597,705 67	3,025,322 09	8,353,495 49	
NET IN FORCE, DECEMBER 31, 1943.....	<u>\$ 3,308,863 79</u>	<u>\$19,511,307 86</u>	<u>\$ 8,927,090 78</u>	<u>\$31,747,262 43</u>	

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1942		TAKEN IN 1943, NEW AND RENEWED		CEASED IN 1943, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1943		REINSURANCE	NET IN FORCE AT END OF 1943		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
Fire (Cash System).....	261,483	86	233,229	37	165,060	14	329,653	09	64,740	01	264,913	08
Fire (Mutual System).....	60,096	67	64,584	22	62,536	32	62,144	57	15,419	75	46,724	82
TOTALS.....	321,580	53	297,813	59	227,596	46	391,797	66	80,159	76	311,637	90

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, L. L. Lang, Kitchener; Vice-President, Maj.-Gen. Hon. S. C. Mewburn, K.C., C. M.G., Hamilton; Vice-President and General Manager, W. H. Somerville, A.I.A., A.A.S., Waterloo; Ass't General Manager, A. E. Pequegnat, A.I.A., F.A.S., Kitchener; Actuary, J. M. Laing, A.I.A., F.A.S., Waterloo; Secretary, H. M. Cook, A.I.A., F.A.S., Kitchener; Treasurer, H. L. Guy, F.A.S., Waterloo.

Directors.—H. A. MacKenzie, London; L. L. Lang, Kitchener; Maj.-Gen. Hon. S. C. Mewburn, K.C., C. M.G., W. B. Powell, Hamilton; G. Blair Gordon, J. E. Perrault, K.C., C. F. Sise, Montreal; J. Y. Murdoch, K.C., Glyn Osler, K.C., W. G. Watson, G. C. Leitch, R. C. Berkinshaw, Toronto; W. G. Murray, Vancouver; Isaac Pitblado, K.C., LL.D., Winnipeg; W. H. Somerville, A.I.A., A.A.S., Waterloo.

Date of Incorporation.—1869. *Date commenced business in Canada.*—1870.

PREMIUMS AND DISBURSEMENTS

Life:

Total assets.....	\$235,062,565
Ontario business in force (gross).....	346,422,378
Total business in force (gross).....	680,026,296

Life:

Premiums—Ontario (net).....	\$ 9,873,377
Premiums—Total business (net).....	19,603,511
Total disbursements to policyholders (net)—In Ontario.....	6,662,182
Total business.....	13,231,607

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:

Total assets.....	128,724
Total liabilities.....	27,900

Other than Life:

Premiums—Ontario (net).....	75,269
Premiums—Total business (net).....	111,072
Claims—Ontario (net).....	58,466
Claims—Total business (net).....	89,098

NORTH AMERICAN LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, D. E. Kilgour, M.A., A.I.A., F.A.S.; Vice-Presidents, C. L. Burton, C.B.E., A. J. Mitchell; Secretary, W. G. Gallow; Treasurer, M. A. Bradshaw, C.A.; Actuary, A. F. Hall, A.I.A., F.A.S.; Chairman of Board, D. E. Kilgour.

Directors.—C. L. Burton, C.B.E., F. S. Corrigan, Hon. G. S. Henry, LL.D., M.P.P., A. J. Mitchell, D. E. Kilgour, A. G. Partridge, H. Jasper Humphrey, W. B. Woods, N. S. Robertson, Toronto; G. H. A. Montgomery, K.C., Montreal; W. E. Buckingham, K.C., Guelph; Christopher Spencer, Vancouver; H. R. Milner, K.C., Edmonton; Gaston Pratte, Quebec.

Date of Incorporation.—May 15, 1879. *Date commenced business in Canada.*—Jan. 10, 1881.

PREMIUMS AND DISBURSEMENTS

Total assets.....	\$82,550,644
Ontario business in force (gross).....	109,024,077
Total business in force (gross).....	278,308,943

Premiums—Ontario (net).....	\$3,752,697
Premiums—Total business (net).....	9,130,721
Total disbursements to policyholders (net)—In Ontario.....	1,817,429
Total business.....	4,790,759

NORWICH UNION LIFE INSURANCE SOCIETY*

HEAD OFFICE, NORWICH, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—C. L. Drewry, Toronto.

Chief or General Agent in Ontario.—C. L. Drewry, 12 Wellington St. E., Toronto.

Date of Organization.—1808. *Date commenced business in Canada.*—October 1, 1899.

Assets in Canada.....	\$103,957
Ontario business in force (gross).....	6,000
Canadian business in force (gross).....	6,000

PREMIUMS AND DISBURSEMENTS

Premiums—Ontario (net).....	\$ 129
Premiums—Canada (net).....	129
Total disbursements to policyholders (net)—In Ontario.....	Nil
In Canada.....	Nil

THE STANSTEAD AND SHERBROOKE INSURANCE COMPANY*

HEAD OFFICE, SHERBROOKE, QUE.

Officers.—President, Hon. Jacob Nicol; Vice-President, Hon. Chas. B. Howard; Secretary-Treasurer, H. J. Kennedy; Ass't Secretary, P. Juneau; Manager, C. H. Remick.

Directors.—Hon. Chas. B. Howard, B. C. Howard, Hon. Jacob Nicol, F. J. Southwood, Sherbrooke; A. E. Curtis, Stanstead; Walter G. Hunt, Montreal; N. R. Mitchell, Granby; T. A. St-Germain, St. Hyacinthe.

Date of Incorporation.—Aug. 7, 1940. *Date commenced business in Canada.*—Jan. 1, 1941.

Capital stock paid in cash.....	\$ 250,000
Total assets.....	1,668,806
Total liabilities.....	559,098
Surplus protection of policyholders.....	1,109,708

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....	\$124,555
Premiums—Total business (net).....	440,029
Claims—Ontario (net).....	214,115
Claims—Total business (net).....	230,453

*See note on page 1.

(G)

**RECIPROCAL OR INTER-INSURANCE
EXCHANGES**

(G)

AFFILIATED UNDERWRITERS*

PRINCIPAL OFFICE, 261 FIFTH AVE., NEW YORK, N. Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.

Date of Organization.—1922. *Date of initial Ontario license.*—June, 1926.

Total assets..... \$1,694,400 Total liabilities..... \$1,031,935

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 39,449	\$ 840,695
Claims incurred.....	20,234	419,309
Saved for subscribers.....	7,556	140,059
Savings returned.....	3,140	73,436

AMERICAN EXCHANGE UNDERWRITERS*

PRINCIPAL OFFICE, 261 FIFTH AVE., NEW YORK, N. Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.

Date of Organization.—1892. *Date of initial Ontario license.*—January 1, 1923.

Total assets..... \$1,344,165 Total liabilities..... \$ 416,940

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 6,171	\$ 257,914
Claims incurred.....	167	72,178
Saved for subscribers.....	1,670	50,808
Savings returned.....	2,001	77,336

CANADIAN RECIPROCAL UNDERWRITERS

HEAD OFFICE, TORONTO, ONT.

Attorney-in-Fact.—Reciprocal Managers, Limited.

Advisory Committee.—Leo G. Ryan, F. Cleveland Morgan, A. J. Walker, Montreal; P. Leon Garneau, K. C., Quebec; S. S. Holden, Ottawa; E. W. Martin, Winnipeg; W. H. Malkin, C. Spencer, W. P. Riley, Vancouver; B. B. Hayes, Toronto.

Chief Agent in Canada and Ontario Representative.—V. W. Gerrish, Toronto.

Date Organized.—January 1, 1934. *Date of initial Ontario license.*—January 1, 1934.

Auditors.—Clarkson, Gordon, Dilworth & Nash, Toronto.

Statement for the Year Ended December 31, 1943

Assets

Ledger Assets

Book value of bonds and debentures.....	\$232,238	24
Cash in banks.....	9,055	75
Premium deposits in course of collection:		
Written on or after October 1, 1943.....	1,847	20

TOTAL LEDGER ASSETS.....	\$243,141	19
Total non-ledger assets (interest accrued).....	1,564	33

TOTAL ADMITTED ASSETS..... \$244,705 52

Liabilities

Net provision for unpaid losses.....	\$ 5,114	00
Reserve for unearned premium deposits.....	25,336	48
Administrative expenses due and accrued.....	1,096	98
Taxes due and accrued.....	400	00
Prepaid premiums.....	386	05
Surplus of admitted assets over liabilities.....	212,372	01

TOTAL..... \$244,705 52

Income and Expenditure

Gross premium deposits written.....	\$ 33,600	12
Deduct return premium deposits.....	2,375	77
Net premium deposits written.....	\$ 31,224	35

*See note on page 1.

Reserve of unearned premium deposits:			
At beginning of year.....	\$	32,021	06
At end of year.....		25,336	48
Decrease.....			6,684 58
Net premium deposits earned.....			\$ 37,908 93
Net losses incurred.....	\$	7,013	36
Administration expenses:			
Taxes, licenses and fees.....		980	73
Administration expenses.....		4,982	60
Bond custodian fees.....		85	52
Reinsurance expense.....		4,449	27
			17,511 48
NET UNDERWRITING PROFIT.....			\$ 20,397 45

Subscribers' Surplus

Amount held to credit of subscribers, January 1, 1943.....			\$168,374 61
Add:			
Net underwriting profit.....	\$	20,397	45
Interest earned.....		6,953	88
		\$27,351	33
Reserves received, 1943.....		477	58
Transferred from exigency fund.....		400	00
Profit on sale or maturity of ledger assets.....		729	85
			28,958 76
			\$197,333 37
Deduct:			
Ledger assets written down.....	\$	5,000	00
Staff bonuses.....		400	00
		\$ 5,400	00
Transferred to contingency fund.....		2,905	25
Transferred to exigency fund.....		758	17
Reserves returned to subscriber.....		4,235	30
Savings paid to subscribers.....		4,735	24
			18,033 96
AMOUNT HELD TO CREDIT OF SUBSCRIBERS, DECEMBER 31, 1943.....			\$179,299 41

Summary of Subscribers' Surplus

Amount held to credit of subscribers' surplus.....			\$179,299 41
Add:			
Contingency reserve fund.....	\$	19,942	30
Exigency fund.....		2,723	71
Excess of amortized over book value of bonds.....		10,728	31
			33,394 32
Total.....			\$212,693 73
Deduct assets not admitted.....			321 72
SURPLUS OF ADMITTED ASSETS OVER LIABILITIES, DECEMBER 31, 1943.....			\$212,372 01

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	RISKS	GROSS PREMIUM DEPOSITS	RISKS	GROSS PREMIUM DEPOSITS
Gross in force, December 31, 1942.....	\$ 6,050,000	\$17,732 30	\$25,367,000	\$63,251 48
Written and renewed, 1943.....	3,805,000	6,234 52	18,029,000	33,600 12
Totals.....	\$ 9,855,000	\$23,966 82	\$43,396,000	\$96,851 60
Deduct expired or cancelled.....	3,864,000	7,079 53	17,258,000	31,464 31
GROSS IN FORCE, DEC. 31, 1943.....	\$ 5,991,000	\$16,887 29	\$26,138,000	\$65,387 29

Miscellaneous

The subscribers' liability is limited to two and a half times annual premium on any single risk—maximum liability not to exceed in the aggregate ten times one annual premium, irrespective of the number of single risks involved.

Largest net aggregate amount insured in any one hazard is \$12,500.

Losses

	IN PROVINCE	ALL BUSINESS
Net losses paid.....	\$ 607 14	\$ 4,163 13
Deduct net claims outstanding at beginning of year.....	267 58	2,263 77
Totals.....	\$ 339 56	\$ 1,899 36
Add net claims outstanding at end of year.....	3,675 00	5,114 00
NET LOSSES INCURRED.....	\$ 4,014 56	\$ 7,013 36

Net Premiums and Losses in the Province

Net premium deposits written in the Province.....	\$ 5,313 06
Net losses paid in the Province.....	607 14
Percentage.....	11.43%
Net premium deposits earned in the Province.....	\$ 9,043 67
Net losses incurred in the Province.....	4,014 56
Percentage.....	44.36%

CANNERS' EXCHANGE SUBSCRIBERS AT WARNER INTER-INSURANCE BUREAU*

PRINCIPAL OFFICE, CHICAGO, ILL.

Attorney-in-Fact.—Lansing B. Warner, Inc.

Ontario Representative.—W. E. Sommerville, Toronto.

Date of Organization.—1907. *Date of initial Ontario license.*—October 12, 1927.

Total assets..... \$4,021,647 Total liabilities..... \$1,160,115

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net expense and guarantee fund deposits written.....	\$ 30,006	\$1,703,191
Claims incurred.....	1,193	787,246
Saved for subscribers.....	5,343	434,376
Savings returned.....	2,193	292,233

FIREPROOF-SPRINKLERED UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.

Date of Organization.—1926. *Date of initial Ontario license.*—June, 1927.

Total assets..... \$ 449,803 Total liabilities..... \$ 106,870

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 3,439	\$ 50,534
Claims incurred.....	.....	12,391
Saved for subscribers.....	1,056	21,529
Savings returned.....	2,046	38,403

INDIVIDUAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.

Date of Organization.—1881. *Date of initial Ontario license.*—June, 1926.

Total assets..... \$2,397,250 Total liabilities..... \$ 733,406

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 22,424	\$ 502,822
Claims incurred.....	8,685	200,852
Saved for subscribers.....	5,876	101,914
Savings returned.....	7,522	147,819

LUMBERMEN'S UNDERWRITING ALLIANCE*

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—U. S. Epperson Underwriting Co.

Ontario Representative.—L. D. Payette, 1309 Concourse Bldg., Toronto.

Date of Organization.—January 9, 1905. *Date of initial Ontario license.*—July 1, 1925.

Total assets..... \$2,443,604 Total liabilities..... \$1,632,816

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 62,778	\$1,837,418
Claims incurred.....	7,330	998,946
Saved for subscribers.....	7,718	269,409
Savings returned.....	143	215,039

*See note on page 1.

METROPOLITAN INTER-INSURERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.

Date of Organization.—1928. *Date of initial Ontario license.*—September 4, 1928.

Total assets..... \$1,177,841 Total liabilities..... \$ 448,622

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 18,562	\$ 330,378
Claims incurred.....	17,814	135,478
Saved for subscribers.....	4,020	84,865
Savings returned.....	3,702	70,154

NEW YORK RECIPROCAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.

Date of Organization.—1891. *Date of initial Ontario license.*—June, 1926.

Total assets..... \$2,168,227 Total liabilities..... \$ 597,677

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 14,652	\$ 373,331
Claims incurred.....	1,006	115,393
Saved for subscribers.....	4,679	94,664
Savings returned.....	4,041	148,587

UNDERWRITERS EXCHANGE*

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—T. H. Mastin & Co.

Ontario Representative.—L. D. Payette, 1309 Concourse Bldg., Toronto.

Date of Organization.—February, 1902. *Date of initial Ontario license.*—July 1, 1925.

Total assets..... \$1,180,904 Total liabilities..... \$ 241,770

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ Nil	\$ 190,486
Claims incurred.....	25	64,188
Saved for subscribers.....	416	60,650
Savings returned.....	1,303	96,530

WARNER RECIPROCAL INSURERS*

PRINCIPAL OFFICE, CHICAGO, ILL.

Agent.—Lansing B. Warner, Inc.

Ontario Representative.—W. E. Sommerville, Toronto.

Date of Organization.—1926. *Date of initial Ontario license.*—October 12, 1927.

Total assets..... \$1,236,952 Total liabilities..... \$ 670,619

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Guaranty deposits written.....	\$ 1,810	\$ 702,702
Claims incurred.....	Nil	502,474
Saved for subscribers.....	142	77,121
Savings returned.....	Nil	52,891

*See note on page 1.

(H)
UNDERWRITERS OR SYNDICATES OF UNDER-
WRITERS OPERATING ON THE PLAN KNOWN
AS LLOYD'S

(H)

THE NON-MARINE UNDERWRITERS, MEMBERS OF LLOYD'S, LONDON

HEAD OFFICE, LONDON, ENG.

Attorney for Canada.—R. C. Stevenson, C.A., 437 St. James St., Montreal.

Organized pursuant to Lloyd's Act, 1871 (Imperial Statutes 34 Vict. C. XXI) and amendments thereto.

Date commenced business in Canada.—June 29, 1932.

Statement for the Year Ended December 31, 1943

Underwriting Account

	IN ONTARIO	ALL BUSINESS IN CANADA
Net premiums written.....	\$1,843,578 55	\$4,443,722 08
Reserve of unearned premiums (80 %):		
At beginning of year.....		\$2,624,784 88
At end of year.....		1,954,425 98
Decrease.....		\$ 670,358 90
Net premiums earned.....		\$5,114,080 98
Net losses and claims incurred (excluding adjustment expenses).....	\$1,128,047 83	\$2,750,204 54
Adjustment expenses.....		\$ 355,842 43
Commissions.....		1,138,187 04
Taxes.....		150,415 82
All other expenses.....		377,716 37
TOTAL CLAIMS AND EXPENSES.....		\$4,772,366 20
UNDERWRITING PROFIT.....		\$ 341,714 78

Exhibit of Premiums

CLASS OF INSURANCE	GROSS IN FORCE, DEC. 31, 1942		TAKEN IN 1943, INCLUDING RENEWAL		CEASED IN 1943		GROSS AND NET IN FORCE, DEC. 31, 1943	
	\$	c.	\$	c.	\$	c.	\$	c.
Fire.....	2,179,091	85	1,303,724	80	1,615,289	17	1,867,527	48
Automobile.....	2,906,170	29	2,555,401	19	3,532,645	57	1,928,925	91
Accident.....	436,247	92	720,617	02	709,668	00	447,196	94
Boiler.....	434,201	95	162,003	13	219,046	81	377,158	27
Guarantee.....	230,387	45	139,536	75	175,145	74	194,778	46
Real property.....	75,353	98	14,084	01	47,502	12	41,935	87
Theft.....	142,606	32	49,253	31	81,129	36	110,730	27
Other classes.....	171,812	41	229,878	60	195,059	21	206,631	80
TOTALS.....	6,575,872	17	5,174,498	81	6,575,485	98	5,174,885	00

(I)
PENSION FUND ASSOCIATIONS

(I)

LES PREVOYANTS DU CANADA

HEAD OFFICE, QUEBEC, QUE.

Officers.—General Manager, Antoni Lesage; President, Hon. Lucien Moraud; Vice-President, J. Adolphe Grenier.

Directors.—J. Aime Dery, Cyrille Vaillancourt, J. Adolphe Grenier, Yves Montreuil, Herve Baribeau.

Capital Stock

Authorized.....	\$1,000,000 00
Subscribed.....	350,000 00
Paid up.....	<u>350,000 00</u>

Statement for the Year Ended December 31, 1943

BALANCE SHEET

Assets

Cash on hand and in banks.....	\$ 16,739 65
Book value of bonds.....	328,612 63
Book value of stocks.....	193,930 08
Mortgage loans.....	30,185 21
Loans to members.....	45,431 93
Interest accrued.....	3,821 30
Premiums and contributions receivable.....	13,693 80
Real estate, less depreciation.....	119,375 00
Furniture and fixtures.....	1 00
TOTAL ADMITTED ASSETS.....	<u>\$751,790 60</u>

Liabilities

Actuarial reserve under assurance and annuity contracts in force.....	\$266,057 00
Provision for death claims.....	119 90
Premiums and contributions paid in advance.....	85,279 16
Deposits not allocated.....	4,716 35
Provision for taxes.....	2,322 13
Pension fund for employees.....	16,000 00
	<u>\$474,495 54</u>
Capital stock paid in.....	\$350,000 00
General surplus.....	8,254 90
	<u>\$358,254 90</u>
Less deficit—shareholders' surplus account (before providing for 1943 income taxes.....)	80,959 84
	<u>277,295 06</u>
TOTAL LIABILITIES.....	<u>\$751,790 60</u>

Shareholders' Surplus

Deficit brought forward from previous year.....	\$102,706 54
Add dividends to shareholders.....	10,500 00
	<u>\$113,206 54</u>
Deduct:	
Transferred from revenue account.....	\$ 17,472 66
Decrease in amount disallowed.....	10,000 00
Adjustment in previous year's income taxes.....	4,774 04
	<u>32,246 70</u>
DEFICIT, DECEMBER 31, 1943.....	<u>\$ 80,959 84</u>

REVENUE ACCOUNT

Assurance premiums and consideration for annuities.....	\$ 83,717 00
Contributions from members of pension fund.....	120,595 33
Revenue from investments and interest on contributions.....	33,017 12
	<u>\$237,329 45</u>
Death claims.....	\$ 6,203 81
Investment expense.....	4,531 14
Commissions and selling expenses.....	46,492 41
Salaries.....	55,111 12
Administration and general expenses.....	48,163 32
	<u>\$160,501 80</u>
Increase in actuarial reserve.....	60,559 00
	<u>221,060 80</u>
Surplus earnings in year.....	\$ 16,268 65
Add amount transferred from general surplus.....	1,204 01
	<u>\$ 17,472 66</u>
AMOUNT TRANSFERRED TO SHAREHOLDERS' SURPLUS.....	<u>\$ 17,472 66</u>

Pension Fund
BALANCE SHEET

Assets	
Cash on hand and in bank.....	\$ 70,495 01
Book value of bonds.....	6,177,382 77
Book value of stocks.....	880,808 39
Mortgages.....	1,455,000 08
Accrued interest on investments.....	70,516 09
Real estate.....	147,233 65
Assessments and rents due and unpaid.....	1,155 14
Deferred expenses.....	2,480 84
TOTAL ASSETS.....	\$8,805,071 97
Liabilities	
Assessments paid in advance.....	\$ 138,117 65
Special investment reserve.....	281,874 78
Unclaimed pensions.....	10,302 00
Guarantee deposits.....	3,445 25
Principal of Pension Fund (including general reserve).....	8,371,332 29
TOTAL LIABILITIES.....	\$8,805,071 97

STATEMENT OF OPERATIONS

Income	
Assessments, active members.....	\$ 396,384 11
Interest, dividends and rents.....	410,977 34
Profits on sale of investments.....	10,733 83
TOTAL.....	\$ 818,095 31
Expenditure	
Pensions paid in 1943.....	\$ 564,020 23
Payments to deceased members.....	10,163 64
Legal fees, postage, etc.....	1,169 10
Transferred to capital.....	242,742 34
TOTAL.....	\$ 818,095 31

CAPITAL OF FUND

Balance of Pension Fund (including general reserve), December 31, 1942.....	\$8,139,323 78
Add excess of income transferred.....	242,742 34
	<u>\$8,382,066 12</u>
Deduct transfer to special reserve fund.....	10,733 83
BALANCE OF PENSION FUND (INCLUDING GENERAL RESERVE), DECEMBER 31, 1943.....	\$8,371,332 29

BUSINESS IN ONTARIO

Assessments, contributions, etc.:	
Entrance fees.....	\$ 34 00
Contributions.....	1,282 29
Assessments.....	2,610 39
TOTAL COLLECTIONS FOR 1943.....	\$ 3,926 68

	MEMBERS	SHARES
Total membership in Ontario, December 31, 1942.....	682	1,952
Add:		
New members.....	8	17
Old revived.....	2	15
Transfers into Ontario.....	47	152
	<u>739</u>	<u>2,136</u>
Deduct:		
Lapses.....	14	29
Deaths.....	3	4
Transferred out of Ontario.....	6	395
TOTAL MEMBERSHIP IN ONTARIO, DECEMBER 31, 1943.....	716	1,708

MISCELLANEOUS AND CONSTATING INSTRUMENTS

Les Prevoyants du Canada is an organization founded in the Province of Quebec in the year 1909, incorporated that year by private act of Quebec, cited 9 Edward VII, c. 121. Its charter was amended in 1911 (1 Geo. V, c. 89); again in 1918 (8 Geo. V, c. 122); again in 1921 (11 Geo. V, c. 148), and again in 1930 (20 Geo. V, c. 142). In 1926 it applied for permission to carry on business in Ontario, and the following year The Ontario Insurance Act was amended to provide for the licensing of such organization as a new class of insurer called "pension fund associations" (vide Stat., Ont. 1927, c. 50). This organization subsequently received its initial Ontario license under date of December 3, 1927.

The charter was again amended in 1942 (6 Geo. VI, c. 142), whereby the Company was authorized to enter into contracts of life insurance and to assume the assets and liabilities of the Annuity Fund (La Caisse de Retraite) and the Reimbursement Fund (La Caisse de Remboursement).

This Act also changed the basis on which pensions were to be paid to members of the Pension Fund, as follows:

"Notwithstanding any provision to the contrary, the rate of the annual pensions shall be established in such a way that the present value of the pensioners' pensions at any time and the accumulated assessments of the members shall correspond to the net assets of Les Prevoyants du Canada (Fonds de Pension)."

For detailed description of funds and method of operation see 1928 Report, page 351.

SOCIETE ST-JEAN BAPTISTE DE MONTREAL

HEAD OFFICE, MONTREAL, QUE.

CAISSE NATIONALE D'ECONOMIE—CAISSE DE REMBOURSEMENT

NOTE.—For detailed description of funds and method of operation, see 1928 Report, page 352.

Officers.—President, V. E. Beaupre, Outremont; Managing Director, J. V. Desaulniers, Montreal; Secretary-Treasurer, Arthur Tremblay, Montreal.

Directors.—V. E. Beaupre, L. A. Frechette, Guy Vanier, Lionel Leroux, Arthur Tremblay, Roger Duhamel.

Consolidated Balance Sheet of Caisse Nationale d'Economie and Caisse de Remboursement, December 31, 1943

Assets

Cash on hand and in banks	\$ 289,158 39
Bonds	7,465,642 88
Stocks	221,357 83
Mortgages	3,720,953 35
Real estate held for sale	3,801,891 93
Interest due and accrued	113,625 90
Accounts receivable	15,775 48
Deferred charges	43,239 45
TOTAL ASSETS	\$15,671,645 21

Liabilities

CAISSE NATIONALE D'ECONOMIE:	
Capital, First Period—Pension Fund	\$9,885,302 63
Capital, Second Period—Pension Fund	196,276 16
	\$10,081,578 79
General Reserve Fund, First Period—	
Capital—revenue	\$ 563,406 13
Joint certificate	283,768 21
Family certificate	868,525 26
	\$1,715,699 60
General Reserve Fund, Second Period—	
Capital—revenue (unguaranteed pensions)	\$ 1,832 18
Guaranteed minimum annuities	207,996 01
Guaranteed pensions with profits and annuities payable upon death	1,687,318 20
	1,897,146 39
General Reserve Fund—First and Second Periods:	
Depreciation on real estate investments	\$ 522,389 05
Accounts payable	4,369 57
Pensioners—unclaimed pensions, 1935-43	42,271 87
Contributions of members paid in advance	145,911 71
	714,942 20
	4,327,788 19
CAISSE DE REMBOURSEMENT:	
Guaranteed—Reserve Fund—	
Ordinary certificate	\$ 858,055 65
Deferred pensions	92,071 38
	950,127 03
Contingent Fund—Surplus—	
Ordinary certificate	\$ 303,768 84
Deferred pensions	8,382 36
	312,151 20
	1,262,278 23
TOTAL	\$15,671,645 21

Summary Statement of Operations for the Year Ended December 31, 1943

I. CAUSSE NATIONALE D'ECONOMIE

First Period

CAPITAL			
Balance, December 31, 1942.....		\$9,638,811	62
Contributions paid by members.....		<u>246,491</u>	01
Balance, December 31, 1943.....			\$ 9,885,302 63
GENERAL RESERVE			
(A) CAPITAL REVENUE:			
Balance, December 31, 1942.....	\$ 548,550	37	
TRANSFERRED FROM PENSION FUNDS:			
Confiscated pensions.....	\$ 4,630	13	
Contributions paid by members.....	<u>200,306</u>	30	
	\$204,936	43	
OWN REVENUE:			
Interest on investments.....	35,024	02	
Revenue on operations for year 1943.....	<u>\$239,960</u>	45	
Revenue on operations, 1943—			
capital.....	\$452,368	10	
reserve.....	<u>239,960</u>	45	
	\$692,328	55	
Less: Distribution to pensioners			
in 1943.....	<u>677,472</u>	79	
		14,855	76
Balance, December 31, 1943.....			\$ 563,406 13
(B) JOINT CERTIFICATE:			
Balance, December 31, 1942.....	\$ 239,271	40	
Contributions paid by members.....	\$ 17,595	77	
Interest on investments.....	<u>12,634</u>	29	
	\$ 30,230	06	
Less: Carried to special reserve—			
Contributions payable			
for beneficiaries...\$1,250	50		
Annuities payable to			
beneficiaries.....	<u>1,134</u>	50	
	2,385	00	
		27,845	06
RESERVE FOR CONTRIBUTIONS—DONOR'S DEATH:			
Balance, December 31, 1942.....	\$ 12,056	00	
Transferred during year.....	<u>1,250</u>	50	
	\$ 13,306	50	
Less: Paid in 1943.....	<u>3,229</u>	25	
		10,077	25
RESERVE FOR ANNUITIES PAYABLE TO BENEFICIARIES:			
Balance, December 31st, 1942.....	\$ 7,930	80	
Transferred during year.....	<u>1,134</u>	50	
	\$ 9,065	30	
Less: Paid in 1943.....	<u>2,490</u>	80	
		6,574	50
Balance, December 31, 1943.....			283,768 21
(C) FAMILY CERTIFICATE:			
Balance, December 31, 1942.....	\$ 729,280	90	
Contributions paid by members.....	\$ 49,096	91	
Interest on investments.....	<u>38,482</u>	05	
	\$ 87,578	96	
Less: Carried to special reserve—			
Contributions payable			
for beneficiaries...\$3,539	55		
Annuities payable to			
beneficiaries.....	<u>3,902</u>	00	
Future pensions.....	<u>403</u>	20	
	7,844	75	
		79,734	21
RESERVE FOR CONTRIBUTIONS—DONOR'S DEATH:			
Balance, December 31, 1942.....	\$ 27,295	10	
Transferred during year.....	<u>3,539</u>	55	
	\$ 30,834	65	
Less: Paid in 1943.....	<u>6,167</u>	10	
		24,667	55

RESERVE FOR ANNUITIES PAYABLE TO BENEFICIARIES:

Balance, December 31, 1942.....	\$ 23,119 00	
Transferred during year.....	3,902 00	
	<u>\$ 27,021 00</u>	
Less: Paid in 1943.....	5,515 50	21,505 50

SPECIAL RESERVE FOR FUTURE PENSIONS:

Balance, December 31, 1942.....	\$ 12,933 90	
Transferred during year.....	403 20	
	<u>13,337 10</u>	

Balance, December 31, 1943.....	<u>868,525 26</u>	1,715,699 60
---------------------------------	-------------------	--------------

PENSION FUND—FIRST AND SECOND PERIODS

REVENUE ACCOUNT—FIRST PERIOD:

Interest on investments.....	\$452,368 10	
Transferred from reserve fund—excess of distribution over revenue.....	225,104 69	
	<u>\$677,472 79</u>	

PENSIONERS' ACCOUNT—FIRST PERIOD:

Balance unpaid pensions, December 31, 1942....	\$ 27,635 06	
From Pensions' Fund revenue account.....	677,472 79	
Debtors.....	101 50	
	<u>\$ 705,209 35</u>	

Less:

Paid in 1943—pensioners.....	\$664,791 42	
Paid in 1943 for previous years..	5,723 90	
Transferred to general reserve.....	4,630 13	
	<u>675,145 45</u>	\$ 30,063 90

REVENUE ACCOUNT—SECOND PERIOD:

<i>Unguaranteed Pensions</i> —		
Interest on investments.....	\$ 9,092 32	
Transferred from reserve fund—excess of distribution over revenue.....	9,407 93	
	<u>\$ 18,500 25</u>	

PENSIONERS' ACCOUNT—SECOND PERIOD:

<i>Unguaranteed Pensions</i> —		
Balance unpaid pensions, December 31, 1942....	\$ 220 01	
From Pensions' Fund revenue account.....	18,500 25	
	<u>\$ 18,720 26</u>	

Less:

Paid in 1943—pensioners.....	\$ 18,357 25	
Paid in 1943 for previous years..	55 00	
Transferred to general reserve...	55 00	
	<u>18,467 25</u>	253 01

PENSIONERS' ACCOUNT—SECOND PERIOD:

<i>Guaranteed Minimum Annuities</i> —		
Balance unpaid pensions, December 31, 1942....	\$ 209 75	
From Pensions' Fund revenue account.....	14,303 96	
	<u>\$ 14,513 71</u>	

Less:

Paid in 1943—pensioners.....	\$ 14,219 66	
Transferred to general reserve...	22 73	
	<u>14,242 39</u>	271 32

PENSIONERS' ACCOUNT—SECOND PERIOD:

<i>Deferred Pensions and Single Premium</i> —		
Balance unpaid pensions, December 31, 1942....	\$ 8,623 90	
From Pensions' Fund revenue account.....	39,504 53	
	<u>\$ 48,128 43</u>	

Less: Paid to pensioners in 1943.....	36,444 79	11,683 64
---------------------------------------	-----------	-----------

42,271 87

Second Period

CAPITAL

Balance, December 31, 1942.....	\$ 196,145 96	
Contributions paid by members.....	130 20	
	<u>196,276 16</u>	
Balance, December 31, 1943.....		196,276 16

GENERAL RESERVE

CAPITAL REVENUE:		
Balance, December 31, 1942.....	\$ 6,059 20	
Paid in 1943 to pensioners.....	\$ 18,500 25	
Less: Interest on investments.....	9,092 32	
	<u>\$ 48,128 43</u>	
Excess of distribution over revenue..	\$ 9,407 93	

OWN REVENUE:

Contributions paid by members.....	\$ 1,507 91
Interest on investments.....	618 00
Confiscated pensions.....	55 00
	<u>\$ 5,180 91</u>

Excess of distribution over revenue

(capital—Second Period).....	\$ 9,407 93	
Less: Own revenue.....	5,180 91	
		<u>4,227 02</u>
		\$ 1,832 18

GUARANTEED MINIMUM ANNUITIES:

Balance, December 31, 1942.....	\$174,400 07	
Transferred from surplus.....	3,149 01	
		<u>\$ 177,549 08</u>
Contributions paid by members.....	\$ 1,762 19	
Interest on investments.....	10,034 90	
Confiscated pensions.....	22 78	

Revenue for 1943..... \$ 11,819 82

Pensions paid in 1943..... \$ 14,303 96

Less: Revenue for the year 1943..... 11,819 82

Excess of distribution over revenue.....	2,484 14	
		<u>\$ 175,064 94</u>

SURPLUS:

Balance, December 31, 1942.....	\$ 36,080 08	
Transferred to general reserve.....	3,149 01	
		<u>32,931 07</u>
Balance, December 31, 1943.....		207,996 01

GUARANTEED DEFERRED PENSIONS WITH PROFITS:

Balance, December 31, 1942.....	\$ 289,326 35	
Contributions paid by members.....	\$ 68,155 79	
Interest on investments.....	15,354 41	
	<u>\$ 83,510 20</u>	
Less: Paid to 1943 pensioners.....	1,570 79	
		<u>81,939 41</u>

Balance, December 31, 1943..... 371,265 76

GUARANTEED DEFERRED PENSIONS AND ANNUITIES WITH PROFITS:

Balance, December 31, 1942.....	\$ 532,011 62	
Contributions paid by members.....	\$ 89,912 98	
Interest on investments.....	27,409 99	
	<u>\$117,322 97</u>	
Less: Pensions and annuities paid in 1943.....	6,634 20	
		<u>110,688 77</u>

Balance, December 31, 1943..... 642,700 39

GUARANTEED DEFERRED PENSIONS WITH PROFITS AND ANNUITIES PAYABLE UPON DEATH:

Balance, December 31, 1942.....	\$ 24,602 26	
Contributions paid by members.....	\$ 36,509 39	
Interest on investments.....	1,971 82	
	<u>\$ 38,481 21</u>	
Less: Annuities paid in 1943.....	2,650 00	
		<u>35,831 21</u>

Balance, December 31, 1943..... 60,433 47

DEFERRED PENSIONS—PENSIONS FUND:

Balance, December 31, 1942.....	\$ 33,448 69	
Contributions paid by members.....	\$ 22,316 30	
Interest on investments.....	1,879 51	
	<u>\$ 24,195 81</u>	
Less: Paid in 1943 to pensioners.....	65 73	
		<u>24,130 08</u>

Balance, December 31, 1943..... 57,578 77

GUARANTEED PENSIONS WITH PROFITS (SINGLE PREMIUM):

Balance, December 31, 1942.....	\$ 543,084 52	
Contributions paid by members.....	\$ 26,422 65	
Interest on investments.....	25,870 50	
	<u>\$ 52,293 15</u>	
Less: Paid in 1943 to pensioners.....	40,037 86	
		<u>12,255 29</u>

Balance, December 31, 1943..... 555,339 81

1,897,146 39

FIRST AND SECOND PERIOD

GENERAL RESERVE—DEPRECIATION ON REAL ESTATE INVESTMENTS:

Balance, December 31, 1942.....	\$ 452,038 67	
Depreciation for the year 1943.....	70,350 38	
Balance, December 31, 1943.....		522,389 05
CAISSE NATIONALE D'ECONOMIE—TOTAL FUND.....	\$14,259,085 70	

H. CAISSE DE REMBOURSEMENT

GUARANTEED FUND

ORDINARY CERTIFICATE:

Balance, December 31, 1942.....	\$ 828,297 46	
Contributions paid by members.....	29,758 19	
Interest on investments.....	\$ 39,662 53	
Less: Paid to heirs of deceased mem- bers.....	18,144 20	
Transferred to Contingent Fund....	\$ 21,518 33	

Balance, December 31, 1943..... \$ 858,055 65

DEFERRED PENSIONS WITH PROFITS' CERTIFICATE:

Balance, December 31, 1942.....	\$ 74,724 31	
Contributions paid by members.....	17,347 07	
Interest on investments.....	\$ 3,935 70	
Less: Paid to heirs of deceased mem- bers.....	1,258 92	
Transferred to Contingent Fund....	\$ 2,676 78	

Balance, December 31, 1943..... 92,071 38
\$ 950,127 03

CONTINGENT FUND

ORDINARY CERTIFICATE:

Balance, December 31, 1942.....	\$ 269,438 44	
Interest on investments.....	\$ 12,812 07	
Transferred from Guaranteed Fund..	21,518 33	
	34,330 40	

Balance, December 31, 1943..... \$ 303,768 84

DEFERRED PENSIONS WITH PROFITS' CERTIFICATE:

Balance, December 31, 1942.....	\$ 5,446 58	
Interest on investments.....	\$ 259 00	
Transferred from Guaranteed Fund..	2,676 78	
	2,935 78	

Balance, December 31, 1943..... 8,382 36
312,151 20

TOTAL FUND..... \$ 1,262,278 23

SUMMARY

CAISSE NATIONALE D'ECONOMIE.....	\$14,259,085 70
CAISSE DE REMBOURSEMENT.....	1,262,278 23
Contributions of members paid in advance.....	\$15,521,363 93
Accounts payable.....	145,911 71
	4,369 57
TOTAL ASSETS.....	\$15,671,645 21

Administration Fund

CAISSE NATIONALE D'ECONOMIE AND CAISSE DE REMBOURSEMENT

BALANCE SHEET

Assets

Cash on hand and in banks.....	\$ 1,686 69
Accounts receivable.....	4,786 53
Societe Nationale de Fiducie (deposit).....	101,244 08
Bonds and debentures.....	5,500 00
Accrued interest.....	56 43
Furniture and fixtures, less depreciation.....	3,543 73
Head Office premises.....	192,996 35
Deferred charges.....	627 58
TOTAL ASSETS.....	\$310,441 39

Liabilities

Accounts payable.....		\$ 9,571 59
Reserves:		
Depreciation on Head Office premises.....	\$ 15,146 86	
Insurance on sub-agents.....	6,000 00	
Insurance on agents.....	21,000 00	
Contingencies.....	111,305 00	
		153,451 86
Caisse Nationale d'Economie—4%—June 30, 1954.....		60,763 96
Surplus of assets over liabilities.....		86,653 98
TOTAL.....		<u>\$310,441 39</u>

REVENUE ACCOUNT

Income

CAISSE NATIONALE D'ECONOMIE:		
Entrance fees—First Period.....	\$ 3,476 62	
Entrance fees—Second Period.....	25,256 22	
Renewals—First Period.....	148,571 10	
Renewals—Second Period.....	92,680 47	
		\$209,984 41
Interest on overdue contributions.....	\$ 5,636 85	
Interest on investments and deposits.....	2,939 44	
		8,576 29
		\$218,560 70
CAISSE DE REMBOURSEMENT:		
Entrance fees and renewals—First Period.....	\$ 24,000 52	
Entrance fees and renewals—Second Period.....	7,057 79	
		31,068 31
		\$249,619 01

Expenditure (Combined)

Commissions to agents.....	\$ 66,436 40	
Publicity extension and organization.....	43,485 36	
		\$109,921 76
Administration expenses.....	97,419 37	
Fees—Societe Nationale de Fiducie.....	25,499 68	
		232,840 81
BALANCE CARRIED TO PROFIT AND LOSS ACCOUNT.....		<u>\$ 16,778 20</u>

PROFIT AND LOSS ACCOUNT

Balance, December 31, 1942.....		\$ 84,086 85
Surplus on operations for 1943.....	\$ 16,778 20	
Less: Increase in reserves.....	14,211 07	
		2,567 13
BALANCE, DECEMBER 31, 1943.....		<u>\$ 86,653 98</u>

II
ANNUAL STATEMENT ABSTRACTS

(A)

**JOINT-STOCK, CASH-MUTUAL AND
STOCK-MUTUAL INSURANCE COMPANIES**

I. LIFE (See page 20)

II. FIRE AND OTHER CLASSES

ASSETS AND LIABILITIES, INCOME AND DISBURSEMENTS

II. FIRE AND OTHER CLASSES
Assets, December 31, 1943

NAME OF COMPANY	REAL ESTATE (LESS ESCROW BRANCHES THEREON)		MORTGAGE LOANS ON REAL ESTATE		BONDS, DEBENTURES AND DEBT SECURITIES		STOCKS		CASH ON HAND AND IN BANKS		INTEREST, DIVIDENDS AND RENTS DUE AND ACCRUED		AGENTS' BALANCES AND BILLS RECEIVABLE ON ACCOUNT OF SAME		REFUND OR LOSS PAID		OTHER ASSETS		TOTAL ADMITTED ASSETS		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
JOINT STOCK																					
Hand-in-Hand Insurance Co.	7,710	00	3,600	00	244,863	17	568	90	15,195	01	3,398	62	9,311	56	127	80	127	80	284,175	06	
Home Assurance Co. of Canada			3,512	69	245,064	40			49,063	92	1,847	63	39,114	31			3	00	338,635	95	
Merchants Fire Insurance Co.	100,000	00	8,800	00	563,830	13			16,063	63	8,278	42	9,971	96			11	03	706,955	17	
Pilot Insurance Company					933,804	82			81,785	92	5,452	41	77,558	75			876	25	23,587	88	
Queen City Fire Insurance Co.	20,000	00			674,001	35	24,415	00	9,082	73	8,417	61	6,063	21					741,979	88	
Sterling Insurance Co.					113,191	62	13,150	00	12,917	37	511	94	6,219	10			171	57	146,161	60	
CASH MUTUALS																					
Perth Mutual Fire Insurance Co.	40,000	00	25,500	00	1,904,362	60	44,266	75	93,270	40	14,940	57	30,633	10			2,359	13	2,155,432	55	
Waterloo Mutual Fire Insurance Co.	35,000	00	157,320	59	1,983,334	32	35,375	00	32,799	40	18,759	69	47,155	82			2,623	79	2,312,368	61	
STOCK MUTUALS																					
Equitable Fire Insurance Co.	4,500	00	42,500	00	1,132,136	58			482,928	80	11,870	30	62,729	01			59,056	13	1,795,720	82	
Missisquoi & Rouville Mutual Fire Ins. Co.	8,320	07	5,530	00	857,311	50	269	20	60,618	44	6,188	84	35,582	67			6,969	62	984,019	08	
TOTALS	215,630	07	246,163	28	8,651,900	47	118,044	85	853,755	62	79,666	03	323,339	49	72,056	49	26,858	45	10,588,414	75	

*Retundable portion of excess profits tax, \$14,837.88; C.S.V. life insurance policy, \$8,750.00.

The amounts of deposits (par value) pursuant to section 40 of The Insurance Act at date of publication are as follows: Hand-in-Hand Insurance Co., \$40,000.00; Home Assurance Co. of Canada, \$102,866.66 (held by Province of Alberta as reciprocal deposit respecting contracts in Alberta, British Columbia, Saskatchewan, Manitoba and Ontario); Merchants Fire Insurance Co., \$29,940.00; Pilot Insurance Co., \$30,000.00; Queen City Fire Insurance Co., \$50,893.33; Sterling Insurance Co., \$33,273.33; Perth Mutual Fire Insurance Co., \$160,000.00; Waterloo Mutual Fire Insurance Co., \$100,000.00; Equitable Fire Insurance Co., \$50,000.00; Missisquoi & Rouville Mutual Fire Insurance Co., \$55,000.00.

II. FIRE AND OTHER CLASSES (Cont'd)

Liabilities, December 31, 1943

NAME OF COMPANY	PROVISION FOR UNPAID CLAIMS		RESERVE OF UNPAID PREMIUMS		TAXES AND EXPENSES DUE AND ACCRUED		REINSURANCE COMPANIES' Ceded BUSINESS		RETURN PREMIUMS AND BALANCES DUE AGENTS		INVESTMENT AND CONTINGENCY RESERVES		ALL OTHER LIABILITIES		TOTAL LIABILITIES EXCLUDING CAPITAL STOCK		EXCESS OF ASSETS OVER LIABILITIES EXCLUDING CAPITAL STOCK		CAPITAL STOCK PAID IN		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
JOINT STOCK																					
Hand-in-Hand Insurance Co.	3,840	77	47,495	66	2,459	57	395	56	1,241	41			271	03	55,404	03	228,771	03	100,000	00	
Home Assurance Co. of Canada	25,051	00	95,773	50	9,443	86	26,970	10	2,212	65	107	00	16,564	00	176,122	11	162,513	84	62,500	00	
Merchants Fire Insurance Co.	13,601	00	108,405	63	7,557	29	738	63	138	36	27,000	00	256	00	157,696	91	549,258	26	150,000	00	
Pilot Insurance Co.	114,346	61	275,173	79	60,738	17	7,009	87	138	94	35,000	00			492,407	38	630,658	65	204,500	00	
Queen City Fire Insurance Co.	5,282	00	40,706	36	4,508	73	127	43	423	06			501	63	51,549	21	690,430	67	100,000	00	
Sterling Insurance Co.	2,734	96	13,017	80	5,765	15	4,083	12	65	67			1,168	87	26,835	87	119,325	73	100,000	00	
CASH MUTUALS																					
Perth Mutual Fire Insurance Co.	29,322	31	159,537	14	20,000	00			114	39	190,000	00			398,973	84	1,756,358	71			
Waterloo Mutual Fire Insurance Co.	16,000	00	277,214	33	10,585	16			352	73	59,500	00	15,063	79	408,716	01	1,903,652	60			
STOCK MUTUALS																					
Equitable Fire Insurance Co.	17,285	88	208,601	76	18,425	00	100,063	00			12,500	00	1145,237	35	189,612	99	1,306,107	83	105,000	00	
Miscouot & Rouville Mutual Fire Ins. Co.	13,693	17	131,386	84	12,697	80	10,385	56					4,188	53	184,850	90	799,168	18	44,000	00	
TOTALS	241,156	70	1,357,312	81	151,880	73	149,773	57	4,687	24	324,107	00	213,251	20	2,442,169	25	8,146,245	50	866,000	00	

*Pension fund, \$45,063.79.

†Reserve and unpaid losses under unlicensed reinsurance unsecured.

H. FIRE AND OTHER CLASSES (Cont'd)
Profit and Loss Account for the Year Ending December 31, 1943

NAME OF COMPANY	NET PREMIUMS WRITTEN		NET PREMIUMS EARNED		NET CLAIMS INCURRED		NET ADJUSTMENT EXPENSES		NET COMMISSIONS AND OTHER EXPENSES		TOTAL CLAIMS AND EXPENSES		UNDERWRITING PROFIT OR LOSS (\$)	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
JOINT STOCK														
Hand-in-Hand Insurance Co.	74,166	41	69,218	40	24,633	46	722	87	37,676	30	63,032	53	6,185	87
Home Assurance Co. of Canada	288,005	13	265,829	94	100,770	49	8,734	52	153,130	84	262,635	85	3,194	09
Merchants Fire Insurance Co.	136,876	66	137,408	93	56,080	91	4,131	08	79,408	31	139,620	30	32,271	37
Pilot Insurance Co.	593,613	91	584,591	08	178,990	81	1,419	60	310,340	22	490,750	63	93,840	45
Queen City Fire Insurance Co.	42,072	01	44,084	76	27,022	31	1,228	60	22,759	09	51,010	09	76,925	33
Steering Insurance Co.	19,286	70	19,019	54	8,906	49	348	52	6,005	23	15,260	21	3,759	30
CASH MUTUALS														
Perth Mutual Fire Insurance Co.	209,481	89	213,219	80	91,951	67	3,588	63	108,707	19	204,247	49	8,972	31
Waterloo Mutual Fire Insurance Co.	319,932	71	324,362	07	141,530	77	3,952	22	176,892	76	322,375	75	1,986	32
STOCK MUTUALS														
Equitable Fire Insurance Co.	373,885	51	342,828	71	173,981	82	10,753	73	121,574	56	306,310	11	36,518	60
Missisquoi & Rouville Mutual Fire Insurance Co.	211,328	64	191,287	88	97,098	82	2,885	41	83,791	91	183,776	14	7,511	74
TOTALS	2,268,649	57	2,191,851	11	900,967	55	37,765	27	1,100,286	31	2,039,019	13	152,831	98

II. FIRE AND OTHER CLASSES (Concl'd)
 Profit and Loss Account for the Year Ending December 31, 1943 (Concl'd)

NAME OF COMPANY	INTEREST, DIVIDENDS AND RENTS EARNED	PROFIT ON SALE OF INVESTMENTS	DECREASE IN DEFICIENCY OF MARKET UNDER BOOK VALUE OF SECURITIES	OTHER GAINS	TOTAL OTHER REVENUE	INCOME AND EXPENSES PROFITS TAXES	LOSS ON SALE OF INVESTMENTS	OTHER EXPENDITURE	TOTAL OTHER EXPENDITURE	EXCESS OF OTHER REVENUE OVER OTHER EXPENDITURE	TOTAL NET PROFIT FOR YEAR
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
JOINT STOCK											
Hand-in-Hand Insurance Co.	11,285 16	287 50	241 48		11,814 14	9,542 44		77 38	9,619 82	2,194 32	8,380 19
Home Assurance Co. of Canada	8,694 10	12 50		3 50	8,710 10	4,708 40			4,708 40	4,001 70	7,195 79
Merchants Fire Insurance Co.	28,101 00	1,120 29	200 00	18 00	29,439 29	8,880 91		3,000 00	11,880 91	17,558 38	15,347 01
Pilot Insurance Co.	25,003 88	525 70		17 99	25,547 57	64,549 29		1,097 39	65,646 68	-40,999 11	53,741 34
Quesen City Fire Insurance Co.	30,725 98	907 66	1,045 00		32,678 64	9,247 29	184 26	48 55	9,480 10	23,198 54	16,273 21
Sterling Insurance Co.	4,917 68		950 00	44 38	5,912 06	4,481 71			4,481 71	1,430 35	5,189 65
CASH MUTUALS											
Perth Mutual Fire Insurance Co.	68,912 97	6,892 96			75,805 93			111,310 78	11,310 78	64,495 15	73,467 46
Waterloo Mutual Fire Insurance Co.	80,908 55	1,105 40		176 59	82,190 34			12,633 22	12,633 22	69,557 12	71,543 44
STOCK MUTUALS											
Equitable Fire Insurance Co.	44,176 55	302 83			44,479 38					41,479 38	80,997 98
Missisquoi & Rouville Mutual Fire Ins. Co.	33,670 99	3,904 18			37,575 17	12,077 58		276 75	12,354 33	25,220 84	32,732 58
TOTALS	336,396 66	15,059 02	2,436 48	260 46	354,152 62	113,487 62	184 26	28,444 07	142,115 95	212,036 67	364,868 65

*Pension fund reserve, \$10,933.22.

†Transferred to contingency reserve, \$10,000.00

-Deficit.

**ABSTRACT OF BUSINESS IN CANADA TRANSACTED BY JOINT-STOCK, CASH-MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES
WRITING FIRE AND OTHER CLASSES**

For the Year Ending December 31, 1943

CLASSES OF INSURANCE	GROSS RISKS WRITTEN	NET AT RISK	PREMIUMS WRITTEN, LESS RETURN PREMIUMS	REINSURANCE CEDED	NET PREMIUMS WRITTEN	NET LOSSES INCURRED
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HAND-IN-HAND INSURANCE COMPANY

	\$	\$	\$ c.	\$ c.	\$ c.	\$ c.
Fire	12,685,877	13,924,882	73,235 99	7,694 36	65,541 63	20,640 97
Automobile			5,734 50		5,734 50	3,026 50
Plate Glass			2,493 59		2,493 59	965 99
Sprinkler Leakage			3 90		3 90	
Explosion			212 37	22 04	190 33	
TOTALS	12,685,877	13,924,882	81,680 35	7,716 40	73,963 95	24,633 46

HOME ASSURANCE COMPANY OF CANADA

	\$	\$	\$ c.	\$ c.	\$ c.	\$ c.
Fire	7,879,245	2,649,219	77,847 42	60,259 92	17,588 20	9,093 82
Automobile			136,956 97		136,956 97	52,485 34
Accident and Sickness			129,920 88		129,920 88	38,890 78
Personal Property			2,592 51		2,592 51	8 45
Plate Glass			946 57		946 57	292 10
TOTALS	7,879,245	2,649,219	348,264 35	60,259 92	288,005 13	100,770 49

MERCHANTS FIRE INSURANCE COMPANY

	\$	\$	\$ c.	\$ c.	\$ c.	\$ c.
Fire	30,720,361	40,806,191	121,448 34	15,675 27	105,773 07	40,428 19
Automobile			30,845 56	54 84	30,790 72	15,652 72
Sprinkler Leakage			3 20		3 20	
Personal Property			13 50		13 50	
Explosion			696 62	400 45	296 17	
TOTALS	30,720,361	40,806,191	153,007 22	16,130 56	136,876 66	56,080 91

PILOT INSURANCE COMPANY

	\$	\$	\$ c.	\$ c.	\$ c.	\$ c.
Fire	16,965,785	26,440,313	100,061 00	29,464 74	70,596 26	36,458 85
Automobile			525,584 84	24,460 65	501,124 19	137,792 70
Accident—Public Liability			7,364 13	1,285 72	6,098 41	725 54
Guarantee			4,518 93	1,747 79	2,771 14	—203 52
Inland Transportation			1,937 50		1,937 50	1,006 81
Personal Property			5,638 13	830 55	4,807 58	567 00
Plate Glass			4,033 63		4,033 63	2,444 22
Theft			2,579 48	334 28	2,245 20	199 21
TOTALS	16,965,785	26,440,313	651,737 64	58,123 73	593,613 91	178,990 81

QUEEN CITY FIRE INSURANCE COMPANY

	\$	\$	\$ c.	\$ c.	\$ c.	\$ c.
Fire	9,690,596	19,652,596	43,829 41	1,669 68	42,159 73	27,022 31
Explosion			87 72		87 72	
TOTALS	9,690,596	19,652,596	43,741 69	1,669 68	42,072 01	27,022 31

STERLING INSURANCE COMPANY

	\$	\$	\$ c.	\$ c.	\$ c.	\$ c.
Fire	4,401,812	2,704,652	45,174 92	25,893 25	19,281 67	8,905 13

ABSTRACT OF BUSINESS IN CANADA ETC. (Conc'd)**PERTH MUTUAL FIRE INSURANCE COMPANY**

Fire.....	35,037,936	47,081,749	281,920 76	72,438 87	209,481 89	91,951 67
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WATERLOO MUTUAL FIRE INSURANCE COMPANY

Fire.....	53,208,082	82,355,316	411,488 65	91,576 42	319,912 23	141,530 77
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EQUITABLE FIRE INSURANCE COMPANY (STOCK-MUTUAL)

Fire.....	49,357,370	51,873,797	904,051 90	530,166 39	373,885 51	173,981 82
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MISSISQUOI & ROUVILLE MUTUAL FIRE INSURANCE COMPANY

Fire.....	24,874,513	31,747,262	270,101 64	58,773 00	211,328 64	97,098 82
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(D)
FRATERNAL SOCIETIES

**ASSETS, LIABILITIES, INCOME, DISBURSEMENTS
EXHIBIT OF POLICIES**

FRATERNAL SOCIETIES
Assets, December 31, 1943

SOCIETY	LEDGER ASSETS						NON-LEDGER ASSETS																		
	REAL ESTATE	MORTGAGE LOANS ON REAL ESTATE	LOANS OR LENDS ON POLICIES	BONDS AND DEBENTURES	CASH ON HAND AND IN BANKS	ALL OTHER ASSETS	TOTAL ADMITTED LEDGER ASSETS	INTEREST AND RENTS DUE AND ACCRUED	PREMIUMS DUE AND DEFERRED	ALL OTHER ASSETS	TOTAL ADMITTED NON-LEDGER ASSETS	TOTAL ADMITTED ASSETS													
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.													
Canadian Order of Foresters.....	20,195	69			195,925	84	20,197	678	23	100,523	01	20,514,322	77	238,347	79	38,116	07	276,694	86	20,791,016	63	329,915	07		
Civil Service M.B. Society.....			2,171	09			3,214	99	22	2,786	14	326,456	45	3,301	23	157	39	3,458	62	886,212	98	886,212	98		
Hamilton Firemen.....					671	96	62	19,498	53	24	99	886,212	98							818,931	12	818,931	12		
London Police.....			127	36	77		4,224	80	45	11,564	76	434,045	21							434,045	21	434,045	21		
London Commercial Travellers Ass'n.....			376	688	35		855	308	80	10,740	27	1,242,737	42	16,442	43					1,259,179	85	1,259,179	85		
Ontario Secondary School Teachers.....							29,947	90		9,148	81	39,096	71	189	58					39,286	29	39,286	29		
Ottawa Firemen's Fund.....							757	749	47	5,422	29	763,171	76	16,480	16					16,380	16	779,651	92		
Ottawa Police Fund.....			7,000	00			661	160	34	7,142	47	684,377	81	9,309	39					9,309	39	693,687	20		
Ottawa Superannuation Fund.....							905	099	94	4,626	27	909,776	21	14,855	46					14,855	46	923,581	67		
Reliable Life Insurance Society.....	32,000	00			148,517	87	2,598	834	86	60,848	20	2,845,212	11	36,077	79	14,947	21	51,025	00	2,896,237	11	51,025	00		
Sons of England.....	38,238	59	800	00	18,120	48	404	149	09	14,810	01	536,108	17	5,169	03					5,169	03	541,277	20		
Stratford Municipal Benefit Fund.....							166	600	11	1,844	46	168,444	57	2,120	28					2,120	28	170,564	85		
Toronto Firemen's Fund.....			33,000	00			4,292	805	42			4,292,805	42	58,447	13					58,447	13	4,351,252	55		
Toronto Police Fund.....			23,450	08			5,621	959	31	97,225	90	5,654,959	43	86,629	80					86,629	80	5,741,589	03		
Union St. Joseph d't Canada.....	142,707	01			113,349	46		4,543	598	31		4,926,281	17	46,356	15					46,356	15	154,811	92	5,081,093	09
TOTALS.....	233,141	29	568,303	20	478,084	74	43,389	749	96	356,261	49	17,292	43	45,042,823	11	533,726	22	83,718	68	78,256	76	698,701	66	45,738,524	77

*Not in excess of authorized values.

FRATERNAL SOCIETIES (Cont'd)
Assets and Liabilities According to Funds, December 31, 1943

SOCIETY	ADMITTED ASSETS (LEDGER AND NON-LEDGER)						LIABILITIES (EXCEPT ACTUARIAL RESERVE)													
	MORTUARY FUND		SICKNESS AND OTHER BENEFICIARY FUNDS		SPECIAL FUNDS		GENERAL (EXPENSE) FUND		TOTAL		MORTUARY FUND		SICKNESS AND OTHER BENEFICIARY FUNDS		SPECIAL FUNDS		GENERAL (EXPENSE) FUND		TOTAL	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Canadian Order of Foresters	19,748	237 51	1,003	552 05	3,055	70	36,171	37	20,791	016 63	250,285	77	2,589	12	1,521	41	254,396	30		
Civil Service M.B. Society	329,915	07	886,212	98					329,915	07	159	45					159	45		
Hamilton Firemen			818,934	12					818,934	12										
Hamilton Police			334,045	21					434,045	21										
London Police	1,259,179	85							1,259,179	85	55,459	00					55,459	00		
Ontario Commercial Travellers Ass'n.	35,724	33					3,561	96	39,286	29	2,000	00					2,000	00		
Ontario Secondary School Teachers			779,651	92					779,651	92										
Ottawa Firemen			693,687	20					693,687	20										
Ottawa Police			924,581	67					924,581	67										
Ottawa Superannuation Fund	2,649,690	97	230,207	14	1,031	50	15,307	50	2,896,237	11	57,574	20	4,630	37	4,087	62	66,295	45		
Reliable Life Insurance Society	415,179	61	34,276	43	25,472	55	66,348	61	541,277	20	8,515	00	1,800	00	33	47	10,834	63		
Sons of England			170,564	85					170,564	85										
Stratford Municipal Benefit Fund			4,351,252	55					4,351,252	55										
Toronto Firemen's Fund			5,741,589	03					5,741,589	03										
Toronto Police Fund	4,429,580	50	548,854	66	44,977	35	57,680	58	5,081,093	09	47,244	81	4,731	46	5,001	64	57,144	30		
Union St. Joseph du Canada																				
TOTALS	28,867,507	84	10,617,409	81	74,637	10	179,070	02	45,738,524	77	421,238	23	125,198	55	10,644	14	557,736	73		

CHILD OR JUVENILE FUND

Cdn. Order of Foresters.....	775 34	2,098 41	21 34	2,119 75	40 00	14 85	54 85	2,840 24
Reliable Life Insur. Soc.....	35,706 07	11,870 45	1,592 35	13,480 58	2,388 25	5,612 30	8,000 55	41,186 10
Union St. Joseph du Can.....	93,069 50	27,741 48	3,493 43	31,523 44	7,187 85	1,658 00	15,012 55	109,580 39
TOTALS.....	129,550 91	41,710 34	5,109 12	47,123 77	9,616 10	6,166 70	23,067 95	153,606 73

PENSION AND BENEFIT FUND (Municipal Pension Fund Associations Only)

Hamilton Firemen's.....	854,417 26	23,825 78	34,063 32	69,313 66	23,121 73	888 16	24,000 89	809,721 03
Hamilton Police.....	415,912 76	24,113 26	36,273 58	61,620 63	15,367 24	864 65	16,231 89	861,301 50
London Police.....	413,935 18	7,958 03	15,214 45	29,330 36	8,965 27	255 06	9,220 33	434,945 21
Ottawa Firemen's.....	728,895 44	22,011 43	30,555 23	64,824 05	24,056 82	889 02	24,945 84	768,773 65
Ottawa Police.....	665,065 74	30,795 12	27,953 10	59,437 94	32,473 28	563 51	33,036 79	691,466 89
Ottawa Superannuation.....	816,266 90	33,370 71	32,924 20	127,407 36	29,794 78	153 27	29,948 05	913,726 21
Stratford M.B. Society.....	157,419 62	3,739 65	6,198 63	14,060 28	2,856 60	178 73	3,035 33	168,444 57
Toronto Firemen's.....	4,125,172 87	91,042 13	174,442 62	303,219 86	126,694 43	1,957 86	128,652 29	4,999,740 44
Toronto Police.....	5,392,601 18	137,746 49	236,338 40	585,396 70	311,854 07	1,654 87	313,508 94	5,664,488 94
TOTALS.....	13,969,686 95	374,605 60	593,963 62	1,314,610 84	575,184 22	7,405 13	582,589 35	14,701,708 44

*Includes increase in bank overdraft of \$9,435.93. †Includes increase in bank overdraft of \$55,778.44.

SPECIAL FUNDS

Sons of England—								
Guarantee.....	9,824 69	505 71	377 15	882 86	189 50	693 36	882 86	9,824 69
Sup. Lodge Expense.....	9,171 28	4,240 76	377 07	4,617 83	51 38	288 83	288 83	13,500 28
Widows' and Orphans.....	1,923 71	3 58	12 52	16 10	969 49	93 80	785 80	1,975 09
Shakespeare Memorial.....	466 56	968 50	99	969 49	692 00	135 21	135 21	482 66
Hospital.....								183 69
Reliable Life Insur. Soc.—								
Guarantee.....	1,000 00	130 21	5 00	135 21				1,000 00
Union St. Joseph du Can.—								
General Reserve.....	44,158 82	3,785 38	1,560 00	5,473 26	2,752 18	2,117 26	4,869 44	44,762 64
Oeuvre du Centin.....								
Collegial.....	57 11	504 14	9 95	514 09	511 96		511 96	59 24
TOTALS.....	66,602 17	10,138 28	2,394 06	12,660 22	3,393 46	3,328 46	7,474 10	71,788 29

III
STATISTICAL TABLES

TABLE I. SUMMARY OF RESOURCES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS
For Years 1911 to 1943 Inclusive

TABLE I (a)

YEAR	NUMBER OF COMPANIES	TOTAL ASSETS	TOTAL PREMIUM NOTE RESIDUE	TOTAL LIABILITIES (NOT INCLUDING UNEARNED PREMIUMS)	TOTAL RESOURCES [(1) + (2) - (3)]	TOTAL AMOUNT AT RISK	PER-CENTAGE OF (4) TO (5)
		(1)	(2)	(3)	(4)	(5)	
1911.....	69	\$ 722,541	\$ 7,660,897	\$ 23,621	\$ 8,359,818	\$ 244,064,150	3.425
1912.....	69	797,853	7,916,593	20,344	8,694,102	255,573,925	3.402
1913.....	69	821,370	8,195,158	27,220	8,989,309	266,766,721	3.370
1914.....	70	913,623	8,504,624	37,275	9,380,972	276,865,090	3.388
1915.....	70	985,723	8,799,788	31,427	9,754,083	288,861,052	3.377
1916.....	70	1,011,982	9,199,125	48,152	10,162,954	302,138,372	3.364
1917.....	70	1,045,645	9,610,009	42,502	10,613,153	318,485,424	3.332
1918.....	71	1,078,900	10,307,517	58,519	11,327,898	341,798,832	3.314
1919.....	71	1,205,318	11,211,527	21,689	12,395,156	369,951,356	3.350
1920.....	72	1,435,113	12,490,585	22,833	13,902,865	409,858,342	3.392
1921.....	72	1,422,618	13,220,108	50,760	14,591,966	435,225,900	3.352
1922.....	73	1,293,125	13,839,242	78,713	15,053,654	456,407,520	3.298
1923.....	71	1,241,523	14,409,975	130,239	15,521,258	477,873,681	3.248

TABLE I (b)

YEAR	NUMBER OF COMPANIES	TOTAL ASSETS	TOTAL PREMIUM NOTE RESIDUE	TOTAL LIABILITIES (INCLUDING UNEARNED PREMIUMS)	TOTAL RESOURCES [(1) + (2) - (3)]	TOTAL AMOUNT AT RISK	PER-CENTAGE OF (4) TO (5)
		(1)	(2)	(3)	(4)	(5)	
1924.....	71	\$ 1,267,312	\$ 14,971,606	\$ 475,991	\$ 15,762,927	\$ 499,206,380	3.158
1925.....	71	1,502,849	14,779,956	512,728	15,770,078	523,055,132	3.015
1926.....	71	2,079,732	14,698,117	582,475	16,195,374	547,940,887	2.955
1927.....	71	2,370,112	14,716,179	641,442	16,454,328	574,876,643	2.862
1928.....	71	2,632,060	15,069,017	659,532	17,041,545	599,257,271	2.844
1929.....	71	2,633,619	15,314,131	762,952	17,184,798	618,768,649	2.777
1930.....	71	2,488,528	15,693,998	890,213	17,292,312	640,749,385	2.699
1931.....	69	2,363,644	15,277,949	1,728,213	15,913,379	633,569,360	2.512
1932.....	68	2,120,818	13,734,583	1,464,259	14,391,141	575,471,506	2.501
1933.....	68	2,070,258	12,995,785	1,353,519	13,712,523	545,522,076	2.514
1934.....	68	2,258,500	12,878,332	1,130,493	14,006,339	528,164,772	2.652
1935.....	68	2,542,820	12,944,305	1,077,158	14,409,967	528,058,163	2.729
1936.....	67	3,007,257	13,147,840	1,080,808	15,074,289	534,697,818	2.819
1937.....	67	3,001,382	13,380,593	1,086,282	15,795,693	541,811,051	2.915
1938.....	67	3,981,933	13,323,581	1,109,982	16,195,532	552,060,551	2.934
1939.....	67	4,450,948	13,704,075	1,090,900	17,064,123	560,809,649	3.043
1940.....	67	4,910,304	14,035,486	1,098,777	17,847,012	570,351,641	3.129
1941.....	67	5,327,679	14,194,056	1,111,929	18,409,806	583,130,111	3.157
1942.....	67	5,961,468	14,660,877	1,197,403	19,424,942	606,143,403	3.205
1943.....	67	6,650,343	15,535,561	1,295,160	20,890,744	636,545,069	3.282

NOTE.—Beginning 1924, companies were required to set up in their annual statements, 80% liability for unearned portions of cash payments paid three years in advance; beginning 1931, they were further required to set up 80% liability for unearned portions of annual instalments of cash payments. Total liabilities increased accordingly.

TABLE II. SUMMARY OF NET RECEIPTS AND EXPENDITURES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

For Years 1908 to 1943 Inclusive

YEAR	GROSS PREMIUMS RECEIVED (INCLUDING ASSESSMENTS) (1)	RETURNED PREMIUMS, REBATES, REINSURANCE (2)	NET PREMIUMS RECEIVED (3)	NET LOSSES PAID (4)	COST OF MANAGEMENT (5)	PERCENTAGES	
						OF (4) TO (3)	OF (5) TO (2)
1908.....	\$ 476,861	\$ 13,881	\$ 462,980	\$ 373,068	\$ 91,123	80.6	19.7
1909.....	482,424	14,577	467,847	297,228	95,764	63.5	20.5
1910.....	509,707	15,379	494,328	408,242	101,346	82.6	20.5
1911.....	558,816	17,752	541,064	468,013	107,189	86.5	19.8
1912.....	587,337	16,870	570,467	408,215	113,040	71.6	19.8
1913.....	640,241	18,350	621,891	514,314	121,124	82.7	19.5
1914.....	623,814	19,720	604,094	434,191	115,923	71.9	19.2
1915.....	635,763	19,957	615,806	445,143	124,822	72.3	20.3
1916.....	673,029	23,623	649,406	534,733	132,656	82.3	20.4
1917.....	728,220	24,850	703,370	575,895	142,990	81.9	20.3
1918.....	790,796	30,340	760,456	628,764	149,383	82.7	19.6
1919.....	889,515	36,260	853,255	595,902	164,507	69.8	19.3
1920.....	1,016,651	54,693	961,958	605,163	183,306	62.9	19.1
1921.....	1,037,645	54,417	983,228	911,707	191,864	92.7	19.5
1922.....	1,050,740	55,065	995,675	1,020,528	203,004	102.5	20.4
1923.....	1,277,179	69,868	1,207,311	1,143,369	225,244	94.7	18.7
1924.....	1,398,243	75,379	1,322,864	1,059,985	230,976	80.1	17.5
1925.....	1,640,280	107,739	1,532,541	1,074,456	268,447	70.1	17.5
1926.....	1,802,780	164,259	1,638,521	818,128	272,997	49.9	16.7
1927.....	1,841,326	175,623	1,665,703	1,202,317	279,703	72.2	16.8
1928.....	1,904,142	243,778	1,660,364	1,209,343	313,043	72.8	18.8
1929.....	1,975,109	228,552	1,746,557	1,669,571	315,610	95.6	18.1
1930.....	2,090,620	217,364	1,873,256	1,836,030	324,365	98.0	17.3
1931.....	2,269,180	209,788	2,059,392	2,233,923	348,692	108.5	16.9
1932.....	2,163,400	162,965	2,000,435	1,805,753	318,974	90.3	15.9
1933.....	1,883,442	170,301	1,713,141	1,506,307	311,157	87.9	18.2
1934.....	1,840,492	166,784	1,673,708	1,098,108	305,139	65.6	17.9
1935.....	1,775,887	154,032	1,621,855	1,009,572	292,554	62.2	18.0
1936.....	1,793,487	149,811	1,643,676	917,834	296,616	55.8	18.0
1937.....	1,780,606	153,684	1,626,922	903,917	306,929	55.6	18.9
1938.....	1,784,359	156,666	1,627,693	968,424	308,564	59.5	19.0
1939.....	1,760,304	146,622	1,613,682	951,144	318,286	58.9	19.7
1940.....	1,776,005	180,536	1,595,469	939,186	330,900	58.9	20.7
1941.....	1,822,172	185,495	1,636,677	1,002,865	330,652	61.3	20.2
1942.....	1,926,456	217,512	1,708,944	866,926	355,407	50.7	20.8
1943.....	2,028,968	252,701	1,776,267	896,956	373,229	50.5	21.0
TOTALS.....	49,235,996	4,005,193	45,230,803	33,335,220	8,465,525	73.7	18.7
					Interest received, 1908-43.....	2,750,293	
					Management cost, less interest.....	5,715,232	12.6

TABLE III. SUMMARY OF COST OF INSURANCE PER ANNUM OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS
For Years 1903 to 1943 Inclusive

YEAR	NUMBER OF COMPANIES	AVERAGE OF TOTAL NET AMOUNTS AT RISK AT BEGINNING AND END OF YEAR (1)	TOTAL AMOUNT OF COST OF MANAGEMENT (2)	PERCENTAGE OF (2) TO (1)	TOTAL AMOUNT OF NET INCURRED LOSSES (3)	PERCENTAGE OF (3) TO (1)	COST OF \$100 OF INSURANCE DURING YEAR
		\$	\$		\$		cents
1903	73	155,683,540	74,380	0478	246,642	1584	20 62
1904	72	165,166,306	78,316	0474	287,738	1742	22 16
1905	70	174,886,165	79,575	0455	270,158	1545	19 00
1906	69	185,032,502	85,602	0463	353,817	1912	23 75
1907	69	195,597,672	86,071	0440	310,672	1588	20 28
1908	69	205,576,399	91,123	0443	389,295	1894	23 37
1909	68	215,076,143	95,764	0445	288,208	1340	17 85
1910	69	226,023,368	101,346	0448	402,612	1781	22 29
1911	69	238,027,953	107,179	0450	466,618	1960	24 10
1912	69	249,819,037	112,708	0451	400,800	1604	20 55
1913	69	261,170,322	121,416	0465	523,238	2003	24 68
1914	70	271,815,905	115,923	0426	436,691	1607	20 33
1915	70	282,863,071	124,383	0440	445,317	1574	20 14
1916	70	295,499,712	132,656	0449	544,300	1842	22 91
1917	70	310,311,898	142,990	0461	569,487	1835	22 96
1918	71	330,142,128	149,383	0452	633,436	1919	23 71
1919	71	355,875,094	164,467	0462	575,305	1617	20 79
1920	72	389,904,849	183,165	0470	617,694	1584	20 54
1921	72	422,542,120	191,864	0454	924,855	2189	26 43
1922	73	445,816,709	203,004	0455	1,034,465	2320	27 75
1923	71	467,190,600	225,244	0472	1,151,283	2464	29 36
1924	71	488,540,030	230,976	0473	1,096,036	2243	27 16
1925	71	511,130,756	261,447	0511	1,020,813	1997	25 08
1926	71	535,498,009	272,997	0510	829,620	1549	20 59
1927	71	561,408,765	280,380	0499	1,206,519	2149	26 48
1928	71	587,066,957	313,043	0533	1,205,451	2053	25 86
1929	71	609,012,960	315,610	0518	1,686,657	2769	32 87
1930	71	629,759,017	324,365	0515	1,884,650	2994	35 19
1931	69	637,159,373	341,092	0535	2,558,545	4016	45 51
1932	68	604,520,433	318,974	0528	1,761,542	2914	34 42
1933	68	560,496,791	311,157	0555	1,475,427	2632	31 87
1934	68	536,843,424	305,139	0568	1,022,875	1905	24 73
1935	68	528,111,467	292,554	0554	972,708	1842	23 96
1936	67	531,377,990	296,616	0558	927,560	1746	23 04
1937	67	538,254,434	306,929	0570	904,542	1681	22 51
1938	67	546,935,801	308,564	0564	991,107	1812	23 76
1939	67	556,435,100	318,286	0572	929,615	1671	22 43
1940	67	565,580,645	330,900	0585	951,261	1682	22 67
1941	67	576,740,876	330,652	0573	973,048	1687	22 60
1942	67	594,636,757	355,407	0598	882,406	1484	20 82
1943	67	621,344,236	373,229	0601	924,817	1488	20 89

TABLE IV. LIFE INSURANCE—NET PREMIUMS ON ONTARIO BUSINESS, 1943

NAME	NET ASSURANCE PREMIUMS				NET CONSIDERATION FOR ANNUITIES				TOTAL NET PREMIUM INCOME	
	ORDINARY	INDUSTRIAL	GROUP	TOTAL	ORDINARY	GROUP	TOTAL	TOTAL		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	
JOINT STOCK										
Aetna.....	390,791		977,714	1,368,505	177	103,985	104,162	1,472,667		
Canada.....	4,860,938		768,877	5,629,815	1,503,791	271,436	1,775,227	7,405,042		
Commercial Life.....	116,684		384	117,068	754		754	117,822		
Commonwealth Union.....	279			279				279		
Confederation.....	3,241,702		270,888	3,512,590	369,100	164,190	533,290	4,045,880		
Continental Insurance.....	720,229		408	720,637	24,480		24,480	745,117		
Crown.....	1,735,065		3,104	1,738,169	113,122		113,122	1,851,291		
Dominion of Canada General.....	2,021,641		23,328	2,044,969	249,209	66,602	315,811	2,360,780		
Dominion of Canada.....	254,612		993	255,605	27,426		27,426	283,031		
Eaton, T.....	508,387			508,387	222,775		222,775	731,162		
Empire.....	691,770		236	692,006	40,654		40,654	732,660		
Equitable of Canada.....	757,978			757,978	55,075		55,075	813,053		
Excelsior.....	1,778,082	38		1,778,120	113,604		113,604	1,891,724		
Great West.....	4,165,470		114,708	4,280,178	371,308	70,927	442,235	4,722,413		
Imperial.....	3,320,160		65,309	3,385,469	416,801	21,995	438,796	3,824,265		
Liverpool & Globe.....	854			854				854		
London.....	8,452,896	6,265,240	538,426	15,256,562	172,451	163,063	335,514	15,592,076		
Loyal Protective.....	8,415			8,415				8,415		
Manufacturers.....	3,902,936		79,114	3,982,050	364,180	30,598	394,778	4,376,828		
Monarch.....	508,625			508,625	42,435		42,435	551,060		
Montreal.....	360,683		4,2620	403,303	28,959		28,959	432,262		
National of Canada.....	463,289		31,712	495,001	40,047		40,047	535,048		
Northern.....	616,020		27,928	643,948	31,163	17,560	48,723	692,671		
Occidental.....	195,271		13,189	208,460	599		599	209,059		
Prudential of England.....	758,366		6,604	764,970	87,106		87,106	852,076		
Royal.....	192,667			192,667				192,667		
Sauvegarde.....	157,088			157,088				157,088		
Sovereign.....	350,350			350,350	130,598		130,598	480,948		
Sun Life of Canada.....	7,717,544		1,450,983	9,168,527	421,965	1,264,650	1,686,615	10,855,142		
Travelers of Hartford.....	767,602		241,355	1,008,957	6,317		6,317	1,018,030		
Western.....	108,183			108,183	1,443		1,443	109,626		
MUTUAL										
Cuna Mutual.....	538		7,599	8,137				8,137		
Metropolitan.....	8,500,166		950,523	17,726,180	26,923	907,520	934,443	18,660,623		
New York.....	1,237,891			1,237,891	10,017		10,017	1,247,908		
Prudential of America.....	5,478,036		176,600	12,206,015	28,348	34,330	62,678	12,268,693		
Royal Guardians.....	57,738		15,310	73,048	1,828		1,828	74,876		
Standard.....	343,826			343,826	93,660		93,660	437,486		
Toronto Mutual.....	87,116		293,647	380,763				380,763		
OTHER										
Mutual Life of Canada.....	8,847,960		201,073	9,049,033	552,880	271,463	824,343	9,873,376		
North America.....	2,804,146		35,623	2,839,769	882,713	30,314	912,927	3,752,696		
Norwich Union Life.....	129			129				129		
TOTALS.....	76,482,123	21,401,105	6,029,298	103,912,526	6,431,908	3,421,289	9,853,197	113,765,723		
TOTALS FOR 1942.....	71,080,352	20,740,238	5,726,206	97,546,796	5,205,065	3,187,549	8,392,614	105,939,410		

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1943

NAME	ORDINARY						TOTAL
	DEATH CLAIMS	MATURED ENDOWMENTS	SURRENDER VALUES	DISABILITY CLAIMS	DIVIDENDS		
JOINT STOCK							
Actina	\$ 151,183	\$ 23,983	\$ 47,461	\$ 6,790	\$ 8,476	\$ 237,893	
Canada	1,733,910	364,844	527,618	31,273	620,028	3,276,673	
Commercial Life	5,196	6,000	653		1,007	12,856	
Commercial Union	2,995					2,995	
Confederation	919,821	281,922	361,423	29,256	349,035	1,941,457	
Continental Insurance	605,570	605,530	59,617	38,871	324,095	1,523,683	
Crown	399,941	143,304	159,762	5,693	112,729	821,429	
Dominion	527,161	276,202	257,350	26,563	251,694	1,338,970	
Dominion of Canada General	52,902	4,500	15,144	240	72,786	133,352	
Empire	91,681	96,501	57,781		15,883	261,846	
Empire	268,335	84,703	99,703	5,806	17,643	476,190	
Equitable of Canada	171,436	143,001	60,598	11,369	15,432	401,856	
Excelsior	432,052	98,844	190,804	5,513	97,597	824,810	
Great West	1,125,352	497,566	531,137	65,256	495,789	2,715,100	
Imperial	843,776	302,208	364,705	19,950	425,313	1,955,952	
Liverpool & London & Globe							
London	1,240,036	585,521	578,746	68,338	1,106,728	3,579,369	
Loyal Protective	500			396		896	
Manufacturers	1,023,188	283,553	422,028	27,507	359,015	2,115,291	
Monarch	91,783	27,988	41,912	4,494	25,746	191,923	
National	50,824	22,463	14,937	600	9,386	98,210	
National of Canada	179,396	48,511	96,029	5,406	31,419	360,821	
Northern	147,952	42,895	44,487	2,610	48,688	286,632	
Occidental	85,194	3,500	4,954	100	2,138	95,886	
Prudential of England	51,897	8,025	19,784		886	80,592	
Royal	127,909	46,472	30,221		5,924	210,526	
Sauvage	12,611	4,500	18,912	2,150	7,702	45,875	
Sovereign	36,577	12,270	21,520	360	11,690	82,417	
Sun Life of Canada	1,885,697	923,464	1,046,663	131,778	981,062	4,969,554	
Travelers of Hartford	428,492	82,591	50,727	28,823	21	490,554	
Western	22,551		6,595	150	1,416	30,712	
MUTUAL							
Canva Mutual					13	13	
Metropolitan	1,879,228	654,621	622,151	47,370	922,500	4,125,870	
New York	863,535	102,738	189,171	86,066	172,847	1,414,357	
Prudential of America	902,882	277,206	343,845	68,025	462,372	2,054,330	
Royal Guardians	9,965	1,796	5,947	500	60	18,268	
Standard	164,793	83,785	31,375		16,545	296,498	
Toronto Mutual	22,166	13,086	7,518	10	7,934	50,714	
OTHER							
Mutual Life of Canada	2,494,976	1,166,647	873,389	54,172	1,726,430	6,315,614	
North America	672,913	267,169	272,459	8,719	335,080	1,556,340	
Norwich Union Life							
TOTALS	19,185,803	7,041,909	7,477,126	744,947	8,686,095	43,135,880	
TOTALS FOR 1942	18,302,032	6,838,999	10,303,843	766,214	8,909,431	45,120,519	

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1943 (Cont'd)

NAME	ASSURANCE CONTRACTS LESS REINSURANCE CEDED (Cont'd)										TOTAL PAYMENTS, ASSISTANCE CONTRACTS	
	INDUSTRIAL					GRUIT						
	DEATH CLAIMS	MATURED ENDOWMENTS	SURRENDER VALUES	DISABILITY CLAIMS	DIVIDENDS	TOTAL	DEATH CLAIMS	SURRENDER VALUES	DISABILITY CLAIMS	DIVIDENDS		TOTAL
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
JOINT STOCK												
Aetna.....						454,782		64,933			519,715	757,608
Canada.....						386,321		9,339		9,977	405,637	3,682,310
Commercial Life.....						500					500	13,356
Commercial Union.....												2,995
Confederation.....						125,066		8,915			133,981	2,075,438
Continental Insurance.....						1,000					1,000	324,095
Crown.....						42,750		648			43,398	1,352,368
Dominion of Canada General.....												72,786
Eaton, T.....												261,846
Empire.....												476,190
Equitable of Canada.....					573							401,856
Excelsior.....						72,991					72,991	825,383
Great West.....						48,900		1,220			50,120	2,788,091
Imperial.....												2,006,072
Liverpool & London & Globe.....	675,146	199,732	826,615	6,417	902,111	247,995		14,652	21,439	284,086	6,473,476	896
Loyal Protective.....						49,567		5,000		54,567	2,169,858	191,923
Manufacturers.....												125,328
Monarch.....						25,847	1,039		232	27,118	1,039	371,423
Montreal.....						8,500		2,102		10,602	298,471	11,839
National of Canada.....						10,500			1,339	11,839	17,333	113,219
Northern.....						17,333				17,333	1,000	210,526
Occidental.....						1,000				1,000		45,875
Prudential of England.....												82,417
Royal.....												6,064,860
Sauvegarde.....						876,544		1,246		1,095,596	652,917	30,712
Sovereign.....						157,598		4,765		162,363		
Sun Life of Canada.....												7,015
Travelers of Hartford.....												9,976,056
Western.....												1,414,357
												5,165,521
												23,749
												296,498
												83,847
MUTUAL												
Guna Mutual.....		1,941,610	946,549	4,099	860,005	7,159		60	383	7,602		
Metropolitan.....	1,419,762				5,172,025	513,349		31,387	133,425	6,781,161		
New York.....												
Prudential of America.....	1,031,648	576,544	883,360	25,768	2,967,723	99,130		13,820	30,518	3,438,468		
Royal Guardians.....	2,076	1,217	2,113		5,481							
Standard.....												
Toronto Mutual.....	13,920		16,527	290	33,133							
OTHER												
Mutual Life of Canada.....												6,429,332
North America.....												1,577,356
Norwich Union Life.....												
TOTALS.....	3,143,125	2,719,103	2,675,164	36,574	2,214,900	10,788,956	3,250,906	2,285	323,767	3,825,811	57,750,647	
TOTALS FOR 1942.....	2,555,225	2,368,257	3,427,184	34,570	2,773,197	11,158,363	2,726,802	3,828	322,932	3,330,672	59,609,554	

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1943 (Cont'd)

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED										TOTAL PAYMENTS TO CONTRACTS (CONT'D)	TOTAL DISBURSEMENTS TO ALL CONTRACTS (CONT'D)					
	ORDINARY					INDUSTRIAL		GROUP									
	PAYMENTS TO ANNUITANTS	SUR-RENDER VALUES	DEATH BENEFITS	DISABILITY CLAIMS	DIVIDENDS	TOTAL	PAYMENTS TO ANNUITANTS	SUR-RENDER VALUES	DEATH BENEFITS	DISABILITY CLAIMS			TOTAL				
JOINT STOCK																	
Aetna	\$ 3,400					\$ 3,508					\$ 12,375	\$ 1,552	\$ 8,948	\$ 13,927	\$ 17,415	\$ 775,043	
Canada	400,330	134,451	70,892	1,286	19,590	676,588					25,575	29,175		63,698	690,486	1,372,566	
Commercial Life	204		206			410									410	13,766	
Confederation	91,945	31,677	28,470	360	6,385	158,843					28,619	15,699		44,318	203,161	2,278,597	
Continental Insurance	17,175	855	138			18,172									58,172	58,172	
Coventry	40,355	5,927	2,821	600	1,926	50,714								1,217	50,714	873,145	
Dominion	30,120	48,771	7,168		3,950	90,185					1,038	179			91,402	1,445,770	
Empire	6,143	6,472		253		6,868									6,868	179,684	
Equitable of Canada	11,955	5,055	5,196		583	9,138									9,138	1,097,974	
Excelsior	3,127	372	9,067		378	21,680									21,680	41,080	
Great West	10,304	12,542	9,707		3,472	36,472									36,472	311,178	
Imperial	4,824	30,137	10,061		338	87,844					3,165	8,404	354	11,923	89,791	809,454	
Liverpool & Globe	29,714	113,516	34,463	434	11,114	189,241					216			216	189,457	2,195,529	
London Protective	46,965	305,100	8,714	361	9,612	370,752					24	28,538	23,809	52,769	423,545	6,897,621	
Manufacturers	88,327	12,682	6,178			107,187					41		58	99	107,286	2,477,896	
Montreal	7,691	1,816	1,667	54		10,628									10,628	703,581	
National of Canada	3,048	100	1,067	10		3,158									3,158	128,486	
Northern	3,417		1,115			33,588									33,588	404,961	
Occidental	2,925	5,266			263	8,602					632	5,523	192	6,347	14,942	319,420	
Prudential of England	38,855	1,276				295									40,131	1,147,233	
Royal						40,131										745	
Sauvegarde	240					240									240	170,570	
Sovereign	10,312	11,496			1,330	23,138									23,138	465,415	
Sun Life of Canada	241,432	11,142	20,335		2,001	274,153					16,236	97,956	13,049	127,241	402,156	6,467,019	
Travelers of Hartford	13,421	568	761			14,750									14,750	667,667	
Western																30,717	
MUTUAL																	
Canva Mutual																	7,615
Metropolitan	18,421	8,497	325		130	27,392					110,882	887	35,181	146,950	174,945	10,150,991	
New York	11,187	896	4,192		203	16,476									16,476	1,430,833	
Prudential of America	9,846	2,569			77	12,492					2,589			2,589	15,051	5,180,572	
Royal Guardians	111					111									111	25,060	
Standard	516					516									516	25,014	
Toronto Mutual																83,847	
OTHER																	
Mutual Life of Canada	100,382	44,826	20,080	760	22,955	189,003					28,712	14,596	539	43,847	232,850	6,662,182	
North America	123,632	59,661	15,453		31,863	230,609					2,408	7,053		9,461	240,070	1,817,426	
Norwich Union Life																	
TOTALS	1,446,794	854,845	253,415	4,315	115,980	2,675,349	627	260,996	204,833	23,562	35,181	524,572	3,200,548	6,095,195	6,095,195		
TOTALS FOR 1942	1,299,739	724,485	277,551	4,510	110,583	2,416,868	490	219,877	178,794	14,779	26,736	440,186	2,857,544	62,467,098	2,857,544		

TABLE VI. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1943

NAME	GROSS IN FORCE AT END OF 1942		ADDITIONS NEW ISSUED		GROSS IN FORCE AT END OF 1943		REINSURANCE	
	No.	AMOUNT \$	No.	AMOUNT \$	No.	AMOUNT \$	No.	AMOUNT \$
JOINT STOCK								
Aetna.....	3,830	166,738,423	540	8,081,680	4,036	118,285,792	20	2,429,500
Canada.....	61,288	251,182,311	5,426	19,754,839	64,334	262,800,581	.....	18,925,831
Commercial Life.....	3,324	3,706,106	1,793	1,876,592	4,294	4,697,291	1	7,000
Confederation.....	13	39,238	.....	.....	12	37,482	.....	.....
Continental Insurance.....	48,906	133,644,127	5,322	12,365,352	51,970	140,342,804	.....	12,271,422
Crown.....	14,450	24,572,841	1,338	15,197	15,197	26,601,953	.....	1,532,803
Dominion of Canada General.....	27,484	62,770,274	4,292	9,234,810	28,467	69,395,577	.....	3,480,003
Eaton, T.....	29,444	73,838,110	2,776	8,236,408	31,020	79,097,606	.....	5,963,179
Empire.....	8,022	17,835,400	904	1,869,272	6,022	11,699,984	580	2,200,314
Equitable of Canada.....	17,285	25,719,353	884	1,370,201	8,510	18,585,096	.....	2,199,955
Excelsior.....	13,912	32,807,747	1,542	2,459,769	17,917	26,915,961	99	506,254
Great West.....	27,735	59,166,543	3,079	3,251,089	14,749	34,528,089	.....	2,921,538
Imperial.....	65,234	155,691,132	5,319	15,119,951	68,003	165,255,069	.....	2,961,926
Liverpool & London & Globe.....	44,923	115,341,635	3,863	9,771,066	47,323	121,706,018	.....	2,867,849
Loyal Protective.....	511,748	567,179,735	19,557	77,822,640	26	44,613	.....	5,548,136
Manufacturers.....	135	159,453	77	82,000	536,499	624,537,057	.....	10,778,788
Monarch.....	57,462	131,864,767	5,576	14,057,408	61,056	141,835,297	.....	1,861
National of Canada.....	6,383	12,762,498	1,436	2,947,837	11,628	21,136,623	.....	2,510,339
Northern.....	7,719	21,054,866	772	2,506,742	7,385	14,549,095	.....	646,491
Occidental.....	10,912	24,718,449	1,126	1,936,750	8,076	22,404,629	.....	850,869
Prudential of England.....	1,743	11,367,497	404	3,472,417	11,502	22,023,216	.....	2,133,246
Royal.....	2,062	21,560,828	2,237	4,922,861	2,040	12,820,019	42	557,567
Sauvegarde.....	3,509	7,724,722	95	325,989	2,098	7,783,337	.....	169,616
Sovereign.....	7,610	4,862,565	689	932,750	3,959	5,905,416	.....	682,509
Sun Life of Canada.....	92,992	350,562,169	5,908	2,646,159	8,449	13,802,589	.....	300,572
Travelers of Hartford.....	8,225	51,719,330	1,346	20,925,152	95,688	359,394,014	30	277,070
Western.....	2,010	2,915,057	674	1,049,430	2,356	54,245,713	.....	6,681,241
MUTUAL								
Cuna Mutual.....	68	817,609	88	286,530	155	1,231,364	.....	257,252
Metropolitan.....	959,162	573,971,043	85,263	66,513,988	990,765	620,785,955	2	52,374
New York.....	17,422	38,908,628	734	1,583,500	17,552	38,707,971	11	77,500
Prudential of America.....	746,911	345,921,892	69,287	42,101,124	774,903	375,109,852	2	54,000
Royal Guardians.....	5,032	2,538,177	452	187,903	5,114	2,610,519	4	11,500
Standard.....	4,992	13,723,713	201	560,508	5,150	14,165,931	.....	14,660
Toronto Mutual.....	27,412	10,647,660	3,913	1,969,447	29,195	11,709,571	10	20,000
OTHER								
Mutual Life of Canada.....	124,389	327,177,845	10,457	29,251,730	131,146	346,422,378	.....	22,628,119
North America.....	40,500	100,765,205	4,549	12,769,630	43,426	109,024,077	.....	4,810,808
Norwich Union Life.....	1	6,000	.....	.....	1	6,000	.....	.....
TOTALS.....	3,030,635	3,727,462,540	286,021	398,212,328	3,160,081	3,997,471,647	.....	117,312,542
TOTALS FOR 1942.....	2,928,007	3,459,787,079	289,223	367,966,881	3,050,918	3,714,400,345	.....	115,043,760

TABLE VII. FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO, 1943

SOCIETIES	PREMIUMS (INCLUDING DUES)					DISBURSEMENTS (EXCLUDING EXPENSES)					
	MORTUARY FUND	SICK, ACCIDENT AND FUNERAL FUNDS	JUVENILE FUND	GENERAL (EXPENSE) FUND	OTHER FUNDS	TOTAL	MORTUARY FUND	SICK, ACCIDENT AND FUNERAL FUNDS	JUVENILE FUND	OTHER FUNDS	TOTAL
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Aid Association for Lutherans.....	36,752	97	3,163	9,356	190	49,558	7,530	382	688	.....	7,912
Alliance Nationale.....	3,340	427	223	3,816	.....	7,806	11,408	526	.....	.....	12,522
Artisans, La Societe des Cap-Francais.....	15,755	2,591	619	7,532	415	26,497	27,572	3,446	172	.....	31,190
Associated Canadian Travellers.....	439	1,661	.....	1,708	2,121	4,223	.....	396	.....	.....	396
Canadian Order of Foresters.....	276,434	17,732	640	21,222	.....	318,149	509,652	18,992	100	.....	528,644
Canadian Woodmen of the World.....	29,212	2,841	674	24,203	.....	56,940	97,454	4,593	.....	.....	102,117
Catholic Mutual Benefit Ass'n.....	15,800	76	999	1,683	28	17,559	49,549	17	.....	.....	49,566
Catholic Order of Foresters.....	46,129	.....	.....	16,006	.....	63,162	96,384	.....	380	.....	96,764
Civil Service Mutual Benefit Society.....	24,452	.....	.....	.....	.....	24,452	13,153	.....	.....	.....	13,153
Commercial Travellers of Canada.....	93,340	30,963	.....	.....	.....	93,340	131,381	.....	.....	.....	145,251
Commercial Travellers Mutual Acc. Ass'n.....	36,992	28,591	3,186	13,034	3,165	84,968	18,395	16,883	.....	.....	16,883
Croatian Fraternal Union of America.....	8,162	893	.....	1,113	229	10,397	1,690	26,978	950	.....	26,440
First Catholic Slovak Union of America.....	94,716	.....	.....	.....	.....	94,716	72,185	.....	.....	.....	72,185
Grand Orange Lodge of British America.....	.....	.....	.....	.....	23,825	23,825	.....	.....	.....	.....	23,825
Hamilton Firemen's Benefit Fund.....	.....	.....	.....	.....	24,113	24,113	.....	.....	.....	.....	24,113
Hamilton Police Benefit Fund.....	432,897	25,837	8,268	.....	.....	467,002	716,333	19,031	1,361	.....	736,825
Independent Order of Foresters.....	1,269	876	17	2,168	.....	4,270	200	549	749	.....	3,511
Italo-Canadians, Order of.....	5,762	2,490	223	7,031	840	16,346	2,034	1,361	.....	.....	9,500
Jewish National Workers' Alliance.....	29,824	.....	.....	14,209	.....	44,033	9,500	.....	.....	.....	8,965
Knights of Columbus.....	.....	.....	.....	.....	7,958	7,958	.....	.....	.....	.....	.....
London Police Benefit Ass'n.....	4,696	.....	24	774	.....	5,493	2,110	.....	.....	.....	2,110
Lutheran Brotherhood.....	49,740	4,832	6,938	20,068	823	82,391	82,190	4,528	325	.....	87,043
Maccabees.....	15,843	14,098	.....	6,644	.....	36,585	5,927	13,483	.....	.....	19,410
Ministers' Life and Casualty Union.....	3,188	995	.....	782	95	5,060	835	645	.....	.....	1,658
National Fraternal Society of the Deaf.....	21,146	.....	.....	.....	.....	21,146	29,371	.....	.....	.....	29,371
Ontario Commercial Travellers Ass'n.....	9,077	.....	.....	.....	.....	9,077	2,000	.....	.....	.....	2,000
Ontario Secondary School Teachers.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ottawa Firemen's Super. & Benefit Fund.....	.....	.....	.....	.....	22,011	22,011	.....	.....	.....	.....	24,056
Ottawa Police Benefit Fund.....	.....	.....	.....	.....	30,795	30,795	.....	.....	.....	.....	32,473
Ottawa Superannuation Fund.....	.....	.....	.....	.....	33,370	33,370	.....	.....	.....	.....	29,794
Reliable Life Insurance Society†.....	165,791	15,258	9,923	2,047	105	193,124	218,398	14,814	1,842	.....	235,054
Royal Arcanum.....	20,783	.....	288	4,813	.....	25,884	29,806	.....	.....	.....	29,806
Slovene National Benefit Society*.....	19,902	20,007	.....	4,659	4,134	48,702	21,129	24,278	.....	561	45,968
Sons of England Benefit Society.....	44,364	337	1,065	18,542	.....	64,308	71,595	2,24	103	.....	71,922
Sons of Scotland, Benevolent Ass'n.....	.....	.....	.....	.....	3,739	3,739	.....	.....	.....	.....	2,856
Stratford Municipal Benefit Fund.....	.....	.....	.....	.....	91,045	91,045	.....	.....	.....	.....	126,694
Toronto Firemen's Benefit Fund.....	.....	.....	.....	.....	137,746	137,746	.....	.....	.....	.....	311,854
Toronto Police Benefit Fund.....	17,712	761	4,583	8,870	190	32,116	803	110	187	.....	1,100
Ukrainian National Ass'n.....	3,415	.....	748	1,604	214	5,981	1,013	.....	60	.....	1,073
Ukrainian Workmen's Ass'n.....	77,010	6,564	7,529	36,824	923	128,850	73,464	5,273	1,753	50	80,540
Union St. Joseph, du Canada.....	15,703	.....	.....	5,275	1,133	22,111	7,760	.....	.....	.....	7,760
United Commercial Travellers of America.....	6,679	2,680	1,629	2,330	200	10,838	8,775	.....	1,236	.....	10,023
Women's Benefit Ass'n.....	1,479	.....	.....	2,190	.....	3,669	1,150	.....	.....	.....	2,154
TOTALS.....	1,627,993	179,714	51,602	238,503	389,406	2,487,218	2,321,046	157,513	13,069	590,027	3,081,655

*Figures not available. †Name changed in 1943 from Canadian Order of Chosen Friends.

TABLE VIII. FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES (ADULT) IN ONTARIO, 1943

SOCIETIES	INCREASES			DECREASES			
	IN FORCE JANUARY 1	NEW ISSUED	OTHER INCREASES	BY DEATH AND MATURITY	BY LAISE AND SURRENDER	OTHER DECREASES	IN FORCE DECEMBER 31
	\$	\$	\$	\$	\$	\$	\$
Aid Association for Lutherans.....	1,499,681	225,500	29,704	7,000	38,989	13,595	1,695,301
Alliance Nationale.....	237,540	53,500	12,200	20,250	42,149	9,000	241,841
Artisans, La Societe des Canadiens-Francais.....	1,162,875	48,000	73,615	11,500	39,012	30,746	1,193,096
Associated Canadian Travellers.....	48,670	17,720	.....	.....	5,400	.....	30,930
Canadian Order of Foresters.....	14,818,839	611,360	227,160	518,567	441,513	32,099	14,665,180
Canadian Wood of Foresters.....	2,519,990	176,000	35,490	104,247	76,908	5,842	2,544,483
Catholic Mutual Benefit Ass'n.....	792,979	.....	972	48,221	4,870	49,799	691,561
Catholic Order of Foresters.....	2,978,032	118,700	55,238	112,304	89,241	52,845	2,897,580
Civil Service Mutual Benefit Society.....	1,164,961	10,280	3,304	11,500	5,250	195	1,236,630
Commercial Travellers of Canada.....	89,770	10,280	.....	1,830	4,890	.....	93,330
Croatian Fraternal Union of America.....	1,702,800	120,500	37,000	10,500	24,000	14,500	1,811,300
First Catholic Slovak Union of America.....	3,603,000	61,500	.....	9,000	9,000	.....	3,606,557
Grand Orange Lodge of British America.....	3,205,329	257,950	19,302	49,798	66,226	.....	3,366,557
Independent Order of Foresters.....	19,139,555	1,035,018	59,150	543,924	704,125	209,550	18,716,134
Italo-Canadians Order of Foresters.....	58,230	9,285	.....	200	5,091	.....	62,724
Jewish National Workers' Alliance.....	271,379	54,500	28,146	2,534	27,000	.....	324,454
Knights of Columbus.....	2,005,450	115,500	36,800	16,000	87,000	42,000	2,012,150
Lutheran Brotherhood.....	164,400	2,000	.....	1,000	1,500	1,000	162,900
Maccabees.....	2,560,414	316,780	142,838	81,039	202,377	20,145	2,716,471
Ministers' Life & Casualty Union.....	583,500	45,000	.....	3,000	5,000	10,500	593,500
National Fraternal Society of the Deaf.....	166,900	68,000	6,185	1,835	4,250	5,940	173,500
Ontario Commercial Travellers Ass'n.....	1,522,234	130,158	.....	28,408	33,479	.....	1,595,505
Ontario Secondary School Teachers.....	950,000	18,000	8,000	6,000	209,944	58,000	1,150,000
Reliable Life Insurance Society†.....	5,109,556	403,500	57,742	203,811	115,059	22,058	5,134,985
Slovene National Benefit Society.....	903,852	188,036	5,057	33,941	.....	2,000	945,945
Sons of England Benefit Society.....	619,926	26,500	3,210	23,091	2,140	1,549	622,856
Sons of Scotland Benevolent Ass'n.....	2,843,135	193,350	37,312	64,217	48,200	19,761	2,941,010
Ukrainian National Ass'n.....	421,008	182,500	.....	.....	62,500	.....	541,008
Ukrainian Workmen's Ass'n.....	88,615	37,435	700	.....	2,250	1,500	122,000
Union St. Joseph du Canada.....	4,677,202	1,285,149	61,840	66,525	406,235	41,250	5,510,181
Women's Benefit Ass'n.....	295,702	21,061	.....	2,063	3,586	18,121	293,563
Workmen's Circle.....	95,600	900	1,600	300	2,800	1,900	93,100
TOTALS.....	73,031,124	5,919,532	942,625	1,976,241	2,835,560	663,995	74,427,485

*Figures not available. †Name changed in 1943 from Canadian Order of Chosen Friends.

TABLE VIII (A)—FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES (JUVENILE) IN ONTARIO, 1943

SOCIETIES	AT END OF 1942	ADDITIONS		DEDUCTIONS			AT END OF 1943
		NEW ISSUED	OTHER	CEASED BY DEATH AND MATURITY	CEASED BY LAPSE AND SURRENDER	OTHER	
Aid Association for Lutherans.....	150,122	39,750	281		1,500	14,250	174,403
Alliance Nationale.....	40,589	26,750	2,000	100	14,180	3,450	51,609
Artisans, La Societe des Canadiens-Francais.....	69,459	10,411	4,635	162	3,846	4,259	76,238
Canadian Order of Foresters.....	51,200	49,800	400		7,800	400	93,200
Canadian Woodmen of the World.....	39,671	12,500			3,000	654	48,517
Catholic Order of Foresters.....	391,900	200,000	6,900	380	13,800	36,720	548,800
Croatian Fraternal Union of America.....	468,607	7,820	79,341	1,900	18,225	54,800	180,843
First Catholic Slovak Union.....	228,470	67,870	22,840	950	22,755		295,475
Independent Order of Foresters.....	276,400	239,000	1,000	500	153,365		362,535
Italo-Canadians, Order of.....	400						400
Jewish National Workers' Alliance.....	3,800						3,800
Lutheran Brotherhood.....	6,000	6,000					12,000
Maccabees.....	445,674	134,250	2,125	1,500	48,750	13,750	518,049
Reliable Life Insurance Society†.....	344,800	141,800	12,800	1,555	65,100	2,745	430,000
Royal Arcanum.....	25,000	14,000			4,000	2,000	33,000
Slovene National Benefit Society*.....	51,956	24,250	151		3,897		72,460
Sons of Scotland Benevolent Ass'n.....	154,530	73,270		100	27,950	1,200	199,750
Ukrainian National Ass'n.....	26,500	14,250			1,600		37,950
Ukrainian Workmen's Ass'n.....	1,095,548	537,280	7,950	4,975	241,060		1,375,746
Union St. Joseph du Canada.....	74,045	14,475		2,666	602	1,400	83,852
Women's Benefit Ass'n.....							
TOTALS.....	3,944,671	1,614,076	140,423	14,788	631,430	154,625	4,808,327

*Figures not available. †Name changed in 1943 from Canadian Order of Chosen Friends.

TABLE IX. FRATERNAL SOCIETIES EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ONTARIO, 1943

SOCIETIES	NUMBER AT END OF 1942	NUMBER NEW ISSUED	NUMBER REVIVED	TERMINATED BY DEATH	TERMINATED BY LAPESE	TERMINATED BY EXPIRY	OTHER DEDUCTIONS	NUMBER AT END OF 1943
Aid Association for Lutherans.....	7	.....	.....	.....	1	.....	.....	6
Alliance Nationale.....	112	31	3	29	.....	.....	2	115
Arbans, La Societe des Canadiens-Francais.....	588	19	22	11	15	15	17	571
Associated Canadian Travellers.....	136	69	11	2	18	6	10	180
Canadian Order of Foresters.....	5,854	76	76	225	211	.....	.....	5,501
Canadian Woodmen of the World.....	581	100	2	5	69	1	.....	608
Commercial Travelers Mutual Accident Ass'n.....	1,556	104	80	14	131	12	12	1,571
Catholic Mutual Benefit Ass'n.....	14	.....	1	1	.....	.....	.....	13
Independent Order of Foresters.....	4,723	77	182	12	433	.....	.....	4,537
Italo-Canadians, Order of.....	187	4	2	1	17	3	.....	172
Jewish National Workers' Alliance.....	576	52	5	2	93	.....	.....	538
Maccabees.....	865	174	10	3	58	1	.....	987
Ministers' Life and Casualty Union.....	1,154	86	13	3	65	5	.....	1,180
Reliable Life Insurance Society†.....	1,240	80	39	42	153	.....	.....	1,173
Slovene National Benefit Society.....	.....	.....	.....	.....	.....	.....	.....	.....
Sons of England Benevolent Society.....	7,872	281	.....	203	551	.....	.....	7,399
Sons of Scotland Benevolent Ass'n.....	83	.....	1	.....	5	.....	.....	79
Union St. Joseph du Canada.....	1,354	68	21	19	60	.....	8	1,356
United Commercial Travelers of America.....	1,304	189	57	17	128	10	.....	1,395
Workmen's Circle.....	324	2	5	1	8	.....	6	316
TOTALS.....	28,530	1,421	461	590	2,016	53	56	27,697

*Figures not available. †Name changed in 1943 from Canadian Order of Chosen Friends.

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1943

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
JOINT STOCK	\$	\$	\$	%
Acadia	41,668	46,372	24,197	52.18
Aetna Insurance	213,860	225,331	120,733	53.58
Agricultural	72,017	69,697	52,092	74.74
Alliance Assurance	84,109	98,745	36,782	37.25
Alliance Insurance	223,672	132,174	147,964	111.95
American Alliance	15,301	17,431	9,433	54.12
American Central	17,216	18,975	6,015	31.70
American Equitable	76,184	102,407	28,649	27.98
American Home Fire	18,236	29,334	12,981	44.25
American Insurance	50,733	47,266	13,941	29.49
Anglo-Scottish	37,864	38,916	19,091	49.06
Atlas	105,972	103,564	62,793	60.63
Automobile Insurance				
Baloise	27,519	29,122	11,353	38.98
Bankers & Shippers	15,919	24,907	15,827	63.54
Beaver Fire	9,907	3,949	2,572	65.13
Bee	20,058	33,199	16,296	49.09
Boston Insurance	6,049	6,643	957	14.41
British America	139,988	146,625	57,162	38.99
British Canadian	18,711	22,198	5,818	26.21
British Crown	105,250	117,233	39,603	33.78
British Empire	27,802	25,601	10,416	40.69
British & European	8,608	9,487	3,006	31.69
British General	21,520	23,719	7,517	31.69
British Law	7,393	8,023	2,312	28.82
British Northwestern	42,594	38,037	14,601	38.39
British Oak	18,023	20,477	5,389	26.32
British Traders	71,646	73,656	39,495	53.62
Caledonian American	11,793	11,490	6,831	59.45
Caledonia Insurance	73,837	81,734	35,567	43.52
California Insurance	8,608	9,487	3,006	31.69
Camden	9,355	2,214	8,095	36.44
Canada Accident & Fire	47,343	52,182	16,538	31.69
Canada Security	46,122	50,867	16,723	32.88
Canadian Fire	110,524	120,931	55,178	43.97
Canadian General	133,686	143,676	50,421	35.09
Canadian Indemnity	58,148	69,699	23,876	34.26
Canadian Surety	45,767	45,694	22,073	48.31
Car & General	34,830	36,676	10,827	29.52
Casualty Co. of Canada	50,297	49,323	26,916	54.57
Central Insurance	24,756	26,508	11,815	44.57
Central Union	4,781	6,282	3,521	56.05
Century Insurance	46,398	61,989	17,483	28.20
China Fire	10,235	10,522	5,642	53.62
Citizens of New Jersey	3,163	3,343	1,711	51.18
Columbia Insurance of New York	13,840	15,546	8,066	51.88
Commercial Union Assurance	207,196	230,931	72,001	31.18
Connecticut Fire	55,555	60,535	17,949	29.65
Consolidated Fire & Casualty	86,493	87,309	37,989	43.51
Continental Insurance	107,337	105,685	35,746	33.82
Cornhill	41,345	50,457	33,236	65.87
Dominion of Canada General	211,288	204,177	75,647	37.05
Dominion Fire	189,659	197,125	85,304	43.27
Drapers' & General	6,851	7,917	6,287	79.41
Eagle Fire	22,096	26,469	10,538	39.81
Eagle, Star	105,707	109,135	28,039	25.69
Employers' Liability	179,498	187,372	50,934	27.18
Ensign Insurance	37,847	37,852	13,711	36.22
Equitable Fire & Marine	11,111	12,089	3,590	29.70
Essex & Suffolk Equitable	12,881	14,140	5,823	41.18
Eureka-Security	10,879	15,098	2,124	14.07
Excess	22,952	25,224	19,535	77.45
Federal Fire	161,477	168,177	72,055	42.84
Federal Insurance	10,056	14,687	1,678	11.42
Fidelity-Phenix	73,441	78,289	19,954	25.49
Fire Association of Philadelphia	39,680	55,610	12,046	21.66
Fire Insurance of Canada	135,025	141,261	78,757	55.75
Fireman's Fund	61,171	69,493	21,657	31.16
Firemen's Insurance of Newark	70,591	68,020	95,596	140.54
First American Fire	3,627	3,742	456	12.19
Foncieres Fire of Paris, France	5,763	2,824	1,181	41.82
General Accident of Canada	66,322	70,313	16,576	23.57
General Accident, Fire & Life	134,012	136,219	47,667	34.90
General Security	21,569	24,204	13,237	54.69
Gibraltar Fire & Marine				
Girard Fire & Marine	15,056	16,386	10,825	66.06
Glens Falls	67,798	73,733	24,692	33.49
Globe Indemnity of Canada	30,945	33,134	14,770	44.57
Globe & Republic	7,563	6,888	3,571	51.84
Grain Insurance & Guarantee				
Granite State Fire	9,300	14,628	12,960	88.59
Great American Insurance	162,475	181,933	101,652	55.87

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1943 (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
JOINT STOCK	\$	\$	\$	%
Guardian Assurance.....	155,456	160,646	80,448	50.08
Guardian Insurance.....	22,381	24,146	12,723	52.69
Guildhall.....	31,101	31,057	11,107	35.76
Halifax Insurance.....	334,157	223,393	156,260	69.95
Hand-in-Hand.....	50,988	45,801	6,355	13.87
Hanover.....	51,853	51,654	10,710	20.73
Hartford Fire.....	223,847	224,008	117,503	52.45
Helvetia Swiss Fire.....	23,490	27,884	7,360	26.39
Home Assurance of Canada.....	11,805	2,290	1,728	75.46
Home Fire & Marine.....	37,390	37,136	34,203	92.10
Home Insurance.....	669,019	493,499	337,265	68.34
Hudson Bay.....	38,721	41,463	18,481	44.57
Imperial Assurance.....	27,779	30,915	16,131	52.18
Imperial Guarantee & Accident.....	22,329	22,632	7,363	32.53
Imperial Insurance Office.....	49,825	45,761	29,878	65.29
Insurance of North America.....	353,539	295,999	169,874	57.39
Jersey Insurance Co. of New York.....	12,101	8,543	10,591	123.97
Law, Union & Rock.....	63,375	74,612	40,819	54.71
Legal & General.....	46,952	65,394	25,163	38.48
Liverpool & London & Globe.....	256,776	278,769	134,650	48.30
Liverpool-Manitoba.....	49,512	53,015	23,631	44.57
London Assurance.....	156,601	163,474	59,752	36.55
London-Canada.....	49,778	52,150	19,158	36.73
London & County.....	14,511	14,661	3,785	25.81
London Guarantee & Accident.....	27,759	30,935	16,131	52.14
London & Lancashire Guar. & Accident.....	6,240	6,175	1,492	24.16
London & Lancashire.....	344,074	390,657	191,561	49.04
London & Prov. Marine & General.....	13,550	13,076	2,675	20.46
London & Scottish.....	11,625	13,539	6,578	48.59
Lumbermen's Insurance.....	44,581	42,991	42,248	98.27
Maryland Insurance.....	5,339	7,503	1,194	15.92
Mercantile.....	42,718	49,878	22,814	45.74
Merchants Fire of New York.....	54,256	56,132	32,114	57.21
Merchants Fire.....	105,627	108,040	40,428	37.42
Merchants & Manufacturers.....	39,026	44,818	39,401	87.91
Merchants Marine.....	38,482	35,479	15,630	44.05
Mercury Insurance.....	18,442	22,065	8,655	39.22
Michigan Fire & Marine.....	11,331	10,629	5,249	49.38
Motor Union.....	17,415	18,338	5,414	29.52
National-Ben Franklin.....	68,056	69,985	31,062	44.38
National Fire of Hartford.....	33,406	56,488	18,785	33.25
National-Liverpool.....	24,756	26,508	11,815	44.57
National Provincial.....	17,415	18,338	5,413	29.51
National Security.....	29,127	41,331	1,219	2.95
National Union Fire.....	89,888	93,957	23,645	25.17
Nationale Fire of Paris.....	41,391	44,619	29,199	65.44
Newark Fire.....	26,621	28,703	12,706	44.26
New England Fire.....	2,833	2,658	1,312	49.36
New Hampshire Fire.....	61,232	73,598	35,165	47.78
New York Fire.....	26,432	27,719	9,020	32.54
New York Underwriters.....	38,255	33,805	12,309	36.41
New Zealand Insurance.....	13,262	5,018	3,953	78.78
Niagara Fire.....	28,639	33,585	10,997	32.74
North British & Mercantile.....	196,064	207,540	92,055	44.36
North Empire.....	27,779	30,915	16,131	52.18
North River.....	38,618	41,077	42,458	103.36
North West Fire.....	17,216	18,975	6,015	31.70
Northern Assurance.....	108,657	121,744	37,089	30.46
Northwestern National.....	59,930	66,738	37,756	56.57
Norwich Union.....	316,641	329,216	149,344	45.36
Occidental Fire.....	36,680	38,391	26,854	69.95
Ocean Accident & Guarantee.....	47,343	52,182	16,538	31.69
Pacific Coast Fire.....	22,860	28,944	10,535	36.40
Pacific Fire.....	47,970	51,174	20,982	41.00
Palatine.....	51,647	56,926	18,040	31.69
Patriotic.....	34,015	32,732	19,342	59.09
Pearl.....	121,928	145,705	39,125	26.85
Phenix Fire of Paris, France.....	9,030	11,271	7,227	64.12
Philadelphia Fire & Marine.....	19,872	29,012	19,317	66.58
Phoenix Assurance of London.....	206,186	214,180	75,547	35.27
Phoenix of Hartford.....	92,063	100,372	29,743	29.63
Pilot.....	70,596	63,840	36,459	57.11
Pioneer.....	21,781	23,322	10,396	44.58
Planet.....	23,857	26,413	16,679	63.15
Providence-Washington.....	37,819	31,325	21,223	67.75
Provincial Insurance.....	59,288	65,398	47,219	72.20
Prudential Assurance.....	324,574	355,880	160,039	44.97
Quebec Fire.....	19,978	24,254	4,612	19.02
Queen City.....	41,825	43,545	27,022	62.05
Queen Insurance.....	112,447	121,582	53,191	43.74
Railway Passengers.....	25,766	25,561	6,093	23.84
Reliance Insurance.....	21,808	22,674	5,666	24.99

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1943 (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
	\$	\$	\$	%
JOINT STOCK				
Royal Exchange	119,388	134,191	34,925	26.02
Royal Insurance	368,666	390,246	164,359	42.11
Royal Scottish	22,457	29,693	7,936	26.72
St. Paul Fire & Marine	79,992	79,066	27,157	34.35
Scottish Canadian	43,371	34,905	12,196	34.94
Scottish Insurance	34,823	33,970	3,933	11.58
Scottish Metropolitan	49,823	55,556	15,913	28.64
Scottish Union & National	68,121	68,765	42,341	61.57
Sea	49,304	59,642	14,849	24.90
Security Insurance of New Haven	39,180	40,956	14,354	35.05
Security National	5,626	7,111	2,786	39.18
Sentinel Fire	2,833	2,658	1,312	49.36
South British	27,841	36,887	18,713	50.73
Southern Insurance	8,592	9,732	3,822	39.27
Springfield Fire & Marine	135,547	127,457	58,568	45.95
State Assurance	17,415	18,338	5,413	29.51
Sterling	2,359	2,634	2,338	88.75
Sun Insurance Office	212,012	231,123	110,253	47.70
Svea Fire & Life	1,828	2,807	1,291	45.99
Switzerland General	26,408	35,459	10,001	26.00
Toronto General	109,349	117,558	41,253	35.09
Travelers Fire	109,686	148,355	84,378	56.88
Union Assurance	81,774	90,133	28,565	31.69
Union Fire, Accident & General	48,763	53,904	28,123	52.17
Union Insurance of Canton	122,821	126,268	67,705	53.62
Union Marine & General	27,779	30,915	16,131	52.18
United Firemen's	13,889	15,454	8,066	52.19
United States Fire	69,008	79,011	30,448	38.54
Urbane	3,409	11,097	9,782	88.15
Victory Insurance Co. Ltd.	55,898	41,795	32,675	78.18
Wellington	183,417	183,812	95,034	51.70
Westchester	18,507	23,250	3,375	14.52
Western Assurance	267,391	263,043	123,883	47.10
World Fire & Marine	28,181	22,556	19,712	87.39
World Marine & General	25,473	27,933	3,927	14.05
Yorkshire	87,981	92,960	36,282	39.03
UNLICENSED INSURERS				
American Reserve	38,982	39,297	25,292	64.36
Canadienne Nationale	14,694	13,634	4,910	36.01
Commercial Union Fire	4,304	4,744	1,504	31.70
General Insurance Co. of America	2,015	2,263	256	11.31
Metropolitan Fire Reassurance	26,847	26,511	31,877	120.23
North Eastern	18,846	30,415	32,122	105.60
North Star	36,275	34,479	30,758	89.21
Saskatchewan Mutual Fire	30,860	22,956	18,517	80.66
TOTALS FOR 1943	13,616,306	14,025,203	6,489,922	46.27
TOTALS FOR 1942	14,015,927	14,143,475	5,863,139	41.45
‡FARMERS' MUTUALS				
Algoma	14,721	14,270	8,183	57.34
Amherst Island	728	824	94	11.41
Ayr	25,562	24,968	13,833	55.40
Bay of Quinte	50,464	48,830	23,742	48.62
Bertie and Willoughby	19,182	17,854	11,542	64.65
Blanshard	7,734	7,915	2,433	30.74
Blenheim, North	13,192	12,861	5,491	42.69
Brant County	18,961	19,421	8,093	41.67
Canadian Millers'	20,693	20,449	4,603	22.51
Caradoc	11,600	11,402	9,378	82.25
Clinton	17,219	17,108	5,078	29.68
Culross	10,849	10,481	4,828	46.06
Dereham and West Oxford	12,095	10,958	9,132	83.34
Dorchester, North and South	22,782	21,237	8,545	40.24
Downie	10,097	10,014	5,515	55.07
Dufferin	35,103	34,043	15,427	45.32
Dumfries, North, and Waterloo, South	23,744	23,353	20,566	88.07
Dunwich	14,234	14,807	12,066	81.49
Easthope, South	34,338	33,270	32,407	97.41
Ekfrid	12,657	12,303	6,052	49.19
Elma	16,499	16,207	16,101	99.35
Eramosa	7,014	6,651	441	6.63

‡In these companies, "Net Premiums Written" consists of cash payments or instalments thereof levied, reinsurance premiums received and assessments levied, less rebates and returned premiums and reinsurance premiums ceded.

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1943 (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
FARMERS' MUTUALS				
	\$	\$	\$	%
Erie	8,891	9,998	3,861	38.62
Farmers' Central.....	134,619	127,965	53,858	42.09
Farmers' Union.....	64,745	62,688	17,752	28.32
Formosa.....	24,239	22,874	16,743	73.20
Germany.....	26,964	24,286	12,343	50.82
Hungary.....	33,984	31,473	22,528	71.58
Grand River.....	11,362	11,122	4,197	37.74
Grenville Patron.....	60,680	57,927	27,726	47.86
Grey and Bruce.....	19,781	20,523	9,271	45.17
Guelph Township.....	7,393	7,574	6,125	80.87
Halton Union.....	30,375	28,707	13,055	45.48
Hamilton Township.....	31,952	31,786	14,596	45.92
Ilay Township.....	15,222	14,872	8,707	58.55
Hopewell Creek.....	4,232	4,183	2,950	70.52
Howard.....	34,753	34,357	18,697	54.42
Howick.....	38,376	36,881	18,484	50.12
Kent and Essex.....	89,303	83,690	50,519	60.80
Lambton.....	49,966	46,739	34,330	73.45
Lanark County.....	86,349	84,243	27,981	33.21
Lennox and Addington.....	24,148	23,136	10,862	46.95
Lobo.....	7,413	7,768	9,220	118.69
London Township.....	12,913	11,915	5,512	46.26
McGillivray.....	3,774	3,601	1,335	37.07
McKillep.....	17,746	17,649	4,930	27.93
Maple Leaf.....	62,222	61,109	12,536	20.51
Nissouri.....	31,357	30,892	14,435	111.47
Norfolk.....	12,930	12,673	7,150	56.42
North Kent.....	21,590	20,590	17,528	85.13
Oneida.....	3,829	4,041	3,737	92.48
Ontario Threshermen's.....	16,495	16,397	3,196	19.49
Otter.....	27,698	27,368	12,600	46.04
Peel County.....	76,622	74,950	26,558	35.43
Peel and Maryborough.....	34,917	33,716	12,081	35.83
Prescott.....	14,695	14,622	8,510	58.20
Pushinch.....	5,797	5,349	3,988	79.56
Saltfleet and Binbrook.....	8,802	8,299	7,541	90.87
Southwold.....	9,068	9,186	5,344	58.18
Townsend.....	12,442	11,583	16,520	142.62
Usborne and Hibbert.....	24,336	23,831	7,877	33.05
Walpole.....	9,792	9,395	7,935	84.46
Waterloo, North.....	124,834	120,735	82,148	68.04
Wawanosh, West.....	34,040	33,533	13,403	39.97
Westminster Township.....	12,452	12,130	6,821	56.23
Williams, East.....	14,029	13,576	8,645	63.68
Yarmouth.....	10,115	10,159	7,132	70.20
TOTALS FOR 1943.....	1,806,690	1,748,717	924,817	52.89
TOTALS FOR 1942.....	1,736,224	1,679,908	882,466	52.53
OTHER MUTUALS				
Central Manufacturers'.....	38,275	42,327	43,217	102.10
Hardware Dealers'.....	173,301	160,860	36,646	22.78
Indiana Lumbermen's.....	31,593	33,289	21,051	63.24
Lumber Mutual.....	34,804	37,468	22,169	59.17
Lumbermen's Mutual.....	22,876	23,955	3,344	13.96
Mill Owners'.....	101,460	96,277	29,255	30.39
Mutual Implement & Hardware.....	174,950	166,235	41,207	24.79
National Retailers.....	66,686	49,638	28,572	57.56
Northwestern Mutual.....	203,199	207,592	94,303	45.43
Pennsylvania Lumbermen's.....	30,437	29,172	12,642	43.33
United Mutual.....	69,761	72,300	17,466	24.16
TOTALS FOR 1943.....	947,342	919,113	349,872	38.07
TOTALS FOR 1942.....	928,832	948,583	551,317	58.12

‡In these companies, "Net Premiums Written" consists of cash payments or instalments thereof levied; reinsurance premiums received and assessments levied, less rebates and returned premiums and reinsurance premiums ceded.

*Ratio of management expense (including adjustment of losses) to net premiums earned—21.34%.

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1943 (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
CASH MUTUALS				
(WITHOUT SHARE CAPITAL)				
Economical	297,453	304,235	125,709	41.32
Gore District	358,749	354,008	129,370	36.54
Millers' National	47,628	49,082	31,153	63.47
Perth	152,349	158,960	59,240	37.26
Portage La Prairie	24,184	22,209	14,412	64.89
Waterloo	265,502	263,545	105,640	40.09
Wawanesa	498,486	507,095	198,841	39.21
TOTALS FOR 1943	1,644,351	1,659,134	664,365	40.04
TOTALS FOR 1942	1,683,729	1,663,144	689,863	41.48
CASH MUTUALS				
(WITH SHARE CAPITAL)				
Canadian Mercantile	68,832	64,360	23,098	35.89
Commerce Mutual	154,264	145,787	49,350	33.85
Equitable Fire Insurance Co.	129,438	109,855	100,583	91.56
Missisquoi & Rouville	22,026	21,764	14,538	66.80
Stanstead & Sherbrooke	124,555	108,116	214,115	198.04
TOTALS FOR 1943	499,115	449,882	401,684	89.29
TOTALS FOR 1942	461,645	450,209	292,650	65.00
RECIPROCAL EXCHANGES				
Affiliated Underwriters	33,301	43,067	17,100	39.71
American Exchange Underwriters	6,171	8,269	167	2.02
Canadian Reciprocal Underwriters	5,313	9,050	4,015	44.36
Canners Exchange Subscribers	30,006	23,360	1,193	5.11
Fireproof Sprinklered	3,439	3,120	.....	.....
Individual Underwriters	22,424	29,684	8,685	29.26
Lumbermen's Underwriting Alliance	62,778	61,045	7,330	12.01
Metropolitan Inter-Insurance	18,562	19,145	17,814	93.04
New York Reciprocal Underwriters	14,652	18,690	1,006	5.38
Underwriters Exchange	.....	1,408	25	1.78
Warner Reciprocal Insurers	1,810	1,455	.....	.....
TOTALS FOR 1943	198,456	218,293	57,335	26.27
TOTALS FOR 1942	226,226	230,926	89,256	38.65
NON-MARINE UNDERWRITERS AT LLOYD'S				
1943	276,775	469,633	241,783	51.48
1942	620,939	644,060	566,622	87.98

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1943 (Cont'd)

ASSOCIATED NEW ENGLAND FACTORY MUTUALS

COMPANIES	NET AMOUNT AT RISK	PREMIUM DEPOSITS WRITTEN						NET	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUM DEPOSITS EARNED	NET LOSSES INCURRED PER \$100,000 AT RISK
		GROSS	REINSURANCE CEDED	RETURNED TO POLICYHOLDERS		ON EXPIRED POLICIES					
				ON CANCELLED POLICIES	ON POLICIES						
	\$	\$	\$	\$	\$	\$	\$	\$	%	\$	
Arkwright Mutual	47,317,186	170,186	38,121	27,156	71,367	33,542	33,542	8,982	26.5	18.98	
Blackstone Mutual	61,208,155	365,672	137,520	69,132	101,629	57,391	57,391	9,290	21.23	15.18	
Boston Manufacturers	58,384,306	109,971	10,971	22,733	113,165	49,795	49,795	10,636	22.68	18.27	
Cotton & Woollen Manufacturers	32,323,719	104,900	8,196	9,581	65,939	21,183	21,183	4,814	18.57	14.89	
Fall River Mutual	15,038,404	50,631	9,714	5,855	22,260	12,801	12,801	2,221	29.79	14.70	
Firemen's Mutual	84,730,023	396,451	190,743	44,677	105,720	55,311	55,311	7,455	24.46	6.31	
Firemen's Mutual, Manufacturers' Mutual	189,691,820	1,038,784	94,812	243,476	584,734	115,761	115,761	38,223	53.09	20.15	
Philadelphia Manufacturers' Mutual	16,591,731	94,471	44,434	7,849	25,472	16,716	16,716	2,150	18.44	12.91	
Protection Mutual	18,573,737	64,502	12,472	7,959	29,914	13,158	13,158	1,075	8.13	5.78	
What Cheer Mutual	31,984,874	197,761	41,506	12,890	116,397	23,493	23,493	2,815	11.98	9.00	
Worcester Manufacturers' Mutual	15,038,404	50,656	10,203	5,855	18,328	16,269	16,269	2,221	20.33	14.77	
TOTALS FOR 1943	570,882,359	2,730,678	598,692	457,163	1,254,925	419,896	419,896	87,777	32.36	15.37	
TOTALS FOR 1942	543,409,315	3,555,476	1,076,845	245,872	1,504,794	727,965	727,965	109,944	22.66	20.23	

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1943 (Concl'd)

CLASS	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED	THE SAME RATIO FOR 1942
	\$	\$	\$	%	%
RECAPITULATION					
Joint Stock Companies	13,616,306	14,025,203	6,489,922	46.27	41.45
Mutual Insurance Corporations:					
(a) Farmers' Mutuals	1,806,690	1,748,717	924,817	52.89	52.53
(b) Associated New England Factory Mutuals	419,896	271,243	87,777	32.36	22.66
(c) Other Mutuals	947,342	919,113	349,872	38.07	58.12
Cash Mutual Insurance:					
(a) Without Share Capital	1,644,351	1,659,134	664,365	40.04	41.48
(b) With Share Capital	499,115	449,882	401,684	89.29	65.00
Reciprocal Exchanges	198,456	218,293	57,335	26.27	38.65
Lloyd's	276,775	469,633	241,783	51.48	87.98
TOTALS FOR 1943	19,408,931	19,761,218	9,217,555	46.64	.....
TOTALS FOR 1942	20,401,537	20,245,439	9,045,197	44.68	...

NOTE.—Net losses incurred do not include adjustment expenses.

TABLE XI. AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1943

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUM EARNED
	\$	\$	\$	%
JOINT STOCK				
Aetna Insurance	161	161	1,413	877.64
Agricultural	1,476	1,022	.....	.....
Alliance Assurance	.....	.....	.....	.....
Alliance Insurance	2,003	1,705	416	24.40
American Alliance	731	752	146	19.41
American Automobile Fire	119,295	119,722	41,792	34.91
American Automobile Insurance	339,786	364,981	191,647	52.50
American Central	.....	.....	.....	.....
American Home Fire	.....	.....	.....	.....
American Insurance	2,412	2,337	598	25.59
Anglo-Scottish Insurance	14,238	14,493	5,734	39.56
Arx Indemnity	9,889	9,979	7,315	.....
Atlas Assurance	66,940	70,018	33,827	48.31
Boston	.....	.....	.....	.....
British America Assurance	164,900	170,362	116,726	68.52
British Canadian	32,967	32,675	11,681	35.75
British & European	.....	.....	.....	.....
British Empire	67,083	68,031	27,236	40.03
British General	23,407	26,206	8,181	31.22
British Law	3,973	5,416	67	1.24
British Oak	29,769	30,313	20,717	68.34
British Traders	61,264	65,210	23,566	36.14
Caledonian Insurance	18,183	20,305	10,664	52.52
Camden	2,455	2,094	6	.....
Canada Accident & Fire	68,329	76,880	24,390	31.72
Canada Security	58,528	55,655	20,080	36.08
Canadian Fire Insurance	119,183	117,336	74,921	63.74
Canadian General Insurance	103,631	103,515	36,470	35.23
Canadian Indemnity	143,566	132,573	61,979	46.75
Canadian Surety	72,867	79,314	43,883	55.33
Car & General	5,193	5,232	991	18.94
Casualty Co. of Canada	99,628	94,618	48,637	51.40
Century Insurance	14,558	14,819	5,734	38.69
China Fire	.....	.....	.....	.....
Commercial Union	38,904	42,719	15,286	35.78
Consolidated Fire & Casualty	109,834	110,655	46,960	42.43
Continental Casualty	1,311	1,615	906	56.10
Continental Insurance	41,789	45,034	12,415	27.57
Cornhill	412,197	440,866	137,881	31.28
Dominion of Canada General	21,155	21,932	6,023	27.46
Dominion Fire	5,717	5,935	3,136	52.84
Drapers' & General	.....	.....	.....	.....

TABLE XI AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1943 (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
JOINT STOCK	\$	\$	\$	%
Eagle Fire.....	2,466	2,511	483	19.25
Employers' Liability.....	252,897	267,938	93,282	34.82
Employers' Reinsurance.....	46,756	44,733	21,440	47.93
Federal Fire.....	5,486	5,179	2,283	44.07
Federal Insurance.....	31,504	41,404	20,060	48.30
Fidelity & Casualty of New York.....				
Fidelity of Canada.....	73,822	72,897	33,619	46.12
Fidelity-Phenix.....	69,853	94,637	38,325	40.50
Fire Association of Philadelphia.....	765	1,431	187	13.07
Firemen's of Newark.....				
General Accident.....	407,383	444,837	137,163	30.83
General Accident, Fire & Life.....	170,349	189,432	71,526	37.81
General Exchange.....	84,981	167,101	80,356	48.09
General Security.....	27,892	29,260	11,760	40.19
Glens Falls.....	42,624	69,512	19,380	27.88
Globe Indemnity.....	94,094	91,097	28,183	30.94
Great American Indemnity.....	16,230	17,423	5,599	32.14
Great American Insurance.....	7,153	7,241	1,314	18.15
Guardian Insurance.....	344	332		
Guardian Insurance of Canada.....	110,536	113,694	52,878	46.51
Guildhall Insurance.....	69,336	80,687	25,879	32.07
Halifax Insurance.....	388,410	346,612	163,023	47.03
Hand-in-Hand.....	5,653	6,335	2,962	46.76
Hartford Accident & Indemnity.....	90,234	92,650	56,735	61.24
Hartford Fire.....	14,772	13,841	8,534	61.66
Home Assurance of Canada.....	14,403	8,707	1,141	13.10
Home Fire & Marine.....				
Home Insurance.....	67,459	99,986	43,932	43.94
Imperial Guarantee & Accident.....	79,734	74,280	39,829	53.62
Imperial Insurance Office.....	11,791	12,931	2,486	19.23
Indemnity Insurance of North America.....	18,834	18,117	17,073	94.24
Insurance Co. of North America.....	7,572	7,724	1,235	15.99
Jersey Insurance.....				
Law, Union & Rock.....	10,398	11,583	2,842	24.54
Legal & General.....				
Liverpool & London & Globe.....	50,772	48,380	15,900	32.86
Liverpool-Maritoba.....	9,835	9,389	3,068	32.67
London Assurance.....	33,327	36,750	21,804	59.33
London-Canada.....	24,743	24,469	12,393	50.64
London & County.....	863	805	409	50.81
London Guarantee & Accident.....	82,087	94,794	42,745	45.09
London & Lancashire Guar. & Accident.....	44,929	48,501	12,725	26.24
London & Lincashire.....	28,758	31,466	2,692	8.56
London Provincial Marine & General.....	11,535	12,847	4,990	38.84
London & Scottish.....	4,015	4,747	1,489	31.37
Marine Insurance.....	1,138	1,993	707	35.47
Maryland Casualty.....	21,598	25,334	19,998	78.94
Mercantile Insurance.....				
Merchants Fire.....	30,570	28,684	15,509	54.07
Merchants Marine.....	5,325	5,619	295	
Mercury.....	2,703	3,295	2,271	68.92
Metropolitan Casualty.....	201,043	213,010	99,695	46.80
Michigan Fire & Marine.....		6		
Motor Union Insurance.....	31,498	34,434	6,758	19.62
National-Ben Franklin.....	55,545	55,206	21,286	38.52
National Fire of Hartford.....				
National Union Fire.....	12,268	12,814	3,826	29.86
Newark Fire.....	7,838	7,331	3,016	41.14
New England Fire.....		2		
New Hampshire Fire.....	2,719	2,334	2,629	112.64
New York Underwriters.....	1,159	1,040	222	21.35
New Zealand Insurance.....	6,570	3,370	1,630	48.37
Niagara Fire.....				
North British & Mercantile.....	44,541	52,108	5,449	10.46
Northern Assurance.....	103,759	106,060	58,388	55.05
Northwest Casualty.....	91,485	101,499	64,100	63.15
Northwestern National.....	3,398	3,540	1,677	47.37
Norwich Union Fire.....	180,411	191,479	78,512	41.00
Occidental Fire.....	9,203	9,383	1,444	15.39
Ocean Accident & Guarantee.....	134,664	150,151	47,670	31.75
Pacific Coast Fire.....	13,918	14,208	5,734	40.36
Palatine Insurance.....	14,629	16,380	5,112	31.21
Patriotic Assurance.....	3,471	3,625	-1,372	
Pearl.....	90,327	91,306	47,211	51.71
Phenix Fire of Paris.....	46,551	470	2	.42
Phoenix Assurance.....	24,551	51,862	24,849	47.91
Pilot.....	524,433	529,434	127,771	24.13
Providence-Washington.....	5,005	8,042	310	3.85
Provincial Insurance.....	43,312	46,646	29,236	62.68
Prudential Assurance.....	126,797	133,268	57,916	43.46
Queen.....	9,528	8,882	3,654	41.13

TABLE XI. AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1943 (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
	\$	\$	\$	%
JOINT STOCK				
Railway Passengers	21,070	25,083	812	3.24
Royal Exchange	25,215	27,027	16,390	60.64
Royal Insurance	120,078	114,900	40,378	35.14
St. Paul Fire & Marine	8,352	12,266	3,324	27.10
St. Paul Mercury Indemnity	15,059	14,104	4,624	32.78
Scottish Metropolitan	34,000	37,891	31,404	82.88
Scottish Union & National	43,909	48,340	32,858	67.97
Security Insurance of New Haven	2,211	3,554	4,086	86.83
Scoutel Fire				
Southern	4,746	4,831	1,911	39.56
Springfield Fire & Marine		55		
Sun Insurance Office	31,422	33,655	7,584	22.53
Svea Fire & Lite	205	189	1	5.2
Toronto General	84,788	84,694	29,588	34.93
Travelers Fire	24,926	22,770	9,569	42.03
Travelers Indemnity	161,672	167,363	52,855	31.58
Travellers Insurance				
Union Assurance	17,555	19,655	6,137	31.22
Union Fire, Accident & General	24,586	26,614	12,957	48.68
Union of Canton	113,776	121,104	43,764	36.14
Union, Marine & General	21,878	24,132	16,283	67.47
United States Fidelity & Guaranty	164,483	121,781	34,101	28.00
United States Fire				
United States Guarantee	18,759	21,292	10,489	49.26
Wellington Fire	165,777	170,074	59,015	34.69
Western Assurance	261,307	267,804	148,740	55.54
Westminster Fire Office				
World Fire & Marine				
World Marine & General	41,473	43,896	29,432	67.04
Yorkshire Insurance	49,837	52,701	13,650	25.90
Zurich General Accident & Liability	253,092	254,337	92,794	36.48
MUTUALS				
Canadian Mercantile	1,851	921	1,027	111.51
Central Manufacturers	2,187	2,590	746	28.80
Commerce Mutual	877	427	474	111.01
Economical	243,623	242,977	115,908	47.70
Gore District	83,116	78,510	19,883	25.33
Hardware Dealers	1,386	1,802	104	5.77
Indiana Lumbermen's				
Liberty Mutual	13,100	13,120	243	1.85
Lumbermen's Mutual Casualty	352,866	393,875	129,299	32.83
Lumbermen's Mutual Insurance				
Mutual Implement & Hardware	1,386	1,805	104	5.76
National Retailers	57,080	61,279	20,830	33.99
Northwestern Mutual	1,624	1,505	-113	
State Farm Mutual	77,215	72,291	24,927	34.48
United Mutual Fire	3,561	3,631	890	24.51
Wawanesa Mutual	300,968	305,471	129,700	42.45
OTHER				
General Ins. Co. of America (Unlicensed)	59	73		
General Reinsurance (Unlicensed)	20,279	20,892	18,540	88.74
North Star Reinsurance (Unlicensed)	355	315		
Affiliated Underwriters (Reciprocal Exch.)	6,149	5,963	3,134	52.56
Non-Marine Underwriters at Lloyd's	1,039,665	1,334,330	672,996	50.44
TOTALS FOR 1943	10,535,991	11,275,704	4,709,411	41.77
TOTALS FOR 1942	11,840,998	12,672,499	5,097,897	40.23

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT—PERSONAL

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
JOINT STOCK			
Aetna Life.....	1,788	379	21.20
Alliance Assurance.....	25,748	21,986	85.39
Anglo-Scottish.....	800	778	97.25
Atlas Assurance.....	1,087		
British Aviation.....	10,864	1,852	
British America.....	3,909	760	19.44
British Canadian.....	4,762	45	0.94
British Empire.....	2,486	417	16.77
British North Western.....	13,718	3,203	23.35
Canada Accident & Fire.....	3,146	1,089	34.62
Canada Security.....	948	56	5.91
Canadian Fire.....	14,307	4,662	32.59
Canadian General.....	1,595	56	3.51
Canadian Indemnity.....	197	24	12.18
Car & General.....	20,369	3,660	17.97
Casualty Co. of Canada.....	9,984	456	4.57
Century Insurance.....	4,103	10,878	265.12
Commercial Union.....	4,242	1,000	23.57
Confederation Life.....	342	500	146.20
Consolidated Fire & Casualty.....	349,443	89,249	25.54
Continental Casualty.....	88,515	32,092	36.26
Dominion of Canada General.....			
Dominion Fire.....	104,382	78,851	75.54
Employers' Liability.....	4,406	—327	—7.42
Employers' Reinsurance.....	3,159	610	19.31
Fidelity Insurance of Canada.....	123		
Fidelity & Casualty of N.Y.....	32,640	4,585	14.05
General Accident of Canada.....	17,748	4,570	25.75
General Accident Fire & Life.....	4,721	105	2.22
General Security.....	17,518	5,414	30.91
Globe Indemnity.....	668	148	22.16
Great American Indemnity.....	9,177	2,900	31.60
Great-West Life.....	18,695	3,756	20.09
Guardian Insurance of Canada.....	3,919	1,021	26.05
Guildhall.....	15,512	3,945	25.43
Halifax Insurance.....	3,567	517	14.49
Hartford Accident & Indemnity.....			
Hudson Bay.....	49,606	9,674	19.50
Imperial Guarantee & Accident Co.....	2,704	708	26.18
Imperial Insurance Office.....	9,204	3,525	38.30
Indemnity Insurance of North America.....	4,803	2,450	51.01
Law, Union & Rock.....	1,536	307	19.99
Legal & General.....	1,946	601	30.88
Liverpool & London & Globe.....	33,412	17,068	51.08
London Guarantee & Accident.....	11,018	3,613	32.79
London & Lancashire Guarantee & Accident.....	2,448	642	26.23
London Assurance.....	1,530	458	29.93
London & Provincial.....	158	41	25.95
London & Scottish.....	3,377	717	21.23
Maryland Casualty.....	3,819	1,382	36.19
Metropolitan Casualty.....	579	24	4.14
Motor Union.....	360	34	9.44
North American Accident.....	7,523	655	8.71
North British & Mercantile.....	3,263	1,156	35.43
Northern Assurance.....	18,997	7,138	37.57
Norwich Union.....	707	173	24.47
Occidental Fire.....	26		
Occidental Life.....	45,969	12,110	26.34
Ocean Accident & Guarantee.....	3,920	919	23.44
Pearl Assurance.....	8,783	3,224	36.71
Phoenix Assurance.....			
Pilot.....	4,383	3,100	70.73
Protective Association.....	12,134	7,912	65.21
Prudential Assurance.....	11,555	2,036	17.62
Railway Passengers.....	1,386	952	68.69
Royal Exchange.....	18,896	5,958	31.53
Royal Insurance.....	1,083	286	26.41
Scottish Metropolitan.....	14,713	3,380	22.97
Sun Insurance Office.....	4,121	4,121	100.00
Toronto General.....	11,705	4,112	35.21
Travelers Insurance.....	155,616	43,112	27.70
Union Assurance Society.....	3,724	743	19.95
Union of Canton.....	15,345	4,112	26.80
Union Marine.....	2,425	391	16.12
U.S. Fidelity & Guarantee.....	5,087	5,246	103.13
Wellington Fire.....	372		
Western.....	41,546	11,775	28.34
World Marine & General.....	897	469	52.29

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

ACCIDENT—PERSONAL (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
MUTUALS			
	\$	\$	%
Yorkshire	16,952	7,679	45.30
Zurich	50,678	34,207	67.50
Lumbermen Mutual Casualty	50,376	1,077	2.14
Metropolitan Life	102,815	28,077	27.31
Prudential Insurance	1,311	—	—
OTHER			
General Reinsurance Corp. (Unlicensed)	521	248	47.60
Lloyd's	128,524	48,217	37.52
TOTALS FOR 1943	1,066,320	555,246	33.32
TOTALS FOR 1942	1,500,971	413,740	27.56

ACCIDENT—PUBLIC LIABILITY

JOINT STOCK			
Anglo-Scottish	1,583	-7,539	—
Arex Indemnity	1,701	243	14.29
Atlas Assurance	6,617	181	2.74
British America	10,058	6,155	61.19
British Canadian	1,102	442	40.11
British Empire	1,682	617	36.68
British Northwestern Fire	2,612	730	27.95
Canada Accident	7,084	5,386	76.05
Canada Security	3,659	644	17.60
Canadian Fire	6,026	1,353	22.45
Canadian General	50,072	18,578	37.10
Canadian Indemnity	63,033	12,769	20.26
Canadian Surety	13,604	4,574	33.62
Car & General	7,133	1,235	17.31
Casualty Co. of Canada	12,525	19,419	155.05
Century	388	13	3.35
Commercial Union	2,342	5,236	223.57
Consolidated Fire	824	3,816	463.11
Continental Casualty	19,874	2,590	13.03
Dominion of Canada General	39,166	407	1.04
Employers' Liability	139,730	63,951	45.77
Employers' Reinsurance	6,651	5,000	75.18
Federal Fire	1,731	46	2.66
Fidelity Casualty of N.Y.	118	—	—
Fidelity Insurance of Canada	39,627	17,495	44.15
General Accident of Canada	108,293	58,935	54.42
General Accident Fire & Life	22,913	-867	—
General Security	1,229	3,094	251.75
Globe Indemnity	28,108	13,116	46.66
Great American Indemnity	2,531	2,298	90.79
Guardian Insurance of Canada	11,665	211	1.81
Guildhall	2,942	1,026	34.87
Halifax Insurance	37,730	10,774	28.56
Hartford Accident & Indemnity	13,471	1,484	11.02
Imperial Guarantee & Accident	12,066	-73	—
Imperial Insurance Office	1,527	624	40.86
Indemnity of North America	39,748	5,332	13.41
Law, Union & Rock	2,041	169	8.28
Legal & General	1,323	290	21.92
Liverpool & London & Globe	3,151	1,455	46.27
London Guarantee & Accident	33,406	12,007	35.94
London & Lancashire Guarantee & Accident	8,292	7,063	85.18
London Assurance	4,314	719	16.67
London & Provincial	676	2,788	412.43
London & Scottish	1,890	53	2.80
Maryland Casualty	3,509	5,147	146.68
Metropolitan Casualty	55,158	12,033	21.82
Motor Union	178	5	2.81
New Zealand Insurance	114	—	—
North British & Mercantile	4,517	-838	—
Northern Assurance	17,915	3,786	21.13
Northwest Casualty	282	122	43.26
Norwich Union	18,374	10,332	56.28
Occidental Fire	443	100	22.57
Ocean Accident & Guarantee	17,326	1,370	7.91
Pearl	24,565	9,765	39.75

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

ACCIDENT—PUBLIC LIABILITY (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
JOINT STOCK			
	\$	\$	%
Phoenix of London	7,077	734	10.37
Pilot	6,038	263	4.36
Prudential Assurance	24,654	1,908	7.74
Railway Passengers	1,711	-50	...
Royal Exchange	9,565	-350	...
Royal Insurance	27,636	12,414	44.92
Scottish Metropolitan	782	-244	...
Sun Insurance Office	4,514	1,033	22.88
Toronto General	40,968	14,823	36.18
Travelers Indemnity	7,325	1,786	24.38
Travelers Insurance	26,927	12,127	45.04
Union Assurance Society	2,095	1,971	94.08
Union of Canton	130,897	39,943	30.51
Union Marine	19,301	3,791	19.64
United States Fidelity	79,301	16,179	20.40
United States Guarantee	525	...	...
Wellington Fire	323	...	...
Western	18,034	-1,841	...
World Marine & General	14,032	3,587	25.56
Yorkshire	5,080	1,549	30.49
Zurich	31,497	15,452	49.06
CASH MUTUALS			
Economical	6,449	405	6.28
Gore District	2,976	152	5.11
Wawanesa	15,924	16,314	102.48
MUTUALS			
Liberty Mutual	4,154	-5,491	...
Lumbermen's Mutual Casualty	6,096	904	14.83
OTHER			
General Reinsurance Corp. (Unlicensed)	3,858	...	...
Lloyl's	140,271	71,484	54.87
TOTALS FOR 1943	1,546,649	533,831	34.52
TOTALS FOR 1942	1,391,296	380,807	27.37

ACCIDENT—EMPLOYERS' LIABILITY

Alliance Assurance	...	...	...
Anglo-Scottish	1,686	...	...
Arex Indemnity	819	616	75.21
Atlas Assurance	5,376	1,206	22.43
British American	1,803	340	18.86
British Canadian	420	200	47.62
British Empire	898	469	52.23
British Northwestern	1,180	363	30.76
Canada Accident	1,722	3,033	176.13
Canada Security	2,275	5,586	245.54
Canadian Fire	2,292	...	...
Canadian General	7,837	6,590	84.09
Canadian Indemnity	6,427	938	14.59
Canadian Surety	1,121	26	2.32
Car & General	797	...	...
Casualty Co. of Canada	963	489	50.78
Commercial Union Assurance Co.	1,083	-562	...
Continental Casualty	1,533	...	...
Dominion of Canada General	1,885	459	24.35
Employers' Liability	48,071	26,213	54.53
Employers' Reinsurance	664	...	...
Fidelity & Casualty of N.Y.	1,296	...	...
General Accident of Canada	43,757	10,039	22.94
General Accident Fire & Life	1,470	2,504	170.34
General Security	50	...	...
Globe Indemnity	5,067	-754	...
Great American Indemnity	356	-9	...
Guardian Insurance of Canada	11,255	3,650	32.43
Guildhall	404	1,278	316.34
Halifax Insurance	7,470	1,371	18.35

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

ACCIDENT—EMPLOYERS' LIABILITY (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Hamilton Accident & Indemnity	16,914	7,833	46.31
Imperial Guarantee & Accident	1,019	1,676	164.47
Imperial Insurance Office	173	.....	.....
Indemnity Insurance of North America	6,222	1,383	22.23
Law, Union & Rock	448	4,491	1,002.46
Liberty Mutual	1,682	12	.71
Liverpool & London & Globe	559	-83	.....
Lloyd's	68,322	31,889	46.67
London Assurance	2,660	28	1.05
London Guarantee & Accident	74,470	53,798	72.24
London & Lancashire Guarantee & Accident	2,206	-1,700	.....
London & Provincial	103	.....	.....
London & Scottish	525	-1,393	.....
Lumbermen's Mutual Casualty	978	388	39.67
Maryland Casualty	9,871	8,440	85.50
Metropolitan Casualty	8,503	861	10.13
North British & Mercantile	2,143	-439	.....
Northern Assurance	10,527	6,447	61.24
Norwich Union	4,498	1,513	33.64
Occidental Fire	.....	.....	.....
Ocean Accident & Guarantee	4,945	969	19.60
Pearl	1,414	.....	.....
Phoenix of London	1,475	179	12.14
Pilot	.....	.....	.....
Prudential Assurance	9,765	2,861	29.30
Railway Passengers	514	641	124.71
Royal Exchange	459	278	60.57
Royal Insurance	5,875	-678	.....
Scottish Metropolitan	741	681	91.90
Sun Insurance Office	655	-50	.....
Toronto General	6,412	5,391	84.08
Travelers Insurance	21,330	13,539	63.47
Union Assurance Society	232	172	74.14
Union of Canton	12,250	3,091	25.23
Union Marine	1,353	613	45.31
United States Fidelity	7,749	4,263	55.01
Wawanesa Mutual	2,040	325	15.93
Western	4,326	2,513	58.09
World Marine & General	8,308	5,861	70.55
Yorkshire	1,208	822	68.05
Zurich	9,498	1,380	14.53
General Reinsurance Corp. (Unlicensed)	608	.....	.....
TOTALS FOR 1943	472,957	221,952	46.93
TOTALS FOR 1942	508,943	222,575	43.73

ACCIDENT AND SICKNESS COMBINED

Aetna Life	830,724	874,205	105.23
Casualty Company of Canada	22	.....	.....
Confederation Life	216,239	198,022	91.58
Dominion of Canada General	1,856	295	15.89
Economical (Mutual)	59,030	24,145	40.90
General Accident of Canada	9,993	2,110	21.11
General Accident Fire & Life	994	404	40.64
Great-West Life Assurance	58,818	31,834	54.12
Halifax Insurance	1,064	.....	.....
Imperial Insurance Office	110	12	10.91
Lloyd's	654	209	31.96
London Guarantee & Accident	5,555	598	10.76
London Life	692,859	592,767	85.55
London & Provincial	951	150	15.77
Loyal Protective Life Insurance	195,203	65,922	33.77
Maryland Casualty	973	992	101.95
Metropolitan Life (Mutual)	895,598	895,109	100.99
Mutual Benefit II. & A. (Mutual)	799,303	325,020	40.66
Mutual Life of Canada	75,269	58,466	77.68
North American Accident	7,652	2,541	33.21
North British & Mercantile	7,309	4,858	66.47
Occidental Life	1,896	.....	.....
Phoenix of London	851	17	2.00
Protective Association	193,930	157,765	81.35
Prudential Assurance	354	.....	.....
Prudential Insurance (Mutual)	37,953	29,329	77.28
Sun Insurance Office	194	.....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

ACCIDENT AND SICKNESS COMBINED (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Toronto General			
Travelers Insurance	156,602	140,854	89.94
Union Marine & General	238	25	10.50
Yorkshire	4,634	1,098	23.69
TOTALS FOR 1943	4,256,828	3,496,747	82.14
TOTALS FOR 1942	3,327,217	2,324,664	69.87

AIRCRAFT

Aetna Insurance	567	-283	
Automobile Insurance	449	-200	
British America	303	-42	
Continental Insurance	-13		
Fidelity & Casualty of N.Y.	518		
Glens Falls			
Great American Indemnity	5,287		
Great American Insurance	14,802	162,369	1,096.94
Hartford Accident	2,114		
Hartford Fire	567	-253	
Insurance Co. of North America	449	-200	
Lloyd's	-246		
London Guarantee	-122		
Marine Insurance			
Maryland Casualty	2,114		
National Union Fire	286	-124	
North River	189	-84	
Phoenix of London	23,771	787	3.31
Phoenix of Hartford	567	-253	
Providence-Washington	165	16	9.70
Springfield Fire & Marine	286	-133	
St. Paul Fire & Marine	567	-253	
Travelers Fire	286	-286	
Travelers Indemnity	2,114		
United States Fidelity	2,114		
United States Fire	189	-76	
Western Assurance	202	-42	
TOTALS FOR 1943	57,425	160,971	280.32
TOTALS FOR 1942	92,663	55,892	60.32

BOILER

Boiler Inspection	121,824	15,230	12.50
British Canadian			
Employers' Liability	17,046	4,872	28.58
Fidelity & Casualty of New York	1,942		
General Accident of Canada	60,913	1	
Globe Indemnity	5,688	23	40
Guardian Insurance of Canada	3,397	15	44
Halifax Insurance	7,993	-35	
Hartford Steam Boiler	6,396		
Liverpool & London & Globe	596	3	50
Lloyds	34,824	18,229	52.35
London Guarantee	1,156		
Lumbermen's Mutual Casualty	25,251	194	77
Maryland Casualty	8,237	927	11.25
Mutual Boiler of Boston	5,499		
Ocean Accident & Guarantee	19,143	83	43
Pilot			
Royal Insurance	10,332	22	21
Travelers Indemnity	26,047	1,418	5.44
Western	216		
TOTALS FOR 1943	356,500	40,982	11.50
TOTALS FOR 1942	311,667	15,930	5.11

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

MACHINERY			
COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Boiler Inspection	83,637	24,152	28.88
Fidelity & Casualty Co.	17	27.90	119.61
General Accident of Canada	39,453	11,008	27.90
Guardian Insurance of Canada	459	549	119.61
Halifax Insurance	3,870	1,535	39.66
Hartford Steam Boiler	1,842	1,842	100.00
Lloyd's	23,309	1,657	7.11
Lumbermen's Mutual Casualty	36,104	80	.22
Maryland Casualty	921	342	37.13
Mutual Boiler of Boston	23,370	2,131	9.12
Ocean Accident & Guarantee	7,562	139	1.84
Travelers Indemnity	7,562	139	1.84
TOTALS FOR 1943	220,544	41,593	18.86
TOTALS FOR 1942	237,184	65,530	27.63
CREDIT			
American Credit	136,394	7,106	5.21
Employers' Reinsurance	9,226	1,672	18.12
Halifax	145,620	8,778	6.03
TOTALS FOR 1943	145,620	8,778	6.03
TOTALS FOR 1942	124,750	3,340	2.68
EARTHQUAKE			
Aetna Insurance	117	.....	.....
Alliance Insurance .....	.....	.....	.....
Connecticut Fire	2	.....	.....
Continental .....	.....	.....	.....
Hartford Fire .....	.....	.....	.....
Home Insurance	53	.....	.....
Insurance Co. of North America	292	.....	.....
Liverpool & London & Globe	25	.....	.....
London & Lancashire	108	.....	.....
Phoenix of Hartford	3	.....	.....
Providence-Washington	2	.....	.....
Royal	34	.....	.....
Scottish Union & National	18	.....	.....
United States Fire	2	.....	.....
Westchester Fire	20	.....	.....
Western Assurance	16	.....	.....
World Fire & Marine	5	.....	.....
TOTALS FOR 1943	697	.....	.....
TOTALS FOR 1942	917	.....	.....
EXPLOSION			
Acadia Fire	49	.....	.....
Aetna Insurance	1,383	39	2.82
Agricultural	400	.....	.....
Alliance Assurance	155	.....	.....
Alliance Insurance	8,253	.....	.....
American Alliance	122	.....	.....
American Insurance	400	.....	.....
Bankers & Shippers .....	.....	.....	.....
Beaver Fire	2	.....	.....
Boston Insurance	152	.....	.....
British America .....	.....	.....	.....
British Canadian	28	.....	.....
British Crown	672	.....	.....
British Empire	1	.....	.....
British Law	2	.....	.....
British Northwestern	150	.....	.....
British Oak	49	.....	.....
British Traders	1,075	.....	.....
Caledonian-American Insurance	2	.....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

EXPLOSION (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Caledonian Insurance.....	8	.....	.....
Camden Fire.....	67	.....	.....
Canada Security.....	-3	.....	.....
Canadian Fire.....	24	.....	.....
Canadian General.....	15	.....	.....
Canadian Indemnity.....	-91	.....	.....
Canadian Surety.....	122	.....	.....
Car & General.....	-16	.....	.....
Central Insurance.....	174	.....	.....
Central Manufacturers (Mutual).....	363	.....	.....
Central Union.....	8	.....	.....
Citizens of New Jersey.....	12	.....	.....
Columbia Insurance of N.Y.....	16	.....	.....
Connecticut Fire.....	330	.....	.....
Consolidated Fire & Casualty.....	162	.....	.....
Continental Insurance.....	104	.....	.....
Dominion Fire.....	7	.....	.....
Eagle Star.....	1,191	.....	.....
Employers' Liability.....	290	.....	.....
Ensign Insurance.....	.....	.....	.....
Equitable Fire & Marine.....	66	.....	.....
Eureka-Security.....	35	.....	.....
Federal Fire.....	54	.....	.....
Federal Insurance.....	-7	.....	.....
Fidelity-Phenix.....	63	.....	.....
Fire Association of Philadelphia.....	32	.....	.....
Fireman's Fund.....	301	.....	.....
Firemen's Insurance of Newark.....	12	.....	.....
General Accident Fire & Life.....	.....	.....	.....
General Security.....	108	.....	.....
Girard Fire & Marine.....	1	.....	.....
Globe Indemnity of Canada.....	217	.....	.....
Great American Insurance.....	1,505	.....	.....
Guardian Assurance.....	149	.....	.....
Guardian Insurance.....	38	.....	.....
Gulldhall.....	.....	.....	.....
Halifax Insurance.....	635	.....	.....
Hand-in-Hand.....	36	.....	.....
Hanover Fire.....	248	.....	.....
Hartford Fire.....	655	.....	.....
Helvetia Swiss Fire.....	36	.....	.....
Home Insurance.....	1,262	.....	.....
Hudson Bay.....	272	.....	.....
Imperial Assurance.....	32	.....	.....
Imperial Guarantee & Accident.....	19	.....	.....
Imperial Insurance Office.....	91	1	1.10
Indiana Lumbermen's (Mutual).....	113	.....	.....
Insurance Co. of North America.....	15,711	.....	.....
Law, Union & Rock.....	443	.....	.....
Legal & General.....	194	.....	.....
Liverpool & London & Globe.....	3,358	.....	.....
Liverpool-Manitoba.....	347	.....	.....
Lloyd's.....	22,035	.....	.....
London Assurance.....	-7	.....	.....
London-Canada.....	3	321	.....
London & County.....	23	.....	.....
London Guarantee & Accident.....	32	.....	.....
London & Lancashire Guarantee & Accident.....	6	.....	.....
London & Lancashire.....	5,281	.....	.....
London & Scottish Assurance.....	35	.....	.....
Lumbermen's Insurance.....	200	.....	.....
Lumbermen's (Mutual).....	125	.....	.....
Mercantile Insurance.....	577	.....	.....
Merchants Fire Insurance.....	296	.....	.....
Merchants Fire of N.Y.....	60	.....	.....
Merchants Marine.....	337	.....	.....
Michigan Fire & Marine.....	65	.....	.....
Millers National (Mutual).....	56	.....	.....
Motor Union Insurance.....	-8	.....	.....
National-Ben Franklin.....	71	.....	.....
National Fire of Hartford.....	1,885	.....	.....
National-Liverpool.....	174	.....	.....
National Provincial Insurance.....	-8	.....	.....
National Union.....	.....	.....	.....
Newark Fire.....	187	.....	.....
New York Underwriters.....	.....	.....	.....
Niagara Fire.....	.....	.....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

EXPLOSION (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
North Empire Fire	32	.....	.....
North River	122	.....	.....
Northern Assurance	523	.....	.....
Northwestern National	8	.....	.....
Norwich Union	296	.....	.....
Pacific Fire	.....	.....	.....
Patriotic	477	72	15.09
Pearl	265	.....	.....
Phoenix Fire of Paris	.....	.....	.....
Phoenix Assurance of London	1,939	.....	.....
Phoenix of Hartford	547	.....	.....
Pioneer	153	.....	.....
Planet	84	1	1.19
Providence Washington	518	.....	.....
Prudential Assurance	1,520	.....	.....
Pennsylvania Lumbermen's (Mutual)	3	.....	.....
Quebec Fire Assurance Co.	95	.....	.....
Queen City Fire	-88	.....	.....
Queen Insurance	781	.....	.....
Reliance Insurance	296	.....	.....
Royal Exchange	75	.....	.....
Royal Insurance	3,722	.....	.....
Royal Scottish Insurance	130	.....	.....
St. Paul Fire & Marine	1,752	.....	.....
Scottish Insurance	32	.....	.....
Scottish Metropolitan Assurance	103	.....	.....
Scottish Union & National	147	6	4.08
Sea	170	.....	.....
Security Insurance of New Haven	152	.....	.....
Security National	-23	.....	.....
Sentinel Fire	16	.....	.....
South British	159	.....	.....
Springfield Fire & Marine	567	.....	.....
State Assurance	-8	.....	.....
Sun Insurance Office	419	.....	.....
Svea Fire & Life	-3	.....	.....
Switzerland General	59	.....	.....
Toronto General	12	.....	.....
Travelers Fire	1,268	.....	.....
Union of Canton	1,722	.....	.....
Union Marine & General	32	.....	.....
United Firemen's Fire	16	.....	.....
United States Fire	147	.....	.....
Urbaine	.....	.....	.....
Wellington Fire	129	.....	.....
Westchester	692	.....	.....
Western Assurance	223	.....	.....
World Fire & Marine	112	.....	.....
World Marine & General	293	.....	.....
General Insurance Co. of America (Unlicensed)	1,323	.....	.....
TOTALS FOR 1943	94,033	440	47
TOTALS FOR 1942	167,842	90	.05

FORGERY

Canadian General	620	-275	.....
Canadian Indemnity	2,155	242	11.23
Canadian Surety	5,152	-113	.....
Fidelity Insurance Co. of Canada	-155	.....	.....
General Accident of Canada	100	.....	.....
Globe Indemnity	1,470	326	22.18
Guarantee Co. of North America	.....	.....	.....
Halifax	54	.....	.....
Indemnity Insurance of North America	9,267	1,261	13.61
Liverpool & London & Globe	163	36	22.09
Lloyd's	4,428	7,584	171.27
Maryland Casualty	38	.....	.....
National Surety	.....	.....	.....
Royal Insurance	2,901	379	13.06
Toronto General	513	-225	.....
Union of Canton	160	.....	.....
United States Fidelity & Guarantee	625	-4,029	.....
TOTALS FOR 1943	27,497	5,186	18.86
TOTALS FOR 1942	37,409	6,405	17.12

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

GUARANTEE—FIDELITY

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
American Surety	9,484	-40	.....
Anglo-Scottish	37	.....	.....
Alliance Assurance	.....	-99	.....
British America	2,113	-1,202	.....
British Canadian	409	.....	.....
British Empire	226	-40	.....
Canada Accident & Fire	1,920	-1	.....
Canada Security	989	.....	.....
Canadian Fire	6,958	2,124	30.53
Canadian General	6,833	-501	.....
Canadian Indemnity	15,900	3,318	20.87
Canadian Surety	35,632	397	1.11
Casualty Co. of Canada	1,649	-526	.....
Century Insurance	1,234	-74	.....
Consolidated Fire	781	.....	.....
Dominion of Canada General	60,469	1,665	2.75
Economical Mutual	212	245	115.57
Employers' Liability	23,397	-1,778	.....
Employers' Reinsurance	1,110	-690	.....
Federal Fire	37	.....	.....
Fidelity & Casualty of N.Y.	5	.....	.....
Fidelity Insurance of Canada	27,181	643	2.37
General Accident of Canada	19,829	4,903	24.73
General Security	181	17	9.39
Globe Indemnity	16,958	6,466	38.13
Gore District (Mutual)	411	.....	.....
Great American Indemnity	5,010	270	5.39
Guarantee Co. of North America	45,984	1,558	3.39
Guardian Insurance of Canada	18,355	79	.43
Halifax Insurance	6,426	7,260	112.98
Hartford Accident & Indemnity	971	500	51.49
Imperial Guarantee & Accident	14,082	-47	.....
Imperial Insurance Office	58	.....	.....
Indemnity of North America	29,168	-17,520	.....
International Fidelity	1,018	-4	.....
Law, Union & Rock	41	.....	.....
Liberty Mutual	4,717	.....	.....
Liverpool & London & Globe	2,703	719	26.60
Lloyd's	31,147	15,009	48.19
London Guarantee & Accident	13,997	-144	.....
London & Lancashire Guarantee & Accident	4,160	-425	.....
London & Provincial	5	-20	.....
Maryland Casualty	3,283	74	2.25
Metropolitan Casualty	2,025	.....	.....
National Surety	.....	-50	.....
North British & Mercantile	1,301	-616	.....
Northern Assurance	1,013	.....	.....
Norwich Union Fire	6,552	468	7.14
Ocean Accident & Guarantee	12,528	-70	.....
Pearl Assurance	7,384	370	5.01
Phoenix of London	1,295	-208	.....
Pilot	.....	.....	.....
Prudential Assurance	807	116	14.37
Railway Passengers	608	.....	.....
Royal Exchange	2,987	.....	.....
Royal Insurance	25,525	6,179	24.21
Scottish Metropolitan	176	.....	.....
Sun Insurance Office	441	-5	.....
Toronto General	5,590	-121	.....
Travellers Indemnity	769	177	23.02
Union of Canton	6,144	24,189	393.70
Union Marine & General	517	.....	.....
United States Fidelity	87,709	27,870	31.78
Wawanesa	2,066	53	2.57
Wellington Fire	27	.....	.....
Western	3,249	-211	.....
World Marine & General	552	.....	.....
Yorkshire	1,340	.....	.....
Zurich General Accident & Liability	457	.....	.....
UNLICENSED INSURANCE			
General Reinsurance	4,515	2,148	47.57
TOTALS FOR 1943	590,657	81,936	13.87
TOTALS FOR 1942	622,933	119,249	19.14

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

GUARANTEE—SURETY

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Aetna Casualty	12,254	5,658	46.17
Alliance Assurance	93		
American Surety	3,805		
Anglo-Scottish	67		
British America	4,377		
British Canadian	333		
British Empire	703		
Commerce Mutual			
Canada Accident & Fire	2,569	-50	
Canada Security	717		
Canadian Fire	6,978		
Canadian General	28,138	1,301	4.62
Canadian Indemnity	21,659	-64	
Canadian Mercantile			
Canadian Surety	23,142	-4,562	
Casualty Co. of Canada	1,411	24	1.70
Century Insurance	254	-1	
Consolidated Fire	840		
Dominion of Canada General	9,102	-6,463	
Economical Mutual	1,171		
Employers' Liability	20,159	-1,098	
Employers' Reinsurance	5,093	-204	
Federal Fire	510		
Fidelity & Casualty of N.Y.	15		
Fidelity Insurance of Canada	13,120	68	52
General Accident of Canada	18,877	-660	
General Security	16	-25	
Globe Indemnity	3,742	1,003	26.80
Gore District (Mutual)	120		
Great American Indemnity	150		
Guarantee Co. of North America	6,144		
Guardian Insurance of Canada	4,608		
Halifax Insurance	4,413	865	19.60
Hartford Accident & Indemnity	536		
Hudson Bay			
Imperial Guarantee & Accident	3,748	10,462	279.14
Imperial Insurance Office	87		
Indemnity of North America	514		
Liverpool & London & Globe	603	4,808	797.35
Lloyd's	2,569	408	15.76
London Guarantee & Accident	18,263	-749	
London & Lancashire Guarantee & Accident	6,109	343	5.61
Maryland Casualty	123	25	20.33
Metropolitan Casualty	1,610		
National Surety	95	-783	
North British & Mercantile	800		
Northern Assurance	434	-3	
Norwich Union Fire	4,082	4,164	102.01
Ocean Accident & Guarantee	6,197	473	
Pearl Assurance	5,703		
Phoenix of London	6,681		
Pilot	3,838	-304	
Prudential Assurance	956		
Railway Passengers	157		
Royal Exchange	4,437		
Royal Insurance	3,780	500	13.23
Scottish Metropolitan	99		
Sun Insurance Office	433		
Toronto General	23,022	1,316	5.72
Travelers Indemnity	112		
Union of Canton	1,478		
Union Marine & General	1,192		
United States Fidelity	37,444	-1,805	
Wawanesa Mutual	967		
Wellington Fire	479		
Western	5,183	4,000	77.18
World Marine & General	22		
Yorkshire	50		
UNLICENSED			
General Reinsurance	646		
TOTALS FOR 1943	337,020	17,698	5.25
TOTALS FOR 1942	342,622	-11,472	

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

HAIL

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Connecticut Fire.....	4,838	237	4.99
Continental Insurance.....	80,759	14,448	17.89
Equitable Fire & Marine.....	968	47	4.86
Hartford Fire.....	29,983	3,644	12.15
Home Insurance.....	162,144	16,964	10.46
Lloyd's.....	18,673	1,303	6.98
Phoenix of Hartford.....	8,017	393	4.90
Providence-Washington.....	6,912	339	4.90
St. Paul Fire & Marine.....	11,015	1,104	10.02
Westchester Fire.....	6,912	339	4.90
TOTALS FOR 1943.....	330,221	38,818	11.76
TOTALS FOR 1942.....	337,930	132,853	39.31

INLAND TRANSPORTATION

Acadia.....	154	30	19.48
Aetna Insurance.....	33,225	7,696	23.16
Agricultural.....	5,340	2,365	44.29
Alliance Insurance of Philadelphia.....	11,841	-3,916	.....
American Alliance.....	354	76	21.47
American Insurance.....	1,705	-1,323	.....
Atlas Assurance.....	1,509	495	32.80
Automobile.....	4,522	.....	.....
British America.....	21,362	9,452	44.25
British Crown.....	.....	.....	.....
British Law.....	.....	.....	.....
British Northwestern.....	1,151	.....	.....
Camden Fire.....	84	.....	.....
Canada Accident.....	2,489	276	11.09
Canada Security.....	511	193	37.77
Canadian Fire.....	39	67	171.79
Canadian General.....	3,429	347	10.12
Canadian Indemnity.....	1,386	117	8.44
Canadian Surety Co.....	21	9	42.86
Central Union.....	.....	.....	.....
Central Manufacturers (Mutual).....	186	-680	.....
Century.....	5,340	2,363	44.25
Columbia Insurance Co. of New York.....	3,940	657	16.68
Commercial Union.....	604	936	154.97
Connecticut Fire.....	4,399	2,393	52.35
Consolidated Fire & Casualty.....	16	.....	.....
Continental Insurance.....	3,007	-306	.....
Eagle Fire.....	76	.....	.....
Eagle Star.....	2,177	225	10.34
Economical (Mutual).....	808	456	56.44
Employers' Liability.....	315	37	11.75
Equitable Fire & Marine.....	880	461	52.39
Essex & Suffolk.....	136	55	40.44
Federal Fire.....	44	.....	.....
Federal Insurance.....	7,904	-2	.....
Fidelity-Phenix Fire.....	2,481	163	6.57
Fire Association of Philadelphia.....	8,481	2,282	26.91
Fireman's Fund.....	2,247	3,293	146.55
First American Fire.....	42	.....	.....
General Accident of Canada.....	1,136	269	23.68
General Accident Fire & Life.....	570	26	4.56
General Security.....	103	.....	.....
Glens Falls.....	1,405	3,285	233.81
Globe Indemnity.....	1,859	606	32.60
Gore District Mutual.....	583	.....	.....
Great American Insurance.....	3,187	684	21.46
Guardian Insurance of Canada.....	3,403	1,950	57.30
Guildhall.....	1,324	46	3.47
Halifax.....	9,903	4,238	42.80
Hartford Fire.....	70,737	41,977	59.34
Home.....	66,587	21,102	31.69
Indemnity Marine.....	16,021	7,084	44.22
Insurance Co. of North America.....	29,632	12,249	41.34
Legal & General.....	5,055	2,089	41.33
Liverpool & London & Globe.....	9,850	2,499	25.37
Lloyd's.....	14,209	-5,544	.....
London Assurance.....	12,808	-61	.....
London Guarantee & Accident.....	514	101	19.65

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

INLAND TRANSPORTATION (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
JOINT STOCK			
London & Lancashire Insurance.....	41,852	3,892	9.30
Marine Insurance.....	3,232	2,097	64.88
Michigan Fire & Marine.....	115	24	20.87
National Ben Franklin.....	6,785	1,284	18.92
National Fire of Hartford.....	201	-11	.....
National Union Fire.....	3,376	.....	.....
New York Underwriters.....	649	1,971	303.70
New Zealand Insurance.....	539	64	11.87
Niagara Fire.....	97	-4	.....
North British & Mercantile.....	1,124	397	35.32
North Empire.....	103	20	19.42
North River.....	.....	.....	.....
Northern Assurance.....	1,751	291	16.62
Northwestern Mutual.....	163	41	25.15
Northwestern National.....	.....	.....	.....
Norwich Union.....	4,788	3,328	69.51
Ocean Accident.....	573	.....	.....
Pacific Coast Fire.....	2,670	1,180	44.19
Pacific Fire.....	1,576	697	44.23
Pearl Assurance.....	3,975	5,225	131.45
Philadelphia Fire.....	.....	.....	.....
Phoenix of Hartford.....	7,290	3,815	52.33
Phoenix of London.....	1,324	1,277	96.45
Pilot.....	1,937	1,007	51.99
Providence-Washington.....	584	182	31.16
Prudential Assurance.....	52,846	29,262	55.37
Queen Insurance.....	557	.....	.....
Railway Passengers.....	304	.....	.....
Royal Exchange.....	42	.....	.....
Royal Insurance.....	10,557	3,031	28.71
St. Paul Fire & Marine.....	39,072	19,560	50.06
Scottish Union.....	205	.....	.....
Sea Insurance.....	232	35	15.09
Security Insurance of New Haven.....	1,239	.....	.....
Sentinel Fire.....	29	6	20.69
Springfield.....	1,015	228	22.46
Sun Insurance Office.....	352	-20	.....
Toronto General.....	2,806	284	10.12
Travelers Fire.....	4,692	66	1.41
Union Assurance Society.....	323	.....	.....
Union of Canton.....	36,069	19,700	54.62
Union Marine.....	318	60	18.87
United States Fire.....	13,351	5,903	44.21
Wawanesa.....	4,242	972	22.91
Wellington Fire.....	64	.....	.....
Westchester Fire.....	13,351	5,902	44.21
Western.....	38,673	13,359	34.54
World Fire & Marine.....	356	-154	.....
World Marine & General.....	56	1	1.79
Yorkshire.....	5,933	3,421	57.66
General Insurance Co. of America (Unlicensed).....	906	.....	.....
North Star Reinsurance (Unlicensed).....	31	.....	.....
TOTALS FOR 1943.....	693,416	249,077	35.92
TOTALS FOR 1942.....	600,934	234,774	39.07

LIVE STOCK

Halifax.....	173	197	113.87
Hartford Live Stock.....	13,618	4,653	34.17
Indemnity of North America.....	4,747	1,825	38.45
Lloyd's.....	17,737	11,100	62.58
Yorkshire.....	394	1,000	253.81
TOTALS FOR 1943.....	36,669	18,775	51.20
TOTALS FOR 1942.....	30,023	12,255	40.82

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Aetna Insurance	28,051	73,300	261.31
Agricultural	12,348	7,514	60.85
Alliance of Philadelphia	128,850	21,702	16.84
Automobile	11	.....	.....
Boston	823	.....	.....
British America	49,387	27,933	56.56
British & Foreign	13,739	2,591	18.83
British Traders	18	396	2,200.00
Canadian Mercantile (Mutual)	113	.....	.....
Century	12,348	7,460	60.41
Commerce Mutual	113	.....	.....
Commercial Union Assurance	.....	.....	.....
Continental Insurance	4,308	17	.39
Eagle Star	195,885	82,622	42.18
Federal Insurance	52,686	29,717	56.40
Fidelity-Phenix	229	-10,905	.....
Fire Association of Philadelphia	15,251	10,020	65.70
Fireman's Fund	22,319	-888	.....
Glens Falls	807	.....	.....
Great American	1,069	202	18.90
Halifax Insurance	118,793	60,090	50.58
Hartford Fire	7,924	-2,445	.....
Home Insurance	141,712	8,864	6.25
Indemnity Marine	37,041	21,080	56.91
Insurance Co. of North America	319,270	133,681	41.87
Liverpool & London & Globe	2,505	3,043	121.48
London Assurance	16,429	3,609	21.97
Marine Insurance	40,792	4,827	11.83
Motor Union	28,757	967	3.36
North River	.....	-508	.....
Northern Assurance	6,604	436	6.54
Norwich Union	94,456	256,644	271.71
Pacific Coast Fire	6,173	3,408	55.21
Phoenix of Hartford	1,110	.....	.....
Providence-Washington	8,125	15,793	194.38
Queen Insurance	8,566	1,801	21.02
Royal Exchange	137,130	240,676	175.51
Royal Insurance	4,490	15,349	341.85
St. Paul Fire & Marine	.....	.....	.....
Sea Insurance	2,203	-343	.....
Standard Marine	95,268	78,930	82.85
Sun Insurance Office	3,843	28,740	747.85
Union of Canton	370,476	129,607	34.98
Union Marine	95,419	250,774	262.81
United States Fire	30,866	17,047	55.23
Wawanesa	114	.....	.....
Westchester Fire	30,866	17,047	55.23
Western Assurance	67,906	37,392	55.06
World Fire & Marine	938	153	16.31
Yorkshire Insurance	6,307	475	7.53
TOTALS FOR 1943	2,222,518	1,578,818	71.04
TOTALS FOR 1942	4,513,679	1,832,112	40.59

PERSONAL PROPERTY

Acadia	2,889	1,225	42.40
Aetna Insurance	97,189	36,071	37.11
Agricultural	5,926	2,075	35.02
Alliance Insurance	74,270	50,590	68.12
American Alliance	1,416	2,136	150.85
American Insurance	2,132	3,033	142.26
Atlas	10,652	9,348	87.76
Automobile	16,138	15,609	96.72
British America	23,705	8,303	35.03
British Crown	344	128	37.21
British Law	383	179	46.74
British Northwestern	12,684	5,077	40.03
British Traders	.....	.....	.....
Caledonian-American	1,585	614	38.74
Caledonian	10,683	3,964	37.11
Camden	4,414	2,719	61.60
Canada Accident	16,757	11,050	65.94
Canada Security	5,851	2,505	42.81
Canadian Fire	7,953	2,544	31.99

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

PERSONAL PROPERTY (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Canadian General	21,203	9,789	46.17
Canadian Indemnity	12,852	5,154	40.10
Canadian Surety	8,586	2,382	27.74
Casualty Co. of Canada	7,880	1,660	21.14
Central Manufacturers' (Mutual)	1,892	254	13.42
Century	5,926	2,078	35.07
Columbia	963	408	42.37
Commercial Union	14,968	10,893	72.78
Connecticut Fire	18,273	10,410	56.97
Consolidated Fire & Casualty	2,509	706	28.14
Continental Insurance	3,497	874	24.99
Dominion of Canada	47,960	18,190	37.93
Eagle Fire	1,988	545	27.41
Eagle, Star	7,948	1,174	14.77
Economical Mutual	13,124	4,348	33.13
Employers' Liability	48,843	21,894	44.83
Equitable Fire & Marine	3,655	2,081	56.94
Essex & Suffolk Equitable	1,283	1,202	93.69
Federal Fire	7,418	2,807	37.84
Federal Insurance	3,843	192	5.00
Fidelity Insurance of Canada	17,837	12,213	68.47
Fidelity-Phenix	7,008	1,264	18.04
First American Fire	403	126	31.27
Fire Association of Philadelphia	6,849	2,847	41.57
Fireman's Fund	13,695	9,542	69.67
General Accident of Canada	16,662	11,138	66.85
General Accident Fire & Life	51,895	65,820	126.83
General Security	2,287	1,243	54.35
Glens Falls	69,459	60,281	86.79
Globe Indemnity	7,881	3,795	48.15
Gore District Mutual	10,102	2,398	23.74
Great American Insurance	12,746	19,221	150.80
Guardian Assurance	6,706	1,521	22.68
Guardian of Canada	10,685	2,232	20.89
Guildhall	6,972	2,354	33.76
Halifax	42,388	9,516	22.45
Hardware Dealers (Mutual)	7,253	1,768	24.38
Hartford Fire	23,738	8,665	36.50
Home Assurance of Canada	917	5	.55
Home Insurance	26,174	10,405	39.75
Imperial Insurance Office	3,283	1,171	35.67
Indemnity Marine	17,778	6,228	35.03
Insurance Co. of North America	89,366	47,287	52.91
Law, Union & Rock	1,122	1,102	98.22
Legal & General	9,072	8,620	95.02
Liverpool & London & Globe	31,525	15,178	48.15
Lloyd's	5,439	1,463	26.90
London Assurance	14,939	7,256	48.57
London Canada	1,599	2,011	125.77
London Guarantee	9,631	4,084	42.40
London & Lancashire	85,939	30,147	35.08
London & Provincial	3,275	678	20.70
London & Scottish	430	261	60.70
Marine Insurance Co.	1,422	321	57.74
Michigan Fire & Marine	3,767	2,289	60.76
Mutual Implement & Hardware	7,308	1,768	24.19
Merchants Fire Insurance	13	.....	.....
National-Ben Franklin	70,944	27,974	39.43
National Union	9,865	1,123	11.38
New York Underwriters	12,610	4,795	38.03
New Zealand Insurance	166	.....	.....
Niagara Fire	1,134	120	10.58
North British & Mercantile	18,338	8,927	48.68
North Empire	1,926	817	42.42
North River	.....	.....	.....
Northern Assurance	7,131	2,715	38.07
Northwestern (Mutual)	6,015	2,785	46.30
Norwich Union	32,995	11,594	35.14
Ocean Accident & Guarantee	64,364	13,610	21.15
Pacific Coast Fire	2,964	1,038	35.02
Pacific Fire	6,583	1,620	24.61
Patriotic Assurance	196	.....	.....
Pearl	20,711	12,980	62.67
Philadelphia Fire & Marine	2,059	.....	.....
Phoenix of London	20,687	5,600	27.07
Phoenix of Hartford	30,280	17,250	56.97
Pilot	4,808	567	11.79

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

PERSONAL PROPERTY (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Providence-Washington	8,231	4,296	52.19
Prudential Assurance	35,357	21,522	60.87
Portage La Prairie (Mutual)	250	.....	.....
Railway Passengers	2,597	771	29.69
Royal Exchange	14,132	3,369	23.84
Royal Insurance	43,828	19,274	43.98
Royal Scottish	.....	.....	.....
Scottish Metropolitan	2,175	836	38.44
Scottish Union	9,141	2,972	32.51
Sea Insurance	3,570	2,056	57.59
Security	6,469	2,123	32.82
Sentinel	942	572	60.72
South British	.....	.....	.....
Springfield Fire & Marine	35,007	7,529	21.51
St. Paul Fire & Marine	31,297	10,063	32.15
Sun Insurance Office	16,520	5,770	34.93
Toronto General	17,348	8,009	46.17
Travelers Fire	25,271	11,560	45.74
Union Assurance Society	10,741	10,278	95.69
Union of Canton	40,871	11,987	29.33
Union Marine	5,778	2,450	42.40
United Mutual Fire	904	253	27.99
United States Fire	14,815	5,188	35.02
Waterloo (Mutual)	1,993	283	14.20
Wawanesa (Mutual)	4,959	190	3.83
Wellington Fire	7,710	3,429	44.47
Westchester Fire	14,815	5,188	35.02
Western Assurance	32,594	11,414	35.02
World Fire & Marine	1,672	167	9.99
World Marine & General	2,695	811	30.09
Yorkshire	24,547	7,710	31.41
(General Insurance Co. of America (Unlicensed))	152	16	10.53
North Star Reinsurance (Unlicensed)	372	382	102.69
TOTALS FOR 1943	1,887,676	884,918	46.88
TOTALS FOR 1942	1,395,575	937,726	67.19

PLATE GLASS

JOINT STOCK			
Alliance Assurance	.....	.....	.....
Anglo-Scottish Insurance	219	19	8.68
Atlas Assurance	3,169	1,185	37.39
British America	2,280	278	12.19
British Canadian	226	11	4.87
British Empire	418	209	50.00
British Northwestern	1,260	458	36.35
Canada Accident & Fire	4,903	3,452	70.41
Canada Security	1,036	701	67.66
Canadian Fire	2,745	1,078	39.27
Canadian General	7,914	5,779	73.02
Canadian Indemnity	4,562	2,651	58.11
Canadian Surety	2,248	1,218	54.18
Casualty Co. of Canada	6,064	2,814	46.40
Century Insurance	253	170	67.19
Commercial Union	1,131	362	32.01
Consolidated Fire	1,332	865	64.94
Continental Casualty	5,037	2,118	42.05
Dominion of Canada General	12,584	5,820	46.25
Dominion Fire	3,229	1,667	51.63
Eagle Star	1,910	425	22.25
Employers' Liability	8,734	5,714	65.42
Federal Fire	7,792	4,788	61.45
Fidelity Insurance of Canada	1,913	918	47.99
General Accident of Canada	16,256	10,587	65.13
General Accident Fire & Life	2,942	1,537	52.24
General Security	1,045	577	55.22
Globe Indemnity	5,258	2,479	47.15
Great American Indemnity	1,149	427	37.16
Guardian Insurance of Canada	3,043	1,942	63.82
Guildhall	1,840	648	35.22
Home Assurance of Canada	299	.....	.....
Hallifax Insurance	4,407	3,555	80.67
Hand-in-Hand	2,494	966	38.73

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

PLATE GLASS (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
JOINT STOCK			
Hartford Accident & Indemnity	1,797	1,391	77.41
Imperial Guarantee & Accident	904	145	16.04
Imperial Insurance Office	928	553	59.59
Indemnity of North America	1,900	619	32.58
Law, Union & Rock	103		
Legal & General	6,138	4,039	65.80
Liverpool & London & Globe	584	274	46.92
London Assurance	348	197	56.61
London Guarantee & Accident	3,365	2,059	61.19
London & Lancashire Guarantee & Accident	3,407	2,043	59.96
London & Provincial	173	49	28.32
London & Scottish	401	230	57.36
Maryland Casualty	1,552	1,259	81.12
Metropolitan Casualty	10,071	7,035	69.85
Motor Union	1,075	642	59.72
National Provincial	2,227	636	28.56
New Zealand Insurance	62		
North British & Mercantile	1,552	311	20.04
Northern Assurance	5,594	2,761	49.36
Northwest Casualty	2,309	1,018	44.09
Norwich Union	7,467	4,009	53.69
Occidental Fire	418	348	83.25
Ocean Accident & Guarantee	52,803	26,285	49.78
Phoenix of London	750	1,153	153.73
Pilot	4,034	2,444	60.58
Prudential Assurance	2,989	1,944	65.04
Railway Passengers	1,380	658	47.68
Royal Insurance	4,977	2,360	47.42
Scottish Metropolitan	726	475	65.43
Southern	774	588	75.97
Sun Insurance Office	693	258	37.23
Toronto General	6,475	4,728	73.02
Travelers Indemnity	4,985	1,677	33.64
Union Assurance Society	1,375	515	37.45
Union of Canton	3,002	1,410	46.97
Union Marine	164	253	154.27
United States Fidelity	6,549	2,803	42.80
Wellington Fire	297	12	4.04
Western	4,052	1,979	48.84
World Marine & General	3,368	1,633	48.49
Yorkshire	2,171	1,244	57.30
Zurich	5,489	2,122	38.66
CASH MUTUALS			
Economical	1,832	1,212	66.16
Gore District Mutual Fire Insurance	271	265	97.79
Wawanesa	1,372	976	71.14
MUTUAL			
Lumbermens Mutual Casualty Co.	2,049	1,446	70.57
OTHER			
Lloyd's	199	150	75.38
TOTALS FOR 1943	284,843	153,626	53.93
TOTALS FOR 1942	247,856	141,237	56.98
REAL PROPERTY			
Aetna Insurance	60,722	40	0.07
Agricultural	572	254	44.41
American Alliance			
Atlas Assurance	429		
British America Assurance	2,290	1,020	44.54
British Law			
Canada Security	69		
Canadian Fire			
Canadian General			
Canadian Surety			
Central Insurance			

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

REAL PROPERTY (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Central Union Insurance			
Century	572	255	44.58
Connecticut Fire	805		
Continental Insurance	52	313	601.92
Eagle Fire			
Equitable Fire & Marine	161		
Essex & Suffolk Equitable	24		
Federal Insurance	1,235		
Fidelity-Phenix Fire	1,660	91	5.48
Fire Association of Philadelphia	18		
Fircman's Fund	45		
General Accident of Canada		84	
Globe Indemnity	438		
Great American Insurance			
Guildhall	-3		
Halifax	400		
Hartford Fire	240		
Indemnity Marine	1,717	765	44.55
Insurance Co. of North America	15,161	6,610	43.60
Liverpool & London & Globe	1,752		
Lloyd's	1,529	45	2.94
London Assurance	-10		
London-Canada			
London & Lancashire Insurance	10,895	220	2.02
Northern Assurance			
Norwich Union	796	50	6.28
Pacific Coast Fire	286	128	44.76
Pearl Assurance Co.			
Phoenix of Hartford	1,334		
Providence-Washington			
Royal Insurance	2,420		
Union of Canton	662	221	33.38
United States Fire Insurance	1,432	637	44.48
Wawanesa Mutual	11		
Westchester	1,431	637	44.51
Western Assurance	3,148	1,402	44.54
World Fire & Marine	-24		
World Marine & General			
TOTALS FOR 1943	112,269	12,772	11.38
TOTALS FOR 1942	179,511	17,247	9.61

SICKNESS

JOINT STOCK			
British America	4,521	2,823	62.44
British Canadian	1,939	707	36.46
British Empire	1,786	1,534	85.89
British Northwestern	1,008	482	47.82
Canada Accident	3,804	4,143	108.91
Canada Security	980	923	94.18
Canadian General	4,812	2,494	51.83
Canadian Indemnity	1,505	497	33.02
Car & General	4		
Casualty Co. of Canada	8,049	2,852	35.43
Commercial Union	1,099	302	27.48
Continental Casualty	360,426	182,220	50.56
Dominion of Canada General	29,122	15,681	53.85
Employers' Liability	43,982	30,056	68.34
Fidelity & Casualty Co.	18		
Fidelity Insurance of Canada	1,458	806	55.28
General Accident of Canada	12,929	8,103	62.67
General Accident Fire & Life	9,403	6,114	65.02
General Security	1,477	374	25.32
Globe Indemnity	12,468	6,370	51.09
Great American Indemnity Co.	120		
Great-West Life Assurance	3,464	1,684	48.61
Guardian Insurance of Canada	6,634	4,968	74.89
Guildhall	564	806	142.91
Halifax Insurance	3,606	467	12.95
Hartford Accident & Indemnity	164	20	12.20
Imperial Guarantee & Accident	46,808	65,305	139.52
Imperial Insurance Office	554	242	43.68
Indemnity Co. of North America	97		
Law, Union & Rock	744	1,341	180.24
Legal & General	799	546	68.34
Liverpool & London & Globe	1,385	707	51.05

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

SICKNESS (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
JOINT STOCK			
London Guarantee & Accident	7,671	4,052	52.82
London & Lancashire Guarantee & Accident	2,865	920	32.11
London Assurance	909	299	32.89
Maryland Casualty	63		
Metropolitan Casualty Co.			
North American Accident	203		
North British & Mercantile	1,617	1,543	95.42
Northern Assurance			
Norwich Union Fire	5,574	3,332	59.78
Occidental Fire	269	37	13.75
Occidental Life			
Ocean Accident & Guarantee	11,509	8,147	70.79
Phoenix of London	1,850	526	28.43
Prudential Assurance	4,392	2,816	64.12
Railway Passengers	3,852	2,249	58.39
Royal Insurance	11,908	6,041	50.73
Sun Insurance Office	3,137	1,152	36.72
Toronto General	3,937	2,041	51.84
Travelers Insurance	6,431	5,549	86.29
Union Assurance Society	898	201	22.38
Union of Canton	14,371	7,589	52.81
Union Marine	543	807	148.62
United States Fidelity	1,353	-1,438	
Western	18,779	8,379	44.62
World Marine			
Zurich	351,801	335,144	95.25
MUTUALS			
Metropolitan	22,893	16,518	72.15
Royal Guardian	562	380	67.62
OTHER			
Lloyd's			
General Reinsurance Corp. (Unlicensed)	314	246	78.34
TOTALS FOR 1943	1,043,490	749,097	71.79
TOTALS FOR 1942	765,990	482,854	63.04

SPRINKLER LEAKAGE

British Traders			
Canadian General Insurance	-38		
Eagle Star			
Hand-in-Hand	4		
Hartford Fire			
Home Insurance	989	-710	
Lloyd's	784		
Maryland Casualty	1,111	393	35.37
Merchants Fire Insurance	3		
New York Underwriters	23	-8	
TOTALS FOR 1943	2,876	-325	
TOTALS FOR 1942	3,676	2,107	57.32

THEFT

Alliance Assurance			
American Surety	4,787	59	1.23
Anglo-Scottish	329	-100	
Arex Indemnity	562		
Atlas Assurance	5,761	618	10.73
British America	5,474	1,722	31.46
British Canadian	1,039	321	30.89
British Empire	995	862	86.63
British Northwestern	921	19	2.06
Canada Accident	2,523	973	38.57
Canada Security	2,235	2,082	93.15
Canadian Fire	9,247	598	6.47

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

TIEFT (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Canadian General	9,359	2,855	30.51
Canadian Indemnity	22,199	8,423	37.94
Canadian Surety	6,404	1,250	19.52
Casualty Co. of Canada	8,637	3,836	44.41
Century Insurance	676	.....	.....
Commercial Union	2,272	83	3.65
Continental Casualty	4,602	1,851	40.22
Dominion of Canada General	43,761	9,276	21.20
Economical Mutual	2,300	109	4.74
Employers' Liability	31,466	19,924	63.32
Employers' Reinsurance	2,348	.....	.....
Federal Fire	6,547	2,352	35.92
Fidelity & Casualty of N.Y.	34	.....	.....
Fidelity Insurance of Canada	12,333	3,287	26.65
General Accident of Canada	33,208	8,305	25.01
General Accident Fire & Life	4,790	1,461	30.50
General Security	636	331	52.04
Globe Indemnity	15,012	3,638	24.23
Gore District Mutual	1,011	175	17.31
Great American Indemnity	1,848	35	1.89
Guardian Insurance of Canada	13,566	13,645	115.32
Guildhall	1,395	133	9.53
Halifax Insurance	12,832	6,008	46.82
Hartford Accident & Indemnity	11,434	3,100	27.11
Imperial Guarantee & Accident	2,979	2,070	69.49
Imperial Insurance Office	317	789	248.90
Indemnity of North America	22,128	1,939	8.76
Law, Union & Rock	125	859	687.20
Legal & General	3,570	1,608	45.04
Liberty Mutual	543	.....	.....
Liverpool & London & Globe	1,661	404	24.32
Lloyd's	18,688	9,973	53.37
London Assurance	793	25	3.15
London Guarantee & Accident	10,742	2,224	20.70
London & Provincial	384	157	40.89
London & Scottish	418	7	1.67
Lumbermen Mutual Casualty	2,300	767	33.35
London & Lancashire Guarantee & Accident	1,983	-85	.....
Maryland Casualty	2,917	12,074	413.92
Metropolitan Casualty	12,946	2,767	21.37
New Zealand Insurance	431	.....	.....
North British & Mercantile	4,660	753	16.16
Northern Assurance	13,170	3,650	27.71
Northwest Casualty	2,067	937	45.33
Norwich Union Fire	13,483	3,252	24.12
Occidental Fire	971	220	22.66
Ocean Accident & Guarantee	12,108	3,206	26.48
Pearl Assurance	6,370	3,384	53.12
Phoenix of London	2,787	1,281	45.96
Pilot	2,505	199	7.94
Prudential Assurance	5,749	1,479	25.73
Railway Passengers	1,600	349	21.81
Reliance	346	748	216.18
Royal Exchange	9,720	1,474	15.16
Royal Insurance	15,125	3,485	23.04
Sun Insurance Office	2,825	75	2.65
Toronto General	7,657	2,336	30.51
Travelers Indemnity	36,226	35,602	98.28
Union Assurance Society	1,305	-79	.....
Union of Canton	7,857	2,307	29.36
Union Marine	805	.....	.....
United States Fidelity	62,257	10,592	17.01
United States Guarantee	359	45	12.53
Wawanesa (Mutual)	12,005	2,598	21.64
Wellington Fire	455	.....	.....
Western	10,193	2,903	28.48
World Marine & General	8,388	2,468	29.42
Yorkshire	7,574	928	12.25
Zurich	14,349	3,908	27.24
General Reinsurance Corp. (Unlicensed)	883	.....	.....
TOTALS FOR 1943	629,267	222,969	35.43
TOTALS FOR 1942	578,122	178,936	30.95

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

WEATHER INSURANCE			
COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Aetna Insurance	2,159	1,829	84.72
Alliance of Philadelphia	.....	.....	.....
Canada Security	.....	.....	.....
Halifax Insurance	43	.....	.....
Hanover Fire	.....	.....	.....
Hartford Fire Insurance	1,682	2,063	122.65
Home Insurance	530	.....	.....
Lloyd's	300	.....	.....
Norwich Union Fire	.....	.....	.....
Travelers Fire	.....	.....	.....
TOTALS FOR 1943	4,714	3,892	82.56
TOTALS FOR 1942	1,789	1,116	62.38
WINDSTORM			
Acadia Fire Insurance	15	.....	.....
Aetna Insurance	-40	.....	.....
Agricultural	5	.....	.....
Alliance Insurance	1,129	.....	.....
American Alliance	4	17	425.00
American Insurance	25	1	4.00
Bee Fire	.....	.....	.....
Boston Insurance	.....	1	.....
British America Assurance	562	284	50.53
British Canadian	57	.....	.....
British Crown	45	.....	.....
British Empire Assurance	-15	.....	.....
British Law Insurance	.....	.....	.....
British Northwestern Fire	.....	.....	.....
British Traders Insurance	34	.....	.....
Canada Security	-3	.....	.....
Canadian Fire	210	442	210.48
Canadian General	419	2	.48
Car & General	.....	.....	.....
Central Union Insurance	-1	.....	.....
China Fire Insurance	5	.....	.....
Citizens Insurance	10	.....	.....
Columbia Insurance Co. of N.Y.	.....	.....	.....
Connecticut Fire	163	41	25.15
Continental Insurance	847	147	17.36
Eagle Fire	-14	.....	.....
Employers' Liability	48	19	39.58
Equitable Fire & Marine	32	8	25.00
Fidelity-Phenix	837	213	25.45
Fire Association of Philadelphia	6	.....	.....
Firemen's Insurance	.....	.....	.....
First American Fire	20	328	.....
Glens Falls	466	32	6.87
Great American Insurance	35	150	428.57
Guildhall	.....	.....	.....
Halifax	2,216	1,217	54.92
Hartford Fire	33,442	16,128	48.33
Home Insurance	15,487	14,924	96.36
Imperial Assurance Co.	10	.....	.....
Imperial Guarantee	12	.....	.....
Insurance of North America	615	.....	.....
Law, Union & Rock	.....	.....	.....
Lloyd's	3,744	98	2.62
London Assurance	.....	.....	.....
London Guarantee & Accident	10	.....	.....
London & Lancashire Insurance	86	-6	.....
Maryland Insurance	.....	.....	.....
Mercantile	.....	.....	.....
Merchants Fire Insurance	.....	.....	.....
Merchants Marine	.....	.....	.....
Mercury	25	15	60.00
Michigan Fire & Marine	3	110	.....
Motor Union Insurance	.....	.....	.....
National Fire	49	488	995.92
National Provincial Insurance	.....	.....	.....
National Union	2,758	1,925	69.80
New York Underwriters	4	39	975.00
Niagara Fire	102	644	631.37
North Empire	10	.....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1943, ACCORDING TO CLASSES OF INSURANCE (Concl'd)

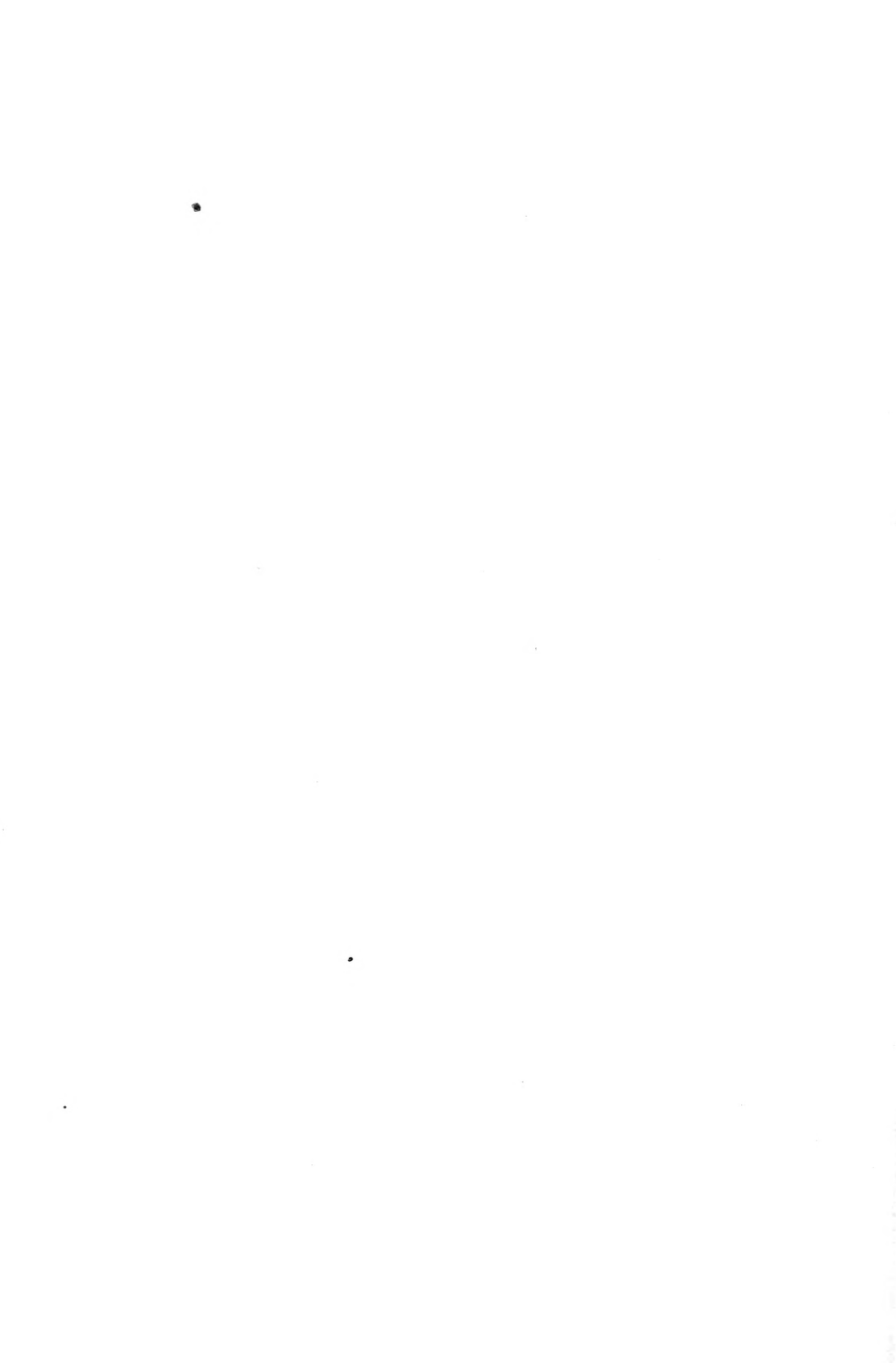
WINDSTORM (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
JOINT STOCK			
	\$	\$	%
Northwestern Mutual	4		
Northwestern National			
Norwich Union	515		
Pearl	51		
Philadelphia Fire & Marine	—2		
Phoenix of Hartford	270	69	25.56
Phoenix of London	135		
Providence-Washington	63		
Prudential Assurance	149		
Reliance	212		
Royal Exchange Assurance			
St. Paul Fire & Marine	1,260	3,008	238.73
Scottish Union & National	12	50	416.67
Security	218	1	.46
Sentinel	1	27	
South British Insurance	9		
Springfield	23	958	
State Assurance			
Toronto General	343	2	.58
Travelers Fire	4		
Union of Canton	58		
Union Marine	10		
United Firemen's	5		
United States Fire	151	5	3.31
Westchester	57		
Western Assurance	233	171	73.39
World Fire & Marine	8		
MUTUALS			
Economical	8,429	1,269	15.06
Gore District Mutual Fire Insurance	11,393	6,356	44.16
Hardware Dealers	24		
Indiana Lumbermen's			
Lumber Mutual Fire	5		
Lumbermen's Mutual	18		
Mill Owners Mutual	108		
Mutual Implement & Hardware	20		
Portage La Prairie	12		
United Mutual Fire	17		
Wawanesa	39,671	30,374	76.56
FARMERS' MUTUALS			
Ontario Farmers' Weather	18,740	5,512	29.41
Western Farmers' Weather	59,515	26,077	43.82
UNLICENSED INSURERS			
Metropolitan Fire Reassurance	—3	60	
Northeastern Insurance	—88	129	
TOTALS FOR 1943	208,124	111,274	53.47
TOTALS FOR 1942	199,902	81,108	40.57

TABLE XIII. COMPARATIVE SUMMARY OF TOTAL PREMIUMS AND LOSSES IN ALL CLASSES (OTHER THAN LIFE) IN ONTARIO FOR THE YEARS ENDING DECEMBER 31, 1942 AND 1943

CLASS	1943			1942		
	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%	\$	\$	%
Accident—Personal.....	1,666,320	555,246	33.32	1,500,971	413,740	27.56
Accident—Public Liability.....	1,546,649	533,831	34.52	1,391,296	380,807	27.37
Accident—Employers' Liability.....	472,957	221,952	46.93	508,943	222,575	43.73
Accident and Sickness Combined.....	4,256,828	3,496,747	82.14	3,327,217	2,324,664	69.87
Aircraft.....	57,425	160,971	280.32	92,663	55,892	60.32
Boiler—Boiler.....	356,500	40,982	11.50	311,667	15,930	5.11
Boiler—Machinery.....	220,544	41,593	18.86	237,184	65,530	27.63
Credit.....	145,620	8,778	6.03	124,750	3,340	2.68
Earthquake.....	697			917		
Explosion.....	94,033	440	.47	167,842	90	.05
Forgery.....	27,497	5,186	18.86	37,409	6,405	17.12
Guarantee—Fidelity.....	590,657	81,936	13.87	622,933	119,249	19.14
Guarantee—Surety.....	337,020	17,698	5.25	342,622	—11,472	
Hail.....	330,221	38,818	11.76	337,930	132,853	39.31
Inland Transportation.....	693,416	249,077	35.92	600,934	234,774	39.07
Live Stock.....	36,669	18,775	51.20	30,023	12,255	40.82
Marine.....	2,222,518	1,578,818	71.04	4,513,679	1,832,112	40.59
Personal Property.....	1,887,676	884,918	46.88	1,395,575	937,726	67.19
Plate Glass.....	284,843	153,626	53.93	247,856	141,237	56.98
Real Property.....	112,269	12,772	11.38	179,511	17,247	9.61
Sickness.....	1,043,490	749,097	71.79	765,990	482,854	63.04
Sprinkler Leakage.....	2,876	—325		3,676	2,107	57.32
Theft.....	629,267	222,969	35.43	578,122	178,936	30.95
Weather.....	4,714	3,892	82.56	1,789	1,116	62.38
Windstorm.....	208,124	111,274	53.47	199,902	81,108	40.57
TOTALS OTHER THAN FIRE AND AUTOMOBILE.....	17,228,830	9,189,071	53.34	17,521,401	7,651,075	43.67
Automobile.....	10,535,991	4,709,411	44.70	11,840,998	5,097,897	43.05
Fire.....	19,408,931	9,217,555	47.49	20,401,537	9,045,197	44.33
GRAND TOTALS.....	47,173,752	23,116,037	49.00	49,763,936	21,794,169	43.79

IV
APPENDICES



APPENDIX I

REVIEW OF 1944 LEGISLATION

At the 1944 session of the Legislature, the following amendments to The Insurance Act were enacted by sections 5, 6 and 7 of The Statute Law Amendment Act, 1944 (Statutes of Ontario 1944, Chapter 58). The Legislature prorogued on April 6th and the amendments came into force sixty days after that date.

By section 5, subsection 5 of section 114 of The Insurance Act is repealed and re-enacted as follows:

- “(5) The directors may declare a refund from surplus provided that
- (a) on the effective date of the refund the net surplus of the insurer after deducting the total amount of the refund shall, in terms of cents per hundred dollars of net insurance in force, be not less than the amount set out in the following table, or, in the case of an insurer with less than two million dollars of net insurance in force, such other amount as shall be approved by the Superintendent;
 - (b) except as hereinafter provided, the refund shall apply on all policies in force on the effective date thereof;
 - (c) the refund on each policy shall be in the same ratio to the total refund as the face value of the premium note is to the total face value of all premium notes in force at date of refund, or, that the refund on each policy shall be a fixed percentage of the annual instalment or of one-third of the cash payment for three years in advance, as the case may be; and
 - (d) the by-laws of the insurer require that refunds shall be payable only to members insured continuously in the said insurer during the three years preceding the effective date of the refund.

TABLE

When the total net amount at risk is greater than \$25,000,000	80.60
When the total net amount at risk is greater than \$10,000,000	70
When the total net amount at risk is greater than \$5,000,000	80
When the total net amount at risk is greater than \$2,000,000	1.00”

Section 114 is also amended by adding thereto the following subsection:

- “(7) Subject to the exceptions in subsection 6, the provisions of subsection 5 shall apply to any distribution of surplus to members other than a distribution for the purposes of winding-up or reinsurance of the insurer.”

By these amendments certain of the procedural requirements of section 114 which provides for the making of refunds from surplus to policyholders by farm mutual insurance companies are removed as being unduly restrictive and the method is left to the discretion of the directors.

By section 6, subsection 5 of section 205 of The Insurance Act is amended by adding at the commencement thereof the words “subject to subsection 5a” and section 205 is also amended by adding thereto the following subsection:

- “(5a) Where a policy provides for extended coverage in respect of loss or damage resulting from bodily injury to, or the death of, any person being carried in or upon, or entering, or getting on to, or alighting from, an automobile operated in the business of carrying passengers for compensation or hire subsection 5 shall apply only to that part of such extended coverage,
- (a) which exceeds any minimum coverage required by this Act; or
 - (b) where a greater minimum coverage is required by or pursuant to any other Act of, or in force in, the province, which exceeds such greater minimum coverage.”

The purpose of these amendments is to extend the absolute liability provision of The Insurance Act to apply to passengers in cars operated for hire or compensation.

By section 6 (3), subsection 7 of section 205 of The Insurance Act is repealed and the following substituted therefor:

- "7 Where an insurer denies liability under a motor vehicle liability policy it shall have the right upon application to the court to be made a third party in any action to which the insured is a party and in which a claim is made against the insured by any party to the action for which it is or might be asserted that indemnity is provided by the said policy, whether or not the insured enters an appearance or defence in such action, and upon being made a third party such insurer shall have the right to contest the liability of the insured to any party claiming against the insured, and to contest the amount of any claim made against the insured to the same extent as if a defendant in the action, including for such purpose the right to deliver a statement of defence to the claim of any party claiming against the insured and to deliver other pleadings and to have production and discovery from any party adverse in interest and the right to examine and cross-examine witnesses at the trial."

By this amendment provision is made for an insurance company to be added as a third party in any action against its insured with the same right to defend as if it were a defendant in the action.

By section 7, clause (c) of section 230 of The Insurance Act is amended to read as follows:

- "(c) if it undertakes old age or endowment insurance other than as authorized in sections 254 and 255, or annuities upon lives other than annuities issued as part of or arising directly from contracts of life insurance; or"

Heretofore fraternal societies were not permitted to write annuity contracts. The amendment makes provision for such contracts to be written as part of their life insurance contracts.

THE ACTIVE SERVICE LIFE INSURANCE PROTECTION ACT, 1944

By this Act, 8 Geo. VI, Chapter 3, provision is made for the protection of life insurance on the lives of members of the forces. "Member of the forces" is defined to include both members who have volunteered for active service and any such member who having been discharged from the forces is receiving treatment under the Department of Pensions and National Health or who is participating in a rehabilitation scheme which has been designated by the Lieutenant-Governor-in-Council. The policies of insurance which come under the Act are indicated in the definition of "policy."

Provision is made for the establishment of the Acting Service Life Insurance Protection Board. The Act authorizes the Board to extend the protection of the Act to insurance policies on the life of a member of the forces not exceeding a total of \$10,000 of insurance.

Section 15 of this Act provides that it shall come into force on a day to be named by the Lieutenant-Governor by his proclamation. It has not been proclaimed in force at the date of this report.

THE MUNICIPAL AMENDMENT ACT, 1944

By subsection 5 of section 36 of The Municipal Amendment Act, 1944, paragraph 41a of section 404 of The Municipal Act as enacted by subsection 2 of section 23 of The Municipal Amendment Act, 1939, other than the clauses, is repealed and the following substituted therefor:

- "41a For providing, by arrangement either with His Majesty pursuant to The Government Annuities Act (Canada) or with an insurer licensed under The Insurance Act or with both, His Majesty and an insurer as aforesaid, pensions for employees or any class thereof and their wives and children."

This amendment removes the requirement of a petition of not less than 75 per cent of the employees.

An amendment to the definition of "employee" extends the definition to persons designated as such by the department and to include "part-time" employees.

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

NAME OF COMPANY	CLASS OF INSURER	HEAD OFFICE
Algoma	Mutual	Sault Ste. Marie
Amherst Island	Mutual	Stella
Ayre Farmers'	Mutual	Ayr
Bay of Quinte Agricultural	Mutual	Pictou
Bertie and Willoughby Farmers'	Mutual	Fenwick
Blanshard	Mutual	Science Hill
Blenheim, North, Farmers'	Mutual	Plattsville
Brant	Mutual	Brantford
Canadian Millers'	Mutual	Hamilton
Canadian Reciprocal Underwriters	Reciprocal	Toronto
Caradoc Farmers'	Mutual	Mount Brydges
Chosen Friends, Canadian Order of*	Fraternal	Hamilton
Civil Service Mutual Benefit	Fraternal	Ottawa
Clinton Township	Mutual	Beamsville
Culross	Mutual	Teeswater
Dereham and West Oxford	Mutual	Ingersoll
Dorchester, North and South	Mutual	Harrietsville
Downie	Mutual	Sebringville
Dufferin Farmers'	Mutual	Shelburne
Dumfries, North, and Waterloo, South	Mutual	Galt
Dunwich Farmers'	Mutual	Dutton
Easthope, South, Farmers'	Mutual	Tavistock
Ekfrid	Mutual	Appin
Elma Farmers'	Mutual	Atwood
Empire Life Insurance Company	Stock	Kingston
Eramosa	Mutual	Rockwood
Eric Farmers'	Mutual	Selkirk
Farmers' Central	Mutual	Walkerton
Farmers' Union	Mutual	Lindsay
Foresters, Canadian Order of	Fraternal	Brantford
Formosa	Mutual	Formosa
Germania Farmers'	Mutual	Ayton
Glengarry Farmers'	Mutual	Alexandria
Grand River Farmer	Mutual	Caledonia
Grenville Patron	Mutual	Spencerville
Grey and Bruce	Mutual	Hanover
Halton Union Farmers'	Mutual	Campbellville
Hamilton Firemen's Benefit Fund	Fraternal	Hamilton
Hamilton Police Benefit Fund	Fraternal	Hamilton
Hamilton Township Farmers'	Mutual	Cobourg
Hand-in-Hand	Stock	Toronto
Hay Township Farmers'	Mutual	Crediton
Hopewell Creek	Mutual	Maryhill
Howard Farmers'	Mutual	Ridgetown
Howick Farmers'	Mutual	Wroxeter
Kent and Essex Farmers'	Mutual	Chatham
Lambton Farmers'	Mutual	Watford
Lanark County Farmers'	Mutual	Perth
Lennox and Addington	Mutual	Napanee
Lobo Township	Mutual	Ilderton
London Police Benefit Fund	Fraternal	London
London Township	Mutual	London

*See The Reliable Life Insurance Society.

DIX II

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES

PRESIDENT OR PRINCIPAL OFFICER	POST OFFICE	MANAGER OR SECRETARY	POST OFFICE
A. H. Huckson	Sault Ste. Marie	C. M. Elliott	Sault Ste. Marie
A. N. Hitchins	Stella, R. 3	E. C. McDonald	Stella, R. 3
C. W. Gurney	Burford	Miss A. L. Maus	Ayr
Ed. B. Purtelle	Bloomfield	W. A. Davis	Pictou, Box 585
Harlow M. Day	Ridgeway, R. 1	A. G. Willson	Fenwick
Duncan McVannel	St. Mary's, R. 3	Thos. H. Driver	Science Hill
Morton Hall	Bright, R. 4	Stuart Hastings	Plattsville, R. 1
J. A. Campbell	Brantford, R. 5	E. M. Eddy	Brantford
Lieut.-Col. A. L. Noble	Norval	Irving M. Loelert	Hamilton
E. W. Brown	New York	V. W. Gerrish	Toronto
D. M. McNeill	Strathroy, R. 1	E. W. J. Sutherland	Mt. Brydges
P. M. Button	Scotland, Ont.	C. H. Fitch	Hamilton
A. H. Brown	Ottawa	G. C. Gardner	Ottawa
E. B. Durham	Smithville	G. A. Tindin	Beamsville
Thos. P. McDonald	Teeswater, R. 3	F. G. Moffat	Teeswater, R. 3
Stanley Allin	Beachville	C. H. Kipp	Ingersoll, Box 295
S. S. McDermand	Port Burwell	L. G. Doan	Harrietsville
A. J. Bradshaw	St. Pauls	Edward Fuller	Sebringville, R. 1
W. F. Hammond	Shellburne	J. A. Richardson	Shellburne
Allan F. Stewart	Hamilton	W. R. Cross	Galt, 22 Water St. S.
Clarence Stewart	Dutton	Clarence Blue	Dutton
Chas. McCaffery	Stratford	Miss M. Caister	Tavistock
D. A. McCallum	Glencoe, R. 4	Wm. T. May	Appin
Thos. Cleland	Listowel, R. 2	J. A. McBain	Atwood
C. P. Fell	Toronto	L. T. Boyd	Kingston
John Grieve	Rockwood, R. 3	Thos. A. Forsyth	Rockwood, R. 1
Walter J. Ebert	Cayuga, R. 3	W. B. Otterman	Selkirk
Moses Bilger	Mildmay	B. W. Schumacher	Walkerton
Bruce McNevin, M.P.	Omemece, R. 3	H. H. McFadden	Lindsay
W. M. Couper	Montreal	Alf. P. Van Someren	Brantford
Thos. Inglis	Clifford, R. 1	Herbert M. Kuntz	Formosa
Chas. Holm	Ayton, R. 1	H. J. Henderson	Ayton
E. J. MacDonald	Alexandria, R. 2	V. G. Chisholm	Alexandria, R. 1
Robt. H. Allan	Caledonia, R. 2	N. C. Douglas	Caledonia
E. D. Perrin	Prescott, R. 2	W. M. Snyder	Spencerville
A. A. McArthur	Priceville, R. 1	Wm. Ruttle	Hanover
Chas. Readhead	Milton, R. 2	A. T. Moore	Campbellville
Wm. Kirkaldy	Hamilton	B. Mathews	Hamilton
J. R. Crocker	Hamilton	E. C. Howell	Hamilton
E. H. Martyn	Port Hope, R. 1	W. A. Hoskin	Cobourg, Box 201
W. R. Houghton	Toronto	P. L. Waylett	Toronto
Thos. Love	Grand Bend	H. K. Eilber	Crediton
Ed. Jansen	Kitchener, R. 3	A. J. Frank	Maryhill
G. B. Newman	Muirkirk	W. M. Attridge	Ridgetown
Wm. L. Speir	Brussels	J. H. Wylie	Wroxeter
D. A. Bennie	Chatham	Oliver Drury, C. A.	Chatham
Wm. Forbes	Wyoming R. 2	A. G. Minielly	Watford
C. O. Richardson	Balderson	A. A. Bowes	Perth
A. Hartman	Odessa	Geo. T. Walters	Napanee, Box 174
M. N. Grieve	Denfield, R. 1	A. E. McKay	Ilderton, R. 2
M. Coxworth	London	F. G. Carroll	London
A. Taylor	Ilderton, R. 1	V. A. Tackabury	London, R. 6

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

NAME OF COMPANY	CLASS OF INSURER	HEAD OFFICE
McGillivray	Mutual.....	Parkhill.....
McKillop.....	Mutual.....	Seaforth.....
Maple Leaf Farmers.....	Mutual.....	Columbus.....
Merchants.....	Stock.....	Toronto.....
Nissouri Farmers'.....	Mutual.....	Lakeside.....
Norfolk County Farmers'.....	Mutual.....	Simcoe.....
North Kent.....	Mutual.....	Dresden.....
Oncida Farmers'.....	Mutual.....	Hagersville.....
Ontario Commercial Travellers' Association.....	Fraternal.....	London.....
Ontario Farmers' Weather.....	Mutual.....	Grand Valley.....
Ontario Secondary School Teachers'.....	Fraternal.....	Toronto.....
Ontario Threshermen's.....	Mutual.....	Chatham.....
Ottawa Firemen's.....	Fraternal.....	Ottawa.....
Ottawa Police Benefit Fund Association.....	Fraternal.....	Ottawa.....
Ottawa Superannuation Fund.....	Fraternal.....	Ottawa.....
Otter.....	Mutual.....	Norwich.....
Peel County Farmers'.....	Mutual.....	Brampton.....
Peel and Maryborough.....	Mutual.....	Drayton.....
Perth.....	Cash-Mutual.....	Stratford.....
Pilot Insurance Company.....	Stock.....	Toronto.....
Prescott Farmers'.....	Mutual.....	Alfred.....
Puslinch.....	Mutual.....	Hespeler.....
Queen City.....	Stock.....	Toronto.....
Reliable Life Insurance Society.....	Fraternal.....	Hamilton.....
Saltfleet and Binbrook.....	Mutual.....	Ancaster.....
Sons of England.....	Fraternal.....	Toronto.....
Southwold Farmers'.....	Mutual.....	Shedden.....
St. Joseph, l'Union, du Canada.....	Fraternal.....	Ottawa.....
Stratford City of Mutual Benefit Fund.....	Fraternal.....	Stratford.....
Toronto Fire Department Superannuation and Benefit Fund.....	Fraternal.....	Toronto.....
Toronto Police Benefit Fund.....	Fraternal.....	Toronto.....
Townsend Farmers'.....	Mutual.....	Waterford.....
Usborne and Hibbert.....	Mutual.....	Exeter.....
Walpole Farmers'.....	Mutual.....	Jarvis.....
Waterloo.....	Cash-Mutual.....	Waterloo.....
Waterloo, North, Farmers'.....	Mutual.....	Waterloo.....
Wawanosh, West.....	Mutual.....	Dungannon.....
Western Farmers' Weather.....	Mutual.....	Woodstock.....
Westminster Township.....	Mutual.....	Glanworth.....
Williams, East.....	Mutual.....	Kerrwood.....
Yarmouth.....	Mutual.....	St. Thomas.....

DIX II (Concl'd)

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES (Concl'd)

PRESIDENT OR PRINCIPAL OFFICER	POST OFFICE	MANAGER OR SECRETARY	POST OFFICE
Wm. E. Lee.....	Clandeboye.....	A. E. Taylor.....	Parkhill, R. 3
W. R. Archibald.....	Seaforth.....	M. A. Reid.....	Seaforth
Lieut.-Col. R. B. Smith.....	Oshawa.....	P. G. Purves.....	Columbus
W. R. Houghton.....	Toronto.....	Chas. M. Horswell.....	Toronto
Harcid M. Quinn.....	Thamesford, R. 1.....	E. J. Gleason.....	Lakeside R. 1
J. H. Lawrence.....	Vittoria, R. 1.....	A. E. Culver.....	Simcoe, Box 185
C. J. Craven.....	Dresden.....	W. S. Holmes.....	Dresden
Ralph Lang.....	Caledonia, R. 3.....	Knud Wodskou.....	Hagersville, R. 3
O. H. Gidley.....	London.....	Geo. T. Hair.....	London
Donald L. Gear.....	Orton, R. 2.....	Miss N. M. Foster.....	Grand Valley
H. T. Donaldson.....	Toronto.....	R. W. E. McFadden.....	Brantford
Byrell Harris.....	Chatham.....	Miss G. A. Rouse.....	Chatham
F. McRae.....	Ottawa.....	F. McFadden.....	Ottawa
Ernest Sabourin.....	Ottawa.....	John McCulloch.....	Ottawa
E. A. Bourque.....	Ottawa.....	F. Davies.....	Ottawa
L. M. Gardner.....	Woodstock, R. 4.....	H. C. Cayley.....	Norwich
Wm. Hostrawser.....	Malton, R. 1.....	F. J. Thomson.....	Brampton
Gordon McArthur.....	Moorefield.....	Mrs. E. Cragg.....	Drayton
H. W. Strudley.....	Stratford.....	J. A. C. Kay.....	Stratford
C. C. Bowen.....	Detroit.....	N. G. Duffet.....	Toronto
F. X. Cadieux.....	Alfred.....	Frederic Martineau.....	Alfred
George Clark.....	Puslinch, R. 1.....	Wilfred Roszell.....	Hespeler, R. 2
W. R. Houghton.....	Toronto.....	P. L. Waylett.....	Toronto
P. M. Button.....	Scotland, Ont.....	C. H. Fitch.....	Hamilton
A. M. Shaver.....	Ancaster, R. 1.....	Roy E. Smith.....	Ancaster, R. 2
H. Pickering.....	Montreal.....	W. V. Oglesby.....	Toronto
Duncan A. Brown.....	Shedden.....	Wilfred E. Seils.....	Shedden
Dr. R. H. Parent.....	Ottawa.....	Hector Menard.....	Ottawa
R. J. Beatty.....	Stratford.....	A. S. Kappel.....	Stratford
W. J. Wadsworth.....	Toronto.....	J. S. Eakin.....	Toronto
C. J. Lytle.....	Toronto.....	J. S. Eakin.....	Toronto
B. Kellum.....	Waterford, R. 3.....	D. A. Hill.....	Waterford
Thos. G. Ballantyne.....	Woodham, R. 1.....	B. W. F. Beavers.....	Exeter
J. J. Parsons.....	Jarvis, R. 1.....	Geo. L. Miller.....	Jarvis
W. G. Weichel.....	Waterloo.....	F. H. Moser.....	Waterloo
Charles Schuett.....	West Montrose.....	Jos. H. Woods.....	Waterloo
Wilfred McCarthy.....	Dungannon, R. 1.....	Mrs. G. C. Treleven.....	Dungannon
Alex. McDonald.....	Woodstock.....	Geo. J. MacKay.....	Woodstock
R. A. McDougall.....	Glanworth, R. 1.....	Jas. A. McLachlan.....	Glanworth
Gordon R. Nixon.....	Parkhill, R. 2.....	Jno. A. McLeish.....	Kerrwood, R. 3
W. F. Smith.....	Sparta.....	A. E. Bucke.....	St. Thomas, R. 8

APPENDIX III

CLASSIFICATION OF EXPERIENCE ON FIRE RISKS IN ONTARIO FOR 1943 AND FIVE YEARS, 1939-43
 (Excluding Reciprocal Exchanges, Farmers' Mutual and Associated Factory Mutual Companies)

CLASS No.	1943						5 YEARS, 1939-43					
	GROSS PREMIUMS WRITTEN, LESS RETURN PREMIUMS AND LICENSED REINSURANCE CEDED	NET LOSSES INCURRED (RECOVERIES FROM LICENSED REINSURERS DEDUCTED)	RATIO %	GROSS PREMIUMS WRITTEN, LESS RETURN PREMIUMS AND LICENSED REINSURANCE CEDED	NET LOSSES INCURRED (RECOVERIES FROM LICENSED REINSURERS DEDUCTED)	RATIO %	CLASS No.					
1-A	81,609,344	8,658,050	10.80	88,037,132	82,632,408	32.75	1-A					
1-B	1,819,650	703,297	38.02	9,099,907	3,076,878	35.81	1-B					
2-A	140,077	71,461	51.02	731,780	327,974	44.82	2-A					
2-B	1,075,988	362,507	33.69	5,521,531	2,118,377	38.37	2-B					
3	946,130	416,920	41.07	1,473,330	2,122,279	47.44	3					
4	847,400	409,499	48.32	4,088,735	1,717,586	42.74	4					
5	542,434	216,360	39.89	2,278,713	1,086,005	47.66	5					
6	2,466,373	1,311,729	53.18	13,930,771	6,315,502	45.33	6					
7	218,669	87,193	39.87	1,227,340	409,832	33.39	7					
8	21,645	3,263	14.80	133,281	7,051	5.29	8					
9	8,324	16,457	197.71	57,828	32,383	56.00	9					

10	Canning factories	85,661	123,480	144 15	310,432	258,154	83 16	10
11	Confectionery and biscuit factories	11,768	70,516	599 22	62,800	89,814	143 02	11
12	Flour and oatmeal mills	83,443	38,989	46 73	397,199	162,542	40 92	12
13	Grain elevators	189,379	40,574	21 42	1,287,710	154,591	12 01	13
14	Laundries	43,491	21,361	49 12	240,975	106,405	44 16	14
15	Sawmills	186,753	70,336	37 66	745,273	344,509	46 23	15
16	Lumber yards	309,924	55,764	17 99	1,624,680	540,106	33 24	16
17	Machlne shops and metal workers	410,282	308,727	75 25	1,634,310	877,527	53 69	17
18	Mining risks	235,798	243,108	103 10	1,767,736	422,674	23 91	18
19	Pork-packing and curing houses	36,300	16,839	46 39	173,894	119,881	68 94	19
20	Pulp and paper mills	96,050	3,735	3 89	311,760	78,204	25 08	20
21	Street-car barns	37,982	15,456	40 69	171,538	30,633	17 86	21
22	Tanneries	5,267	49		31,949	133,330	417 32	22
23	Woodworking factories	214,701	126,579	58 96	927,974	532,451	57 38	23
24	Woollen and knitting mills	35,704	42,487	119 00	154,247	171,403	110 93	24
25	All other manufacturing risks	1,043,032	786,512	75 41	4,634,641	2,479,032	53 49	25
26	All other one-year and short-term risks	2,775,692	1,291,400	46 53	13,614,385	5,371,300	39 45	26
27	Sprinklered risks of whatever nature or occupancy	1,491,777	559,196	37 49	8,987,008	2,351,383	26 16	27
	TOTALS	\$17,019,038	\$8,071,689	47 43	\$86,658,865	\$34,099,914	39 35	

APPENDIX IV

UNDERWRITERS' AGENCIES

The following insurers have been licensed to issue policies through the underwriters' agencies noted after their respective names for the term ending June 30, 1944:

COMPANY	AGENCY
Norwich Union Fire Insurance Society, Limited.....	British and Canadian Underwriters' Agency
Home Insurance Company.....	Home Underwriters' Agency
London Assurance.....	London Underwriters' Agency
Insurance Company of North America.....	Montreal Underwriters' Agency
Home Insurance Company.....	Nova Scotia Underwriters' Agency
Pearl Assurance Company, Limited.....	Pearl Underwriters' Agency
Great American Insurance Company.....	Rochester Underwriters' Agency
Western Assurance Company.....	St. Lawrence Underwriters' Agency
Home Insurance Company.....	Winnipeg Fire Underwriters' Agency
General Security Insurance Company of Canada.....	General Security Underwriters' Agency

APPENDIX V

GUARANTEE COMPANIES

List of licensed insurers approved by Order-in-Council of the Lieutenant-Governor of Ontario for the purposes of The Guarantee Companies Securities Act, R.S.O. 1937, Chap. 263, or The Judicature Act, R.S.O. 1937, Chap. 100, or The Public Officers' Act, R.S.O. 1937, Chap. 16.

American Surety Company of New York.	London Guarantee and Accident Company, Limited.
British America Assurance Company.	London and Lancashire Guarantee and Accident Company of Canada.
British Canadian Insurance Company.	London and Provincial Marine and General Insurance Company, Limited.
British Empire Assurance Company.	Maryland Casualty Company.
Canada Accident and Fire Assurance Company.	Metropolitan Casualty Insurance Company of New York.
Canada Security Assurance Company.	North British and Mercantile Insurance Company, Limited.
Canadian Fire Insurance Company.	Northern Assurance Company, Limited.
Canadian General Insurance Company.	Norwich Union Fire Insurance Society, Limited.
Canadian Indemnity Company.	Ocean Accident and Guarantee Corporation, Limited.
Canadian Surety Company.	Pearl Assurance Company, Limited.
The Casualty Company of Canada.	Phoenix Assurance Company, Limited.
Century Insurance Company, Limited.	Pilot Insurance Company.
Consolidated Fire and Casualty Insurance Company.	Prudential Assurance Company, Limited.
Dominion of Canada General Insurance Company.	Railway Passengers' Assurance Company.
The Economical Mutual Fire Insurance Company.	The Royal Exchange Assurance.
Employers' Liability Assurance Corporation, Limited.	Royal Insurance Company, Limited.
Federal Fire Insurance Company of Canada.	Scottish Metropolitan Assurance Company, Limited.
Fidelity and Casualty Company of New York.	Sun Insurance Office, Limited.
Fidelity Insurance Company of Canada.	Toronto General Insurance Company.
General Accident Assurance Company of Canada.	Union Insurance Society of Canton, Limited.
Globe Indemnity Company of Canada.	Union Marine and General Insurance Company Limited.
Gore District Mutual Fire Insurance Company.	United States Fidelity and Guaranty Company.
Guarantee Company of North America.	The Wawanesa Mutual Insurance Company.
Great American Indemnity Company.	Wellington Fire Insurance Company.
The Guardian Insurance Company of Canada.	Western Assurance Company.
The Halifax Insurance Company.	World Marine and General Insurance Company, Limited.
Hartford Accident and Indemnity Company.	The Yorkshire Insurance Company, Limited.
Imperial Guarantee and Accident Insurance Company of Canada.	
Imperial Insurance Office.	
Indemnity Insurance Company of North America.	
Liverpool and London and Globe Insurance Company, Limited.	

LOAN AND TRUST CORPORATIONS' STATEMENTS

BEING

ABSTRACTS FROM FINANCIAL STATEMENTS
MADE BY

LOAN CORPORATIONS, BUILDING SOCIETIES, LOANING LAND
CORPORATIONS, AND TRUST COMPANIES

FOR THE YEAR ENDED
31st DECEMBER, 1943

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER, No. 7, 1944



ONTARIO

TORONTO :

Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1944

NOTE

Section 123 of The Loan and Trust Corporations Act (R.S.O. 1937, Chapter 257) provides as follows:—

123.—(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled, make, print, publish, circulate, authorize, or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.



DEPARTMENT OF INSURANCE

TO THE HONOURABLE LESLIE E. BLACKWELL, K.C., M.P.P.,

Minister in charge of the Department of Insurance.

Sir :

I have the honour to submit herewith, as required by The Loan and Trust Corporations Act, the Forty-seventh Annual Report of the Registrar of Loan Corporations. It shows the particulars of the business of each registered loan corporation, loaning land corporation, and trust company doing business in Ontario during 1943, as ascertained from its annual and other returns and from the inspection and enquiries made by the Chief Inspector and his staff. Detailed statements of the individual corporations are grouped herein in accordance with these three classifications recognized by the Act and are further arranged in alphabetical order. In addition, statistical tables, tabulated summaries and comparative statements are included as shown in the Table of Contents.

The annual returns of the corporations covering their 1943 business were filed with the Department at the end of February, 1944. Upon filing, each return was carefully checked and a preliminary Abstract of this Report showing assets, liabilities, revenue accounts, profit and loss accounts and mortgage summaries was prepared and issued under date of April 15th, 1944. The remaining months of the year were required to complete the annual inspection of the corporations, and to determine what changes, if any, should be made in the individual statements of the corporations as a result of such inspections. Any such changes made have not been carried, by reason of the time and expense involved, into the statistical tables and summaries at the end of this report which are reprinted without change as they appeared in the preliminary Abstract.

I have the following registry changes to report :

Niagara Falls Loan and Savings Company, Guaranty Trust of Canada.

An agreement between these companies dated 20th day of December, 1943, ratified by shareholders of both companies on the 29th and 30th days of December, 1943, respectively, whereby the assets and liabilities of the loan corporation were taken over and assumed by the trust company as of the 13th day of January, 1944, was approved by an order-in-council dated the 13th day of January, 1944.

*The Landed Banking and Loan Company,
Canada Permanent Mortgage Corporation.*

An agreement between these companies dated 6th day of July, 1944 ratified by

shareholders of both companies on the 28th day of September, 1944, respectively, whereby the assets and liabilities of The Landed Banking and Loan Company were taken over and assumed by the Canada Permanent Mortgage Corporation as of the 18th day of October, 1944, was approved by an Order-in-Council dated the 18th day of October, 1944.

REVIEW OF 1943 BUSINESS

Introduction:

The Statistical Tables included at the end of this Report have been used for comparative purposes in preparing the following review of 1943 business.

Loan Corporations:

Total assets of Loan Corporations have increased \$4,470,000 during 1943 to a total of \$199,056,000. This increase is mainly due to an increase of \$3,942,000 in Deposits that now amount to \$37,381,000. This is the largest amount held on deposit by these companies since 1930, when they were \$38,684,000, and contrasts with a gradual decrease from \$35,444,000 in 1939 to \$33,439,000 in 1942. As a result of the further redemption of debentures payable in Sterling, debentures payable outside of Canada have continued the steady decrease that has been evident since the start of the war. These were reduced by \$2,061,000 in 1943 to a total of \$17,972,000 as compared with \$27,184,000 in 1938. Debentures payable in Canada increased \$515,000 during the year to a total of \$74,737,000.

The increase in total assets of Loan Corporations is represented by an increase of \$12,762,000 in Dominion of Canada (and Guaranteed) bonds which is very much greater than the increase in any prior year. In 1941 the total of these bonds was \$12,800,000, in 1942 \$15,700,000 and in 1943 \$28,493,000. The increase this year is therefore almost equal to the entire holdings of this class of bonds in 1941. The percentage of Dominion of Canada bonds to total assets is 14.31% as compared with 8.08% in 1942 and 6.41% in 1941. Holdings of Cash have also increased by 1.3 millions in 1943 to \$9,622,000 and the percentage of total assets held in Cash and Dominion Government bonds has increased from 11.08% in 1941, to 12.37% in 1942 and 19.15% in 1943.

Mortgages have been reduced \$8,864,000 in 1943 as compared with a reduction of \$5,455,000 in 1942 while Real Estate held for sale has decreased \$903,000. It is evident that collections on mortgages have been particularly good in 1943 while sales of real estate have been active; this has been especially true in the western provinces where farm income has been higher than for many years. The heavy cash collections from these sources, together with a large increase in deposits made by the public has resulted in the companies holding large sums for which there is little outlet in new investment other than Dominion Government bonds.

Trust Companies:

Total assets of Trust Companies (exclusive of those held for estates, trusts and agencies) show an increase of \$7,677,000. Company fund assets of \$61,518,000 show a decrease of \$383,000 due partially to a decrease in borrowed money by one of the larger Trust Companies. Guaranteed fund assets totalling \$143,561,000 have increased

\$8,060,000 due to an increase in Trust Deposits of \$4,471,000 and an increase in Guaranteed Certificates of \$3,719,000.

Total deposits of both Loan and Trust Corporations at December 31st, 1943, were \$96,885,000 as compared with \$88,472,000 at December 31st, 1942, an increase of \$8,413,000 which reflects the saving ability of the earning public notwithstanding the amounts invested in Victory Loan bonds.

Dominion government bonds have increased by \$16,865,000 and now represent 16.13% of company funds and 30.09% of guaranteed funds as compared with 11.46% and 21.52%, respectively in 1942.

Real Estate holdings, due to sales, were greatly reduced in 1943 having decreased \$1,706,000 as compared with 1942. Mortgages held in Company and Guaranteed Funds have been reduced \$5,827,000 in 1943, as compared with a reduction of \$2,804,000 in 1942.

Estates, Trusts and Agencies:

Total assets in this section have increased during the year by \$88,000,000 to a figure of \$2,571,269,000.

Office Premises:

The total investment in Office Premises for Loan and Trust Corporations amounted to \$11,107,000. This is a decrease of \$289,000 from the previous year's total of \$11,396,000 which is due to the customary annual write-downs.

Real Estate Held for Sale:

The year 1943 was a very active year again in the sale of real estate for all companies in Canada. Farm sales in Western Canada, owing to improved conditions in the Prairie Provinces, have resulted in a further reduction in Real Estate held for sale. The demand for urban properties, particularly dwelling houses holds firm throughout the West as well as the East, but is somewhat restricted as a result of restrictions which the Rental Control Board has found necessary to impose.

Real Estate held for sale by all Loan and Trust Corporations showed a substantial decrease of \$2,611,000 during 1943 from a total of \$16,569,000 in 1942 to \$13,958,000 in 1943. In 1941 the amount of Real Estate held for sale was \$19,368,000.

Holdings of Real Estate by Loan Corporations now represent 4.3% of total assets as compared to 4.9% in 1942, 5.5% in 1941, 6.01% in 1940, 5.78% in 1939 and 1.5% in 1926.

Trust Company holdings are 8.5% of total Company Funds as against 11.2% in 1942, 13.7% in 1941, 15.9% in 1940, 15.8% in 1939 and 3.67% in 1926.

Mortgage Loans:

Total mortgages of both Loan and Trust Corporations are carried at balance sheet figures of \$189,211,000, a reduction of \$14,691,000 from the total in 1942 of \$203,901,000. Increased repayments of principal has been the experience of all companies in the West as well as the East which has created a most satisfactory condition. This has been due to a marked improvement in the position of Western Canadian

farmers and the continued high level of employment in urban centres. The reduction in principal has been proportionately the same for both Loan and Trust Companies. The Loan Corporations reducing their mortgages \$8,864,000 to \$120,619,000, while those of Trust Companies have been reduced \$5,827,000 from \$74,419,000 to \$68,592,000.

The summary of mortgages at the end of this Report shows a segregation of Farm and Urban mortgages by provinces, based on the gross book values before the deduction of special reserves for balance sheet purposes. The total value of mortgages for both Loan and Trust Corporations shown in this summary is \$198,578,000, which is some \$9,367,000 greater than the amount at which they are carried in the companies' balance sheets and consists of \$133,585,000 in mortgages in Eastern Provinces and \$64,993,000 in Western Provinces. The amount of Western mortgages held by Loan and Trust Corporations has been steadily decreasing in recent years, being \$73,688,000 in 1942 and \$77,100,000 in 1941.

The following table shows the trend of mortgages of both Loan and Trust Corporations, as divided between Western and Eastern holdings for the years 1938 to 1943 inclusive.

<i>Western</i>	<i>Principal</i>	<i>Interest Charged and Past Due</i>
1938	\$80,006,000	\$5,188,000
1939	77,632,000	5,008,000
1940	75,072,000	5,353,000
1941	72,086,000	5,015,000
1942	68,680,000	5,008,000
1943	61,102,000	3,891,000
<i>Eastern</i>		
1938	153,350,000	2,042,000
1939	152,426,000	1,834,000
1940	149,103,000	1,581,000
1941	146,014,000	1,222,000
1942	140,175,000	856,000
1943	132,970,000	615,000

A segregation between Farm and Urban mortgage principal owing has been made for 1942 and 1943 and the figures for these two years are as follows:

<i>Western</i>	1943	1942
Farm	\$44,015,000	\$49,140,000
Urban	17,087,000	19,540,000
Total	61,102,000	68,680,000
<i>Eastern</i>		
Farm	7,937,000	8,632,000
Urban	125,033,000	131,543,000
Total	132,970,000	140,175,000
Total Farm	51,952,000	57,772,000
Total Urban	142,120,000	151,083,000
Grand Total	194,072,000	208,855,000

Collateral Loans:

The total of these loans for both Loan and Trust Corporations has substantially decreased this year from the previous year. The total this year is \$14,382,000 as compared with \$16,096,000 in 1942.

Bonds and Debentures:

Bonds and Debentures held by Loan Corporations total \$41,655,000 and by Trust Companies \$87,239,000, a total for both Loan and Trust Corporations of \$128,894,000, which represents an increase of \$28,228,000 over the previous years total of \$100,666,000.

The investment in Dominion Government bonds has increased \$29,629,000, while Provincial, Municipal and other bonds have decreased \$1,401,000.

The following table shows the trend of Bonds and Debentures of Loan and Trust Corporations for the years 1941 to 1943 inclusive.

	1941	1942	1943
Dom. of Canada	\$41,648,000	\$ 51,989,000	\$ 81,618,000
Provincial	23,187,000	23,134,000	22,526,000
Municipal	12,162,000	11,188,000	11,267,000
Other	17,441,000	14,355,000	13,483,000
Total	94,438,000	100,666,000	128,894,000

In 1942 and 1943 these companies have been able to invest some 40 million dollars in Government Victory Bonds and this has been possible because of the substantial payments being made on mortgages that are not reinvested in new mortgages, while cash payments made on numerous sales of Real Estate have also provided funds for investment. In 1943 there was also a substantial increase in the amount of deposits left with these companies by the public.

Holdings of Dominion of Canada bonds have increased from 10.4% of total assets of Loan and Trust Companies in 1941 to 22% in 1943 and this trend, if continued, is bound to decrease the average interest return on investments and may perhaps compel a reduction in the rates of interest paid on deposits, debentures and guaranteed funds.

Stocks:

The holdings of stocks by Loan Corporations increased \$634,000 in 1943 to a total of \$11,282,000, while Trust Companies' holdings at \$11,383,000 show an increase of \$1,437,000.

Cash:

Cash held by Loan Corporations increased \$1,283,000 to a total of \$9,622,000 in 1943 as compared with a total of \$8,339,000 in 1942 while total cash held by Trust Companies decreased \$146,000 to a total of \$10,146,000 in 1943.

Earnings:

Net profits of Loan Corporations (excluding transfers to and from investment reserves) amounted to \$3,067,700 as compared to \$2,990,000 in 1942. Trust Companies' net profits on the same basis were \$2,658,800 as compared with \$2,284,000.

The net amount transferred to investment reserves that has been eliminated from the above figures is \$856,600 for Loan Corporations and \$418,400 for Trust Companies, which compares with \$888,000 and \$271,000 respectively in 1942.

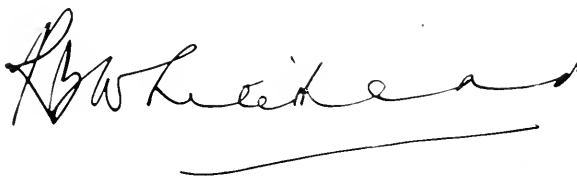
Dividends:

Dividends declared by Loan Corporations in 1943 amounted to \$1,971,000 and by Trust Companies to \$1,623,000 as compared with \$1,986,000 and \$1,632,000 respectively in 1942.

Liquid Position:

The percentage of liquid securities held by Loan and Trust Corporations that accept deposits to the amount of deposits was 96.88% on December 31st, 1943, as compared with 80.41% in 1942, 72.24% in 1941, 69.71% in 1940, 67.35% in 1939.

All of which is respectfully submitted.

A handwritten signature in cursive script, appearing to read "A. W. Leitch". The signature is written in black ink and is positioned above a horizontal line.

Registrar of Loan Corporations.

Toronto, November 15th, 1944.

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NAME OF COMPANY

1. Toronto General Trusts Corporation, 10th March, 1882.
2. Trusts and Guarantee Company, Limited, 19th March, 1897.
3. National Trust Company, Limited, 29th November, 1898.
4. Canada Trust Company, 7th February, 1901.
5. Royal Trust Company, 24th February, 1905.
6. Chartered Trust and Executor Company, 6th April, 1910.
7. Canada Permanent Trust Company, 13th May, 1913.
8. Sterling Trusts Corporation, 20th May, 1914.
9. Capital Trust Corporation, Limited, 22nd September, 1914.
10. London and Western Trusts Company, Limited, 29th June, 1917.
11. Guelph Trust Company, 30th August, 1917.
12. Premier Trust Company, 17th June, 1919.
13. Waterloo Trust and Savings Company, 1st August, 1922.
14. Victoria Trust and Savings Company, 19th December, 1923.
15. Montreal Trust Company, 6th May, 1925.
16. British Mortgage & Trust Corporation of Ontario, 16th September, 1926.
17. Grey and Bruce Trust & Savings Co., 14th October, 1926.
18. Guaranty Trust Company, 16th September, 1927.
19. Northern Trusts Company, 23rd September, 1930.
20. Industrial Mortgage and Trust Company, 9th December, 1930.
21. Brockville Trust and Savings Company, 20th June, 1933.
22. Lambton Trust Company, 13th July, 1938.
23. Crown Trust Company, 30th November, 1938.
24. Eastern Trust Company, 8th February, 1941.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by trustees. (R.S.O. 1937, c. 165, sec. 27, or Acts for which the same was substituted.)

NAME OF CORPORATION

1. Midland Loan and Savings Company, 27th February, 1903.
2. Toronto Mortgage Company, 19th April, 1905.
3. Credit Foncier Franco-Canadien, 28th March, 1929.
4. Real Estate Loan Company of Canada, Limited, 28th March, 1929.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by trustees and with whom trustees may deposit trust funds. (R.S.O. 1937, c. 165, sec. 27, or Acts for which the same was substituted.)

NAME OF CORPORATION

1. Canada Permanent Mortgage Corporation, 20th November, 1907.
2. Guelph and Ontario Investment and Savings Society, 23rd March, 1908.
3. Landed Banking and Loan Company, 23rd March, 1910.
4. The Huron and Erie Mortgage Corporation, 13th May, 1913.
5. Lambton Loan and Investment Company, 28th February, 1914.
6. Ontario Loan and Debenture Company, 20th March, 1914.

List of trust companies approved by Orders-in-Council as trust companies with which a trustee may entrust trust funds for guaranteed investment as set out in The Loan and Trust Corporations Act, in accordance with the provisions of The Trustee Act, 16 Geo. V, c. 40, sec. 27; R.S.O. 1937, c. 165, sec. 26.

1. Toronto General Trusts Corporation, 28th June, 1927.
2. Trusts and Guarantee Company, 28th June, 1927.
3. National Trust Company, Limited, 28th June, 1927.
4. Canada Trust Company, 28th June, 1927.
5. Royal Trust Company, 28th June, 1927.
6. Chartered Trust and Executor Company, 28th June, 1927.
7. Canada Permanent Trust Company, 28th June, 1927.
8. Sterling Trusts Corporation, 28th June, 1927.
9. Capital Trust Corporation, Limited, 28th June, 1927.
10. London and Western Trusts Company, Limited, 28th June, 1927.
11. Guelph Trust Company, 28th June, 1927.
12. Premier Trust Company, 28th June, 1927.
13. Waterloo Trust and Savings Company, 28th June, 1927.
14. Victoria Trust and Savings Company, 28th June, 1927.
15. Montreal Trust Company, 28th June, 1927.
16. Grey and Bruce Trust and Savings Company, 28th June, 1927.
17. Industrial Mortgage and Trust Company, 9th December, 1930.
18. Guaranty Trust Company, 20th May, 1931.
19. British Mortgage and Trust Corporation of Ontario, 22nd December, 1931.
20. Brockville Trust and Savings Company, 27th September, 1932.
21. Eastern Trust Company, 3rd November, 1938.

I. LOAN CORPORATIONS

Corporations Having Permanent Stock Only

DETAILED REPORTS OF THE SEVERAL
CORPORATIONS

CANADA PERMANENT MORTGAGE CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President—F. GORDON OSLER
 Vice-Presidents—E. D. GOODERHAM
CHARLES S. ROBERTSON
 General Manager—CHARLES S. ROBERTSON
 Secretary—WALTER F. WATKINS

DIRECTORS

F. GORDON OSLER	SAMUEL ROGERS, K.C.
F. S. CORRIGAN	CHARLES S. ROBERTSON
LEIGH M. MCCARTHY	T. D'ARCY LEONARD, K.C.
E. D. GOODERHAM	ROY L. WARREN
JOHN R. LAMB	G. HAROLD AIKINS, K.C.

Auditors—KRIS A. MAPP, F.C.A., of Henry Barber, Mapp & Mapp.
 D. McK. McCLELLAND, F.C.A., of Price, Waterhouse & Co.

CAPITAL

Amount of Capital Stock authorized (200,000 shares of \$100.00) each	\$20,000,000 00
Amount subscribed	7,000,000 00
Amount paid in cash	7,000,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

1. Office premises		\$ 3,296,500 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 1,272,509 64	
(b) Held under power of sale, etc.	209,671 17	
		1,482,180 81
3. Amount secured by mortgages on real estate including:		
First mortgages	\$35,562,774 36	
Agreements for sale	6,456,797 57	
Interest due	114,908 47	
Interest accrued	201,713 99	
		42,336,194 39
<i>(See Schedule B)</i>		
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$ 198,447 53	
Interest due	367 09	
		198,814 62
5. Deposit with Trust Company for Investment:		
Principal	\$ 44,248 47	
Accrued interest	1,272 14	
		45,520 61
6. Book value of bonds and debentures:		
(a) Government and Government Guaranteed:		
Dominion	\$ 6,323,650 57	
Interest accrued	39,396 77	
		\$ 6,363,047 34
(b) Provincial and Provincial Guaranteed	\$ 1,649,916 00	
Interest accrued	8,812 97	
		1,658,728 97
(c) Canadian municipalities	\$ 762,718 07	
Interest accrued	5,404 08	
		768,122 15
(d) All other bonds	\$ 169,858 66	
Interest accrued	1,541 04	
		171,399 70
		8,961,298 16
7. Book value of stocks	\$ 2,195,200 98	
Accrued dividends thereon	7,312 00	
		2,202,512 98
8. Cash on hand		123,886 35
9. Cash on deposit with chartered banks in Canada, elsewhere, \$40,817.01	\$3,782,865.49:	3,823,682 50
Total Assets		\$62,470,590 42

CANADA PERMANENT MORTGAGE CORPORATION—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:		
(a) Payable in Canada	\$26,161,488 07	
Interest due and accrued	279,269 58	
	<u>\$26,440,757 65</u>	
(b) Payable elsewhere than in Canada	\$ 5,420,899 58	
Interest due and accrued	25,702 46	
	<u>5,446,602 04</u>	
		\$31,887,359 69
2. Amount of money deposited with the corporation		16,970,801 96
3. Taxes other than taxes on real estate		100,000 00
4. Dividends to shareholders declared and unpaid		140,000 00
5. Other expenses due and accrued		791 13
6. Investment reserves		900,000 00
7. All other liabilities		16,938 74
Total		<u>\$50,015,891 52</u>

To Shareholders

8. Paid-in capital		\$ 7,000,000 00
9. Reserve fund		5,000,000 00
10. Balance of Profit and Loss Account		454,698 90
Total		<u>\$12,454,698 90</u>
Total Liabilities		<u>\$62,470,590 42</u>

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises		\$ 131,946 17
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 2,412,012 11	
(b) Collateral loans	3,861 77	
(c) Bonds and debentures	234,711 96	
(d) Dividends on stocks	103,678 00	
(e) Bank deposits	23,982 48	
		<u>2,778,246 32</u>
3. Profit on sale of securities and real estate		65,728 58
4. Agency fees and commissions earned		26,258 23
5. Net rents from Real Estate held for sale		130,949 99
6. All other revenue for the year		169,873 47
Total		<u>\$ 3,303,002 76</u>

Expenditure

7. Interest incurred during the year on:		
(a) Debentures	\$ 1,106,681 79	
(b) Deposits	283,941 48	
		<u>\$ 1,390,623 27</u>
8. Loss on sale of real estate		152,318 06
9. Amount by which ledger values of assets were written down		259,699 09
10. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 214,890 07	
(b) Provincial	827 50	
(c) Municipal	13,727 16	
(d) British	248 20	
		<u>229,692 93</u>
11. Commission on loans		9,049 05
12. All other expenses incurred:		
(a) Salaries	\$ 367,920 54	
(b) Directors' fees	18,000 00	
(c) Auditors' fees	20,510 00	
(d) Legal fees	4,529 75	
(e) Rents	72,100 00	
(f) Travelling expenses	33,780 30	
(g) Printing and stationery	11,284 86	

CANADA PERMANENT MORTGAGE CORPORATION—Continued

(h) Advertising	\$ 8,135 33
(i) Postage, telegrams, telephones and express	14,967 56
(j) Commission on sale of Debentures	19,749 85
(k) Miscellaneous	89,346 79
13. Net profit transferred to Profit and Loss Account	660,324 98
	601,295 38
Total	<u>\$ 3,303,002 76</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 413,403 52
2. Amount transferred from Revenue Account	601,295 38
Total	<u>\$ 1,014,698 90</u>
3. Dividends to shareholders declared during year	\$ 560,000 00
4. Balance of account at 31st December, 1943	454,698 90
Total	<u>\$ 1,014,698 90</u>

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3.456%; (b) Debentures payable elsewhere, 3.389%; (c) Deposits, 1.707%.
Current rate paid—(a) 2¾% to 3¼%; (b) 3%; (c) 2%.
- Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 5.467%; (b) Collateral Loans, 2.922%; (c) Bonds and debentures, 3.388%; (d) Stocks owned, 4.792%.
- Mortgage Loans written off, \$109,026.23.
- Fidelity Bonds on officers of the Corporation, Fidelity Blanket Bond for \$50,000 on any one person and covering all members of staff.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) February 17th, 1943; (b) April 1st, 1943; (c) 2%.
(a) May 19th, 1943; (b) July 2nd, 1943; (c) 2%.
(a) August 15th, 1943; (b) October 1st, 1943; (c) 2%.
(a) November 17th, 1943; (b) January 3rd, 1944; (c) 2%.
- Date appointed for the Annual Meeting: January 28th, 1944.
Date of last Annual Meeting: January 29th, 1943.
- Amount of contingent liability not shown as direct debts in the foregoing statement (approximately) \$ 25,000 00
- Amount of Mortgage interest permanently capitalized during the year 21,988 11
- Amount of Company's own Debentures and interest, *due* and unpaid.
Principal 146,331 60
Interest 24,302 70

CONSTATING INSTRUMENTS

This corporation was incorporated under Special Act of the Dominion of Canada, 62-63 Victoria (1899), c. 101, under the name of "The Canada Permanent and Western Canada Mortgage Corporation," for the purpose of acquiring the assets and business of the Canada Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold Loan and Savings Company, and The London and Ontario Investment Company, Limited, which several purchases were confirmed by Special Act of Ontario 63 Victoria, 1900, c. 129. The name was changed to the "Canada Permanent Mortgage Corporation" by 3 Edward VII (1903), c. 94 (D), which Act also amended its lending powers. By 3-4 George V (1913), c. 86 (D), further amendments were made to the Incorporating Act.

Of the constituent companies, the Canada Permanent Loan and Savings Company was incorporated by declaration filed under The Building Societies Act. (Cons. Stat U.C., c. 53) in 1855, under the name of the Canada Permanent Building and Savings Society, which name was changed to the Canada Permanent Loan and Savings Company by 37 Victoria (Ontario), 1874, c. 100.

The Western Canada Loan and Savings Company was also incorporated by declaration filed under The Building Societies Act in 1863, under the name of the Western

CANADA PERMANENT MORTGAGE CORPORATION—Continued

Canada Permanent Building and Savings Society, and its name was changed to the Western Canada Loan and Savings Company by 37 Victoria (Ontario), 1874, c. 79.

The Freehold Loan and Savings Company was also incorporated by declaration filed under The Building Societies Act in 1859 under the name of The Freehold Permanent Building and Savings Society; the name being changed to The Freehold Loan and Savings Company by 36 Victoria (Ontario), (1873), c. 104.

The London and Ontario Investment Company was incorporated by the Act of Ontario 39 Victoria, 1876, c. 62.

In 1918 the corporation purchased the assets and business of The Oxford Permanent Loan and Savings Society, which purchase was ratified by Order-in-Council of Ontario, dated July 31, 1918, pursuant to The Loan and Trust Corporations Act.

In 1921, the corporation also purchased the assets and business of The London and Canadian Loan and Agency Company, Limited, which purchase was ratified by Order-in-Council of Ontario, dated September 23rd, 1921, pursuant to The Loan and Trust Corporations Act.

In 1927 the corporation purchased the assets and business of The Royal Loan and Savings Company, which purchase was ratified by Order-in-Council of Ontario, dated March 4th, 1927, pursuant to The Loan and Trust Corporations Act.

In 1927 the corporation purchased the assets and business of The British Columbia Permanent Loan Company, Vancouver, B.C.

In 1927 the corporation also purchased the assets and business of The Canada Landed and National Investment Company, Limited, which purchase was ratified by Order-in-Council of Ontario, dated December 30th, 1927, pursuant to The Loan and Trust Corporations Act.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province		Principal and Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
(a) Farm	(b) Urban					
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario	(a)	217,471 05	cr. 5,752 86	2,534 85	214,253 04	34,879 87
Ontario	(b)	22,142,580 12	cr. 18,302 85	102,658 61	22,226,935 88	947,543 07
Northwestern Ontario (at Manitoba Branch)		(b) 1,308 45		11 15	1,319 60	
Oxford County (Ontario)	(a)	39,094 05	cr. 424 36	538 65	39,208 34	468 33
Oxford County (Ontario)	(b)	113,149 26	3 41	1,109 32	114,261 99	
Brant County (Ontario)	(a)	696 36		5 70	702 06	
Brant County (Ontario)	(b)	172,424 31	cr. 927 74	2,079 23	173,575 80	
Quebec	(b)	5,593,709 34	cr. 18,069 78	28,099 34	5,603,738 90	52,384 79
Manitoba	(a)	2,214,574 99	36,877 67	13,373 78	2,264,826 44	57,187 73
Manitoba	(b)	719,830 28	4,300 92	5,762 43	729,893 63	1,512 00
British Columbia	(a)	203,490 87	cr. 570 03	2,005 81	204,926 65	10,246 25
British Columbia	(b)	2,471,994 46	5,853 40	8,411 71	2,486,259 57	3,204 90
New Brunswick	(a)	25,565 84	11 63	377 42	25,954 89	
New Brunswick	(b)	882,234 37	cr. 3,621 93	5,221 84	883,834 28	
Prince Edward Island	(a)	165,869 40	cr. 123 88	411 85	166,157 37	
Alberta	(a)	1,881,561 85	65,573 42	8,239 20	1,955,374 47	115,974 54
Alberta	(b)	134,761 66	308 97	325 78	135,396 41	
Saskatchewan	(a)	3,733,813 81	54,863 33	9,929 61	3,798,606 75	368,510 95
Saskatchewan	(b)	213,311 62	cr. 102 69	392 50	213,601 43	1,351 07
Nova Scotia	(a)	47,431 02	117 83	138 75	47,687 60	1,316 43
Nova Scotia	(b)	1,052,723 95	cr. 5,105 99	10,086 46	1,057,704 42	
Total	(a)	8,363,699 84	150,696 63	37,143 77	8,551,540 24	588,584 10
Total	(b)	33,663,897 22	cr. 35,788 16	164,570 22	33,792,679 28	1,005,995 83
Grand Total		42,027,597 06	114,908 47	201,713 99	42,344,219 52	1,594,579 93
Less Investment Reserves	(b)	8,025 13			8,025 13	
Net Total		42,019,571 93	114,908 47	201,713 99	42,336,194 39	1,594,579 93

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

To Shareholders

4. Paid-in capital	\$ 2,500,000 00
5. Reserve Fund	2,100,000 00
6. Balance of Profit and Loss Account	215,705 67
Total	<u>\$ 4,815,705 67</u>
Total Liabilities	<u>\$ 5,108,482 86</u>

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises	\$ 4,716 40
2. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 7,258 48
(b) Collateral loans	949 14
(c) Bonds and debentures	42,930 92
(d) Dividends on stocks	205,075 00
(e) Bank deposits and exchange	346 13
	<u>256,559 67</u>
3. Profit on sale of securities	20,053 10
4. All other revenue for the year	16,500 00
5. Net income on real estate held for sale	1,105 07
Total	<u>\$ 298,934 24</u>

Expenditure

6. Amount by which ledger values of assets were written down	\$ 287 31
7. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 15,964 54
(b) Provincial	250 00
(c) Municipal	743 05
(d) Appropriation for taxes payable in 1944	16,500 00
	<u>33,457 59</u>
8. Commission on loans and on sale of real estate	295 14
9. Amount transferred to Investment Reserves	15,000 00
10. All other expenses incurred:	
(a) Salaries	\$ 24,300 44
(b) Directors' fees	6,500 00
(c) Auditors' fees	300 00
(d) Rents	3,625 00
(e) Printing and stationery	222 38
(f) Postage, telegrams, telephones and express	684 79
(g) Miscellaneous	7,969 39
	<u>43,602 00</u>
11. Net profit transferred to Profit and Loss Account	206,292 20
Total	<u>\$ 298,934 24</u>

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 209,413 47
2. Amount transferred from Revenue Account	206,292 20
Total	\$ 415,705 67
3. Dividends to shareholders during year	\$ 200,000 00
4. Balance of account at 31st December, 1943	215,705 67
Total	\$ 415,705 67

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 7.17%; (b) Collateral Loans, 5%; (c) Bonds and debentures, 3.95%; (d) Stocks owned, 5.53%.
2. Loans written off, \$287.31.
3. Fidelity Bonds on officers of the Corporation, \$61,000.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates: December, 1942; January and June, 1943.
January 3rd, 1943, 2%; April 1st, 1943, 2%; July 2nd, 1943, 2%; October 1st, 1943, 2%.
5. Date appointed for the Annual Meeting: January 19th, 1944.
Date of last Annual Meeting, January 20th, 1943.

CONSTATING INSTRUMENTS

1884—Letters Patent (under the Ontario Government Joint Stock Companies' Letters Patent Act) incorporating The Central Canada Loan and Savings Company of Ontario, with a capital of \$2,000,000, in 20,000 shares of \$100 each, dated 7th March, 1884.

1890—Act (of the Legislature of the Province of Ontario), 53 Vic., c. 129; declares capital to be \$5,000,000, in 50,000 shares of \$100 each; confirms the purchase of the assets of the Peterborough Real Estate Investment Company, Limited; authorizes the issue of debenture stock; authorizes agencies in the United Kingdom; defines the limit of borrowing powers.

1893—Supplementary Letters Patent (of the Province of Ontario), dated 8th June, 1893, extending the Company's purchasing and lending powers with regard to bonds, stocks and debentures to the Province of Manitoba.

1896—Act (of the Legislature of the Province of Manitoba), 59 Vic., c. 33, authorizes Company to exercise in the Province of Manitoba, with respect to real and personal property, all the rights, powers and privileges that it possesses in Ontario.

1897—Supplementary Letters Patent (of Ontario), dated 6th May, 1897, amending the original Letters Patent by expunging therefrom powers of Company to buy and sell land.

1898—Act (of the Parliament of the Dominion of Canada), 61 Vic., c. 97.

1899—Act (of the Legislature of the Province of Manitoba) authorizing Dominion Company to exercise in Manitoba all its rights, powers and privileges; defining the powers of the Company and vesting all the assets of the old company in the new company.

1900—Act (of the Legislature of the Province of Ontario), confirming and validating the conveyance and assignment of 1st December, 1898 (see form of the conveyance and assignment in schedule to 61 Vic., c. 97), and transferring and vesting the assets of the Provincial Company in the Dominion Company.

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF
31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province		Principal Outstanding	Charges Outstanding	Totals	Amount of Interest Due and Not Charged
(a) Farm	(b) Urban				
		\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	(a)	.....	.....	.....	.....
Ontario.....	(b)	35,314 93	.....	35,314 93	1,620 68
Manitoba.....	(a)	715 01	.....	715 01	45 18
Manitoba.....	(b)	.....	.....	.....	.....
Alberta.....	(a)	10,068 28	.....	10,068 28	5,597 95
		46,098 22	.....	46,098 22	.....
Agreements for Sale:					
Ontario.....	(a)	.....	.....	.....	.....
Ontario.....	(b)	44,107 62	.....	44,107 62	811 59
Manitoba.....	(a)	10,964 91	.....	10,964 91	1,481 33
Manitoba.....	(b)	.....	.....	.....	.....
		55,072 53	.....	55,072 53	.....
Total (b) urban.....		79,422 55	.....	79,422 55	2,432 27
Total (a) farm.....		21,748 20	.....	21,748 20	7,124 46
Grand Total.....		101,170 75	.....	101,170 75	9,556 73

CREDIT FONCIER FRANCO-CANADIEN

Head Office, Montreal, Quebec

OFFICERS

President—COMTE CAHEN-D'ANVERS Vice-President—HON. C. P. BEAUBIEN
 General Manager—VICOMTE DE ROUMEFORT
 Assistant General Managers—M. PASQUIN; ARMAND CHEVALIER
 General Secretary—ARMAND CHEVALIER

DIRECTORS

COMTE CAHEN-D'ANVERS	J. THEO. LECLERC
HON. C. P. BEAUBIEN	E. DE LA LONGUINIÈRE
P. AMOS	R. MASSON
E. FOURET	HON. E. L. PATENAUDE
H. JAHAN	VICOMTE DE ROUMEFORT
M. STERN	

Censors—J. MIGNOT; PIERRE VINSON; A. SURVEYER (Montreal)

Auditors—J. ARTHUR W. ARCHAMBAULT; MAURICE CHARTRE

CAPITAL

Amount of Capital Stock authorized	French Francs	50,000,000
(100,000 Shares of French Francs 500 each)		
Amount subscribed	French Francs	50,000,000
Amount paid in cash (French Francs 50,000,000) carried as		\$ 9,647,667 19

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

1. Office premises		\$ 354,501 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 3,644,355 94	
(b) Held under power of sale, etc.	176,807 54	
		3,821,163 48
3. Amount secured by mortgages on real estate including:		
First mortgages	\$22,897,991 96	
Agreements for sale	1,359,320 24	
Interest due	247,268 88	
Interest accrued	136,185 65	
		24,640,766 73
<i>(See Schedule B)</i>		
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$ 17,732 00	
Interest accrued	46 28	
		17,778 28
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 5,541,319 89	
Interest accrued	12,867 26	
		\$ 5,554,187 15
(b) Provincial and Provincial Guaranteed	\$ 2,867,705 00	
Interest accrued	30,581 30	
		2,898,286 30
(c) Canadian municipalities, school districts and rural telephone companies	\$ 1,129,883 31	
Interest due	5,985 00	
Interest accrued	10,849 98	
		1,146,718 29
(d) All other bonds	\$ 872,516 77	
Interest accrued	3,952 83	
		876,469 60
6. Cash on hand		10,475,661 34
		16,705 97

CREDIT FONCIER FRANCO-CANADIEN—Continued

7. Cash on deposit with chartered banks in Canada, \$2,159,350.18; elsewhere, \$659,597.82	\$ 2,818,948 00
8. All other assets	189,219 09
Total Assets	<u>\$42,334,743 89</u>

Liabilities*To the Public*

1. Amount of debentures and debenture stock issued and outstanding:		
(a) Payable in Canada	\$ 6,206,040 00	
Interest due and accrued	690,407 16	
	<u>6,896,447 16</u>	
(b) Payable elsewhere than in Canada	\$ 9,081,684 63	
Interest due and accrued	1,542,746 02	
	<u>10,624,430 65</u>	
2. Difference in exchange		\$17,520,877 81
3. Suspense profit account		4,278,617 09
4. Taxes other than taxes on real estate—Income Tax provisions		1,621,974 91
5. Dividends to shareholders declared and unpaid, including Founders' shares		278,472 58
6. Salaries, rents and other expenses due and accrued		760,578 19
7. Investment reserves		14,019 66
8. All other liabilities		4,458,377 14
		<u>263,414 59</u>
Total		<u>\$29,196,331 97</u>

To Shareholders

9. Paid-in capital—French Francs—50,000,000—carried at	\$ 9,647,667 19
10. Reserve fund (Article 109 of the Charter)	1,857,669 87
11. General Contingency Reserve—Provident Fund (Article 109 of the Charter)	900,000 00
12. Balance of Profit and Loss Account	733,074 86
Total	<u>\$13,138,411 92</u>
Total Liabilities	<u>\$42,334,743 89</u>

REVENUE ACCOUNT**Income**

1. Interest and Dividends earned:		
(a) Mortgages and agreements for sale	\$ 1,520,439 12	
(b) Collateral loans	647 32	
(c) Bonds and debentures	220,910 34	
(d) Bank deposits	21,732 01	
	<u>1,763,728 79</u>	
2. Profit on sale of securities and real estate		111,479 22
3. All other revenue for the year		1,850 00
4. Net rents from real estate held for sale		380,704 56
Total		<u>\$ 2,257,762 57</u>

Expenditure

5. Interest incurred during the year on:		
Debentures and debenture stock		\$ 563,754 76
6. Difference in exchange (on interest on debentures)		98,215 35
7. Loss on redemption of our debentures		985 00
8. License fees and taxes other than taxes on real estate:		
(a) Dominion—Suspense re Income Tax	\$ 250,000 00	
(b) Provincial	733 53	
(c) Municipal	3,216 76	
	<u>253,950 29</u>	
9. Commission on loans		6,812 47
10. Amount transferred to Investment Reserves		300,000 00

CREDIT FONCIER FRANCO-CANADIEN—Continued

11. Amount transferred to difference in exchange		\$ 250,000 00
12. All other expenses incurred:		
(a) Salaries and pensions	\$ 240,486 04	
(b) Directors' fees	2,310 00	
(c) Auditors' and Censor's fees	12,500 00	
(d) Legal fees	10,903 46	
(e) Rents	4,800 00	
(f) Travelling expenses and inspections	18,422 77	
(g) Printing and stationery	10,771 39	
(h) Advertising	3,784 79	
(i) Postage, telegrams, telephones and express	8,027 13	
(j) Maintenance of office premises (including taxes)	9,271 76	
(k) Miscellaneous	49,200 65	
		370,477 99
13. Net profit transferred to Profit and Loss Account		413,566 71
Total		<u>\$ 2,257,762 57</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 719,698 69
2. Amount transferred from Revenue Account	413,566 71
Total	<u>\$ 1,133,265 40</u>
3. Dividends to shareholders declared during year	\$ 341,887 50
4. Distribution to Directors	18,993 75
5. Distribution to Founders	18,993 75
6. Amount transferred to Reserve Fund	20,315 54
7. Balance of account at 31st December, 1943	733,074 86
Total	<u>\$ 1,133,265 40</u>

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 4.5974%; (b) Debentures payable elsewhere, 4.4492%.
Current rate paid—(a) Debentures payable in Canada, 3½%, 4% and 5%; (b) Debentures payable elsewhere, 3.99% and 4.52%.
- Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 5.9386%; (b) Collateral Loans, 3.1896%; (c) Bonds and debentures, 3.1210%.
- Loans written off, \$286,640.62.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) 17th May, 1943; (b) 1st June, 1943; (c) 3.5435%.
- Date appointed for the Annual Meeting—15th May, 1944.
Date of last Annual Meeting—17th May, 1943.
- Special General Meeting held during year—9th November, 1943.
- Amount of interest permanently capitalized during the year \$ 4,293 18
- Amount of Company's own Debentures and interest thereon, *due* and unpaid \$ 2,995,452 12

CONSTATING INSTRUMENTS

43-44 Vic., c. 60, Province of Quebec: An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company; see Act of Quebec (1884), 47 Vic., c. 5, *infra*.

44 Vic., c. 58, Dominion of Canada, Section 13, defines the Company's borrowing powers (See also 62-63 Vic., c. 41 (D), s. 20).

44 Vic., c. 51, Province of Ontario, empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

45 Vic., c. 84, Province of Quebec, amends 43-44 Vic., c. 60 (Q).

CREDIT FONCIER FRANCO-CANADIEN—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding		Charges Outstanding		Interest Due and Unpaid		Interest Accrued		Totals		Interest due and unpaid Dec. 31st, 1943 debited to Provision for losses on loans	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.
Quebec.....(a)	138,185	51	1,859	29	8,989	86	732	29	149,766	95	42,536	37
Quebec.....(b)	13,265,084	02	56,560	14	89,826	70	71,225	49	13,482,696	35	9,135	75
Ontario.....(a)	19,970	13			484	85	200	79	20,655	77		
Ontario.....(b)	1,828,563	13	15,739	97	17,925	35	8,326	59	1,870,555	04	392	36
Manitoba.....(a)	66,695	40	774	13	129	26	196	88	67,795	67		
Manitoba.....(b)	2,617,153	41	27,041	00	18,036	68	13,612	37	2,675,843	46	2,683	42
British Columbia (a)	4,611	18					22	17	4,633	35		
“ “ (b)	2,320,039	89	67,023	32	20,468	88	12,177	61	2,419,709	70	223,916	53
Alberta.....(a)	1,548,197	62	83,297	73	225,505	03	4,668	96	1,861,669	34		
Alberta.....(b)	454,916	18	27,494	67	36,015	03	2,340	75	520,766	63	390,028	43
Saskatchewan (a)	3,162,505	78	75,391	24	489,687	38	20,029	20	3,747,613	60		
Saskatchewan (b)	500,464	29	49,098	78	8,892	72	2,652	55	561,108	34		
Total (a)....	4,940,165	62	161,322	39	724,796	38	25,850	29	5,852,134	68		
Total (b)....	20,986,220	92	242,957	83	191,165	36	110,335	36	21,530,679	52		
Grand Total....	25,926,386	54	404,280	27	915,961	74	136,185	65	27,382,814	20	668,692	86

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY**Head Office, Guelph, Ontario****OFFICERS**President—**J. R. HOWITT, K.C.**First Vice-President—**J. JAMES SHAW** Second Vice-President—**JOHN R. PHIN**
Manager and Secretary-Treasurer—**H. L. BENALICK****DIRECTORS****J. R. HOWITT, K.C.**
J. JAMES SHAW
JOHN R. PHIN
J. M. PURCELL**JOHN ARMSTRONG**
G. ALEX FORBES
H. O. HOWITT, M.D.
R. FORBES AULDAuditors—**J. F. SCULLY, C.A.; N. J. WHITE, C.A.****CAPITAL**

Amount of Capital Stock authorized (20,000 shares of \$50.00 each)	\$ 1,000,000 00
Amount subscribed	965,200 00
Amount paid in cash	965,200 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943**Assets**

1. Office premises		\$ 30,000 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 97,229 48	
(b) Held under power of sale, etc.	1,481 10	
		98,710 58
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 3,521,794 43	
Agreements for sale	247,272 67	
Interest due	16,089 78	
Interest accrued	31,098 55	
		3,816,255 43
<i>(See Schedule B)</i>		
4. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$3,600.00 of the Company's own stock upon which \$3,600.00 has been paid.)		
Principal	\$ 14,161 53	
Interest due	73 10	
Interest accrued	318 87	
		14,553 50
5. Book value of bonds, debentures and debenture stocks:		
(a) Dominion Government	\$ 871,793 65	
Interest accrued	5,777 98	
	\$ 877,571 63	
(b) Provincial	\$ 149,837 71	
Interest accrued	2,507 24	
	152,344 95	
(c) Canadian municipalities	\$ 29,958 33	
Interest due	179 91	
Interest accrued	497 24	
	30,635 48	
(d) All other bonds	\$ 31,933 13	
Interest accrued	1,193 04	
	33,126 17	
		1,093,678 23
6. Book value of stocks	\$ 258,000 00	
Accrued dividends thereon	6,450 00	
		264,450 00
7. Cash on hand		33,391 82
8. Cash on deposit with chartered banks in Canada, \$172,721.18; elsewhere, \$4.40		172,725 58
9. All other assets		4,150 99
Total Assets		\$ 5,527,916 13

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:		
Payable in Canada	\$ 2,439,928 38	
Interest due and accrued	38,540 13	
		\$ 2,478,468 51
2. Amount of money deposited with the corporation including interest accrued thereon to December 31, 1943		1,474,779 78
3. Taxes other than taxes on real estate—reserved for Government taxes		26,385 28
4. Dividends to shareholders declared and unpaid		24,130 00
5. All other liabilities		8,787 41
Total		<u>\$ 4,012,550 98</u>

To Shareholders

6. Paid-in capital	\$ 965,200 00
7. Reserve fund	519,435 00
8. Balance at credit of Profit and Loss Account	30,730 15
Total	<u>\$ 1,515,365 15</u>
Total Liabilities	<u>\$ 5,527,916 13</u>

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises	\$ 7,009 74
2. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 207,832 81
(b) Collateral Loans	800 37
(c) Bonds and debentures	41,046 07
(d) Dividends on stocks	12,900 00
	<u>262,579 25</u>
3. Profit on sale of securities	796 35
4. All other revenue for the year	1,429 63
Total	<u>\$ 271,814 97</u>

Expenditure

5. Interest incurred during the year on:	
(a) Debentures	\$ 82,579 51
(b) Deposits	25,535 15
(c) Other borrowed money	980 88
	<u>\$ 109,095 54</u>
6. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 21,338 89
(b) Provincial, Registration fees, etc.	275 50
(c) Municipal	671 39
(d) Amount set aside to pay Government Taxes	10,000 00
	<u>32,285 78</u>
7. Commission on loans and debentures	3,716 14
8. Amount transferred to Investment Reserves	37,000 00
9. All other expenses incurred:	
(a) Salaries	\$ 23,430 62
(b) Directors' fees	3,658 80
(c) Auditors' fees	1,400 00

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

(d) Legal fees	\$	108 80	
(e) Travelling expenses and commission on collections		3,459 64	
(f) Printing and stationery		2,331 07	
(g) Advertising		889 39	
(h) Postage, telegrams, telephones and express		1,303 15	
(i) Maintenance of office premises		1,381 14	
(j) Miscellaneous		3,102 92	
			\$ 41,065 53
10. Net profit transferred to Profit and Loss Account			48,651 98
Total			<u>\$ 271,814 97</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	30,338 17	
2. Amount transferred from Revenue Account		48,651 98	
Total	\$	78,990 15	
3. Dividends to shareholders declared during year	\$	48,260 00	
4. Balance at credit of account at 31st December, 1943		30,730 15	
Total	\$	<u>78,990 15</u>	

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3.438%; (b) Deposits, 1.796%.
Current rate paid—(a) Debentures payable in Canada, 3¼% for 3 or 4 years, 3½% per 5 years; (b) Deposits, 2% per annum.
- Average rate of interest per annum earned by the Corporation during the year on:
 - Mortgages and agreements for sale of realty, 5.311%.
 - Collateral Loans, 6.102%.
 - Bonds and debentures, 4.0815%.
 - Stocks owned, 5%.
- Loans written off, \$8,449.44.
- Fidelity Bonds on officers of the Corporation, \$53,000.00.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - June 9th, 1943; (b) July 2nd, 1943; (c) 2½%.
 - December 8th, 1943; (b) January 3rd, 1944; 2½%.
- Date appointed for the Annual Meeting—February 23rd, 1944.
Date of last Annual Meeting—February 24th, 1943.
- Amount of interest permanently capitalized during the year .. \$ 801 36
- Amount of Company's own Debentures and interest thereon, due and unpaid:

Principal	\$	19,267 73	
Interest		128 37	
			\$ 19,396 10

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act (Consol. Statutes U.C., chapter 53), by declaration filed with the Clerk of the Peace for the County of Wellington, January 19th, 1876.

The lending and the borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, c. 257.

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF
31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) farm (b) urban	Principal Out- standing		Charges Out- standing		Interest Due and Unpaid		Interest Accrued		Totals		Amount of Interest Due and Not Charged
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Ontario.....(a)	74,423	19	17	50	202	26	1,448	07	76,091	02	Not calculated
Ontario.....(b)	3,522,723	17	1,249	51	1,914	42	29,650	48	3,555,537	58	
Manitoba.....(a)	9,276	79	1,262	95	283	59			10,823	33	
Manitoba.....(b)											
Saskatchewan.....(a)	238,084	28	4,440	27	6,565	95			249,090	50	
Saskatchewan.....(b)	37,015	29			1,908	59			38,923	88	
Alberta.....(a)	160,021	75	4,552	40	5,214	97			169,789	12	
Alberta.....(b)											
Total.....(a)	481,806	01	10,273	12	12,266	77	1,448	07	505,793	97	
Total.....(b)	3,559,738	46	1,249	51	3,823	01	29,650	48	3,594,461	46	
Grand Total	4,041,544	47	11,522	63	16,089	78	31,098	55	4,100,255	43	

THE HURON AND ERIE MORTGAGE CORPORATION

Head Office, London, Ontario

OFFICERS

Chairman of the Board—COL. IBBOTSON LEONARD, D.S.O.
 President—M. AYLSWORTH Vice-President—R. H. CRONYN
 General Manager—M. AYLSWORTH. Secretary—D. McEACHERN. Treasurer—C. J. CLARKE.

DIRECTORS

M. AYLSWORTH	F. P. DAWSON, K.C.
COL. IBBOTSON LEONARD, D.S.O.	J. W. HOBBS
R. H. CRONYN	J. E. McCONNELL
C. J. CLARKE	J. J. McHALE

E. A. WILSON

Auditors—HENRY BARBER, MAPP & MAPP, C.A.; GEORGE S. JEWELL, C.A.

CAPITAL

Amount of Capital Stock authorized (100,000 shares of \$100.00 each)		\$10,000,000 00
Amount subscribed		9,000,000 00
Amount paid in cash:		
On \$4,000,000.00 stock fully called	\$ 4,000,000 00	
On \$5,000,000.00 stock 20% called	1,000,000 00	
		5,000,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

1. Office premises		\$ 1,845,000 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 1,351,742 21	
(b) Held under power of sale, etc.	42,787 21	
		1,394,529 42
3. Amount secured by mortgages on real estate including:		
First mortgages	\$21,045,700 17	
Agreements for sale	4,999,222 08	
Interest accrued	826,427 68	
		26,871,349 93

(See Schedule B)

4. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 8,241,151 06	
Interest accrued	48,625 65	
		\$ 8,289,776 71
(b) Provincial and Provincial Guaranteed	\$ 1,322,601 23	
Interest accrued	9,799 61	
		1,332,400 84
(c) Canadian municipalities, school districts and rural telephone companies	388,503 35	
(d) All other bonds	\$ 516,229 09	
Interest accrued	4,248 22	
		520,477 31
		10,531,158 21
5. Book value of stocks		1,705,511 17
6. Cash on hand		98,842 69
7. Cash on deposit with chartered banks in Canada, \$968,121.90; elsewhere, \$23,025.21		991,147 11
8. Unrealized assets of the People's Loan and Savings Corporation		558,676 68
		558,676 68
Total Assets		\$43,996,215 21

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	\$24,157,880	02	
Interest due and accrued	250,410	73	
			\$24,408,290 75
(b) Payable elsewhere than in Canada	176,329	06	
Interest due and accrued	1,026	37	
			177,355 43
			\$24,585,646 18
2. Amount of money deposited with the corporation	\$12,340,542	51	
Interest accrued thereon	19,692	27	
			12,360,234 78
3. Taxes other than taxes on real estate			203,000 00
4. Dividends to shareholders declared and unpaid			50,000 00
5. Provision for Officers' Pension Fund			12,033 00
Total			\$37,210,913 96

To Shareholders

6. Paid-in capital			\$ 5,000,000 00
7. Reserve fund			1,500,000 00
8. Balance of Profit and Loss Account			285,301 25
Total			\$ 6,785,301 25
Total Liabilities			\$43,996,215 21

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises			\$ 86,051 73
2. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$ 1,585,929	59	
(b) Collateral loans	2,160	05	
(c) Bonds and debentures	300,143	57	
(d) Dividends on stocks	73,527	54	
(e) Bank deposits	882	14	
			1,962,642 89
3. Profit on sale of securities and real estate			11,153 40
4. Income from real estate on hand			130,318 80
5. Agency fees and commissions earned			10,433 98
6. All other revenue for the year			33,031 49
7. Revenue re People's Loan and Savings Corporation			30,178 18
Total			\$ 2,263,810 47

Expenditure

8. Interest incurred during the year on:			
(a) Debentures and debenture stock	\$ 840,746	23	
(b) Deposits	196,709	07	
(c) Other borrowed money	6,753	95	
			\$ 1,044,209 25
9. Amount by which ledger values of assets were written down			55,000 00
10. License fees and taxes other than taxes on real estate:			
(a) Dominion	\$ 110,945	72	
(b) Provincial	913	34	
(c) Municipal	12,200	93	
			124,059 99
11. Commission on loans and on sale of real estate			2,287 50
12. Amount transferred to Investment Reserves			303,350 00
13. All other expenses incurred:			
(a) Salaries	\$ 273,813	23	
(b) Directors' fees	11,177	13	
(c) Auditors' fees	11,762.29		

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

(d) Legal fees	\$ 2,313	59
(e) Rents	76,037	00
(f) Travelling expenses	2,891	69
(g) Printing and stationery	7,740	31
(h) Advertising	8,475	25
(i) Postage, telegrams and telephones	11,468	20
(j) Commission on sale of Debentures	15,026	60
(k) Miscellaneous	68,755	83
14. Net profit transferred to Profit and Loss Account	\$ 489,461	12
	245,442	61
Total	\$ 2,263,810	47

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 239,858	64
2. Amount transferred from Revenue Account	245,442	61
Total	\$ 485,301	25
3. Dividends to shareholders declared during year	\$ 200,000	00
4. Balance of account at 31st December, 1943	285,301	25
Total	\$ 485,301	25

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debenture payable in Canada, 3.4361%; (b) Debentures payable elsewhere, 3.5222%; (c) Debenture stock, 4%; (d) Deposits, 1.6968%.
Current rate paid— (a) Debentures payable in Canada, 1 and 2 years, 2¾%; 3 and 4 years, 3%; 5 to 10 years, 3¼%; (b) Deposits, 2%.
- Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 5.8291%.
(b) Bonds and debentures, 3.397%.
(c) Stocks owned, 3.9733%.
- Loans written off, \$280,607.38.
- Fidelity Bonds on officers of the Corporation covers entire staff up to \$100,000— in case of default of any individual member.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) February 23rd, 1943; (b) April 1st, 1943; (c) 1%.
(a) May 18th, 1943; (b) July 2nd, 1943; (c) 1%.
(a) August 30th, 1943; (b) October 1st, 1943; (c) 1%.
(a) November 16th, 1943; (b) January 3rd, 1944; (c) 1%.
- Date appointed for the Annual Meeting—February 9th, 1944.
Date of last Annual Meeting—February 10th, 1943.
- Amount of interest permanently capitalized during the year \$ 11,770 68
- Amount of Company's own Debentures and interest thereon, *due* and unpaid \$ 124,541 55

CONSTATING INSTRUMENTS

March 15th, 1864, Declaration made and filed (March 18th, 1864) in pursuance of Chapter 53, Consolidated Statutes of Upper Canada, 1859, incorporating The Huron & Erie Savings & Loan Society under the said Act.

1865, 28 Victoria, Chapter 41, An Act of the Legislative Council and Assembly of Canada whereby the London Permanent Building & Savings Society was amalgamated with and merged in The Huron & Erie Savings & Loan Society.

1866, 29-30 Victoria, Chapter 132, An Act of the Legislative Council and Assembly of Canada whereby the Western Counties Permanent Building & Savings Society was amalgamated with and merged in The Huron & Erie Savings & Loan Society.

1875, 39 Victoria, Chapter 95, An Act changing the name of The Huron & Erie Savings & Loan Society to The Huron & Erie Loan & Savings Company.

1875, September 2nd, Declaration filed in pursuance of Chapter 53, Consolidated Statutes of Canada, 1859, whereby the Canadian Savings & Loan Company of London, Canada, was incorporated under the said Act.

1896, 59 Victoria, Chapter 49, Canada, An Act for defining the borrowing powers of the Company and for consolidating legislation in relation thereto.

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

1899, 62-63 Victoria, Chapter 115, Canada, An Act regulating the amount of the Company's liabilities to the public and as to the types of security in which it may invest.

1905, 4-5 Edward VII, Chapter 105, Canada, An Act dealing with the Company's liabilities to the public, limiting the amount from time to time to be held on deposit, and as to extent of borrowing power.

1905, December 29th, An Order of the Lieutenant-Governor in Council, assenting to an agreement whereby the assets of The Canadian Savings & Loan Company were vested in The Huron & Erie Loan & Savings Company.

1906, 6 Edward VII, Chapter 110, Canada, An Act whereby The Canadian Savings & Loan Company of London, Canada, was amalgamated with and merged in The Huron & Erie Loan & Savings Company.

1906, 6 Edward VII, Chapter 130, Ontario, An Act of the Province of Ontario similar to the one above described and for the same purpose.

1913, 3-4 Geo. V, Chapter 134, Canada, An Act permitting the Company to increase the amount of its liabilities to the public.

1915, 5 Geo. V, Chapter 74, Canada, An Act changing the name of The Huron & Erie Loan & Savings Company to The Huron & Erie Mortgage Corporation, authorizing the increase of the Company's capital stock, the establishment of a pension fund, etc.

1915, 5 Geo. V, Chapter 86, Ontario, An Act for the same purpose as the Dominion Act last above recited.

1922, August 29th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement whereby the assets of the Dominion Savings & Investment Society were vested in The Huron & Erie Mortgage Corporation.

1926, October 13th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement whereby the assets of The Hamilton Provident & Loan Corporation were vested in The Huron & Erie Mortgage Corporation.

1927, May 31st, An Order of the Lieutenant-Governor of the Province of Ontario in Council assenting to an agreement whereby the assets of The Southern Loan & Savings Company were vested in The Huron & Erie Mortgage Corporation.

1929, August 29th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement respecting the sale of the assets of The London Loan & Savings Company to The Huron & Erie Mortgage Corporation.

1931, January 17th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement, dated November 18th, 1930, whereby the assets of The Peoples Loan & Savings Corporation were vested in The Huron & Erie Mortgage Corporation.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding		Charges Outstanding		Interest Due and Unpaid		Interest Accrued		Totals		Amount of Interest Due and Not Charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....(a)	1,576,343	42	10,532	12	11,731	53	43,927	03	1,642,534	10	17,305	59
Ontario.....(b)	9,296,753	28	376,060	14	97,210	11	119,062	69	9,889,086	22	287,189	63
Manitoba.....(a)	1,469,275	52	58,558	72	21,352	98	30,860	22	1,580,047	44	47,890	00
Manitoba.....(b)	252,358	91	9,252	73			6,306	45	267,918	09		
Saskatchewan(a)	9,158,528	76	527,011	76	398,715	71	518,141	88	10,602,398	11	542,495	00
Saskatchewan(b)	115,193	60	8,141	46	247	19	2,274	33	125,856	58	86	00
Alberta.....(a)	2,289,051	50	185,983	75	392,191	57	89,813	25	2,957,040	07	235,002	87
Alberta.....(b)	66,507	02	10,523	16	3,922	53	1,368	50	82,321	21	410	00
British Columbia (b)	939,574	63	9,648	67	597	00	14,673	33	964,493	63		
Total (a)...	14,493,199	20	782,086	35	823,991	79	682,742	38	16,782,019	72	842,693	46
Total (b)...	10,670,387	44	413,626	16	101,976	83	143,685	30	11,329,675	73	287,685	63
Grand Total....	25,163,586	64	1,195,712	51	925,968	62	826,427	68	28,111,695	45	1,130,379	90

THE LAMBTON LOAN AND INVESTMENT COMPANY

Head Office, Sarnia, Ontario

OFFICERS

President—COL. ROBERT MACKENZIE
 Manager—G. C. NORSWORTHY

Vice-President—C. H. BELTON
 Secretary-Treasurer—S. A. HYDE

DIRECTORS

COL. ROBERT MACKENZIE
 C. H. BELTON
 A. J. JOHNSTON
 HOWARD FRALEIGH

W. H. KENNY
 WM. GUTHRIE
 HARRY WILSON
 A. G. MINIELLY

Auditors—

W. D. GLENDINNING, F.C.A.; W. F. MACLENNAN, C.A., of Glendinning, Gray & Roberts.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$50.00 each)	\$ 1,000,000 00
Amount subscribed	789,750 00
Amount paid in cash	789,750 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

1. Office premises		\$ 16,560 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 78,394 01	
(b) Held under power of sale, etc.	23,487 06	
	101,881 07	
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 1,929,503 74	
Agreements for sale	619,887 07	
Interest due	12,731 96	
	2,562,122 77	

(See Schedule B)

4. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$38,150.00 of the Company's own stock upon which \$38,150.00 has been paid.)		
Principal	\$ 59,116 44	
Interest due	432 32	
Interest accrued	445 00	
	59,993 76	
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 521,787 60	
Interest accrued	2,759 33	
	524,546 93	
(b) Provincial and Provincial Guaranteed	\$ 216,853 50	
Interest accrued	611 00	
	217,464 50	
(c) Canadian municipalities, school districts and rural telephone companies	\$ 105,120 81	
Interest accrued	248 00	
	105,368 81	
(d) All other bonds	\$ 148,114 88	
Interest accrued	1,942 00	
	150,056 88	
6. Book value of stocks		997,437 12
7. Cash on hand		671,505 82
		49,021 83

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

8. Cash on deposit with chartered banks in Canada	\$ 146,368 53
9. All other assets	12,954 36
Total Assets	\$ 4,617,845 26

Liabilities*To the Public*

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	\$ 1,722,496 72	
Interest due and accrued	21,582 97	
		\$ 1,744,079 69
2. Amount of money deposited with the corporation	\$ 1,229,502 39	
Interest accrued thereon	6,331 00	
		1,235,833 39
3. Taxes other than taxes on real estate		27,944 26
4. Dividends to shareholders declared and unpaid		23,692 50
5. All other liabilities		3,958 40
Total		\$ 3,035,508 24

To Shareholders

6. Paid-in capital	\$ 789,750 00
7. Reserve fund	700,000 00
8. Balance of Profit and Loss Account	92,587 02
Total	\$ 1,582,337 02
Total Liabilities	\$ 4,617,845 26

REVENUE ACCOUNT**Income**

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 166,716 70	
(b) Collateral loans	4,415 10	
(c) Bonds and debentures	25,975 52	
(d) Dividends on stocks	22,230 04	
(e) Bank deposits	127 75	
		\$ 219,465 11
2. Profit on sale of securities and real estate		2,333 67
3. Agency fees and commissions earned		1,922 30
4. All other revenue for the year		2,006 24
5. Amount transferred from Investment Reserves		60,181 85
Total		\$ 285,909 17

Expenditure

6. Interest incurred during the year on:		
(a) Debentures and debenture stock	\$ 61,421 89	
(b) Deposits	24,009 54	
(c) Other borrowed money	446 19	
		\$ 85,877 62
7. Amount by which ledger values were written down		49,181 85
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 43,500 00	
(b) Municipal	193 68	
		43,693 68
9. Commission on loans and on sale of real estate		1,045 00
10. Amount transferred to Investment Reserves		1,000 00
11. All other expenses incurred:		
(a) Salaries	\$ 23,727 06	
(b) Directors' fees and salary	3,525 00	

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

(c) Auditors' fees	\$ 2,117 25	
(d) Legal fees	299 45	
(e) Registration fees	376 66	
(f) Travelling expenses	2,230 84	
(g) Printing and stationery	1,641 51	
(h) Advertising	1,141 72	
(i) Postage, telegrams, telephones and express	707 01	
(j) Commission on sale of Debentures	422 56	
(k) Maintenance of office premises	762 42	
(l) Miscellaneous	5,715 61	
	<hr/>	
Less share Lambton Trust Company	\$ 42,667 09	
	2,450 00	
	<hr/>	
12. Net profit transferred to Profit and Loss Account		40,217 09
		64,893 93
Total		<hr/> <u>\$ 285,909 17</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 67,180 59
2. Amount transferred from Revenue Account	64,893 93
Total	<hr/> <u>\$ 132,074 52</u>
3. Dividends to shareholders declared during year	\$ 39,487 50
4. Balance of account at 31st December, 1943	92,587 02
Total	<hr/> <u>\$ 132,074 52</u>

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
Average rate for year—Debentures payable in Canada, 3.67%; (b) Deposits, 2.10%.
Current rate paid—Debentures payable in Canada, 3¼%, 3½%, 3¾% and 4%; (b) Deposits, 2½%.
2. Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 6.26%.
(b) Collateral Loans, 5.36%.
(c) Bonds and debentures, 3.03%.
(d) Stocks owned, 3.88%.
3. Loans written off, \$922.62.
4. Fidelity Bonds on officers of the Corporation, \$20,000.00 on each member of staff.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) November 16th, 1942; (b) January 2nd, 1943; (c) 2% plus 1%.
(a) May 17th, 1943; (b) July 2nd, 1943; (c) 2%.
6. Date appointed for the Annual Meeting—February 9, 1944.
Date of last Annual Meeting—January 27th, 1943.
7. Amount of interest permanently capitalized during the year \$ 482 45
8. Amount of Company's own debentures and interest thereon. *due* and unpaid 23,790 43

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, 9 Vict., c. 90 (Province of Canada), by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The society was reorganized as "The Lambton Permanent Building and Investment Society" under the said Act and other Acts, all of which became consolidated as Chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19th June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th June, 1880, to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, c. 257.

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF
31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Out- standing	Charges Out- standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario..... (b)	1,316,745 02	4,316 68	4,014 67	.....	1,316,745 02	5,325 88
State of Colorado.....	4,900 00	.....	56 51	.....	4,956 51	1,233 37
Ontario..... (a)	1,277,685 24	2,400 81	8,660 78	.....	1,288,746 83	14,133 30
Grand Total.....	2,599,330 26	6,717 49	12,731 96	.....	2,610,448 36	20,692 55

THE LANDED BANKING AND LOAN COMPANY

Head Office, Hamilton, Ontario

OFFICERS

President—W. DOUGLAS WILSON

Manager—H. M. PATTERSON

Vice-President—ALAN V. YOUNG

DIRECTORS

WALTER S. BURRILL
J. PERCIVAL BELL
H. M. PATTERSONJ. M. PIGOTT
W. D. WILSON
ALAN V. YOUNG

Auditors—RALPH E. YOUNG, F.C.A.; G. E. F. SMITH, F.C.A.

CAPITAL

Amount of Capital Stock authorized (10,500 shares of \$100.00 each)	\$ 1,050,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

1. Office premises		\$ 84,000 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 167,026 46	
(b) Held under power of sale, etc.	77,189 91	
		244,216 37
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 1,174,812 59	
Agreements for sale	474,819 14	
Interest accrued	1,705 49	
		1,651,337 22
<i>(See Schedule B)</i>		
4. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$2,300.00 of the Company's own stock upon which \$2,300.00 has been paid.)		
Principal	\$ 4,309 00	
Interest due	69 47	
Interest accrued	28 69	
		4,407 16
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 568,137 76	
Interest accrued	4,172 73	
		\$ 572,310 49
(b) Provincial and Provincial Guaranteed	\$ 49,850 00	
Interest accrued	65 75	
		49,915 75
(c) Canadian municipalities, school districts and rural telephone companies	\$ 37,691 07	
Interest accrued	323 10	
		38,014 17
		660,240 41
6. Book value of stocks	\$ 153,420 79	
Accrued dividends thereon	756 50	
		154,177 29
7. Cash on hand		1,666 35
8. Cash on deposit with chartered banks in Canada		213,476 10
Total Assets		<u>\$ 3,013,520 90</u>

THE LANDED BANKING AND LOAN COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	\$	433,002 59	
Interest due and accrued		5,541 80	
		<u> </u>	\$ 438,544 39
(b) Payable elsewhere than in			
Canada	\$	7,178 33	
Interest due and accrued		36 87	
		<u> </u>	7,215 20
			<u>\$ 445,759 59</u>
2. Amount of money deposited with the corporation			851,401 56
3. Taxes other than taxes on real estate			21,091 64
4. Dividends to shareholders declared and unpaid			10,000 00
5. Salaries, rents and other expenses due and accrued			791 72
6. Investment reserves			50,000 00
			<u> </u>
Total			<u>\$ 1,379,044 51</u>

To Shareholders

7. Paid-in capital			\$ 1,000,000 00
8. Reserve fund			600,000 00
9. Balance of Profit and Loss Account			34,476 39
			<u> </u>
Total			<u>\$ 1,634,476 39</u>
			<u> </u>
Total Liabilities			<u>\$ 3,013,520 90</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	107,294 34	
(b) Collateral loans		211 64	
(c) Bonds and debentures		20,721 95	
(d) Dividends on stocks		6,703 33	
		<u> </u>	\$ 134,931 26
2. Profit on sale of securities and real estate			150 00
3. Agency fees and commissions earned			687 87
4. All other revenue for the year			1,006 66
			<u> </u>
Total			<u>\$ 136,775 79</u>

Expenditure

5. Interest incurred during the year on:			
(a) Debentures and debenture stock	\$	15,365 69	
(b) Deposits		14,593 13	
(c) Other borrowed money		4 65	
		<u> </u>	\$ 29,963 47
6. License fees and taxes other than taxes on real estate:			
(a) Dominion	\$	17,000 00	
(b) Provincial		190 00	
(c) Municipal		1,548 38	
		<u> </u>	18,738 38
7. Amount transferred to Investment Reserves			8,803 14

THE LANDED BANKING AND LOAN COMPANY—Continued

8. All other expenses incurred:		
(a) Salaries	\$	22,418 75
(b) Directors' fees		3,200 00
(c) Auditors' fees		1,170 00
(d) Legal fees		53 33
(e) Rents		480 00
(f) Travelling expenses		3,640 13
(g) Printing and stationery		517 38
(h) Advertising		118 05
(i) Postage, telegrams telephones and express		641 74
(j) Commission on sale of Debentures		164 94
(k) Maintenance of office premises		6,193 60
(l) Miscellaneous		1,136 90
	\$	39,734 82
9. Net profit transferred to Profit and Loss Account		39,535 98
Total	\$	<u>136,775 79</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	34,940 41
2. Amount transferred from Revenue Account		39,535 98
Total	\$	<u>74,476 39</u>
3. Dividends to shareholders declared during year	\$	40,000 00
4. Balance of account at 31st December, 1943		34,476 39
Total	\$	<u>74,476 39</u>

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3.460%; (b) Debentures payable elsewhere, 3.750%; (c) Deposits, 1.797%.
Current rate paid—(a) Debentures payable in Canada, 1 year 3%, 2 years 3¼%, 3 to 5 years 3½%; (b) Debentures payable elsewhere, 3.750%; (c) Deposits, 2%.
- Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 4.703%; (b) Collateral Loans, 4.477%; (c) Bonds and debentures, 3.601%; (d) Stocks owned, 5.394%.
- Fidelity Bonds on officers of the Corporation, \$25,000.00.
- Dividends and bonuses declared during year giving dates declared, (b) dates payable, (c) rates:
(a) February 15th, 1943; (b) April 1st, 1943; (c) 1%.
(a) May 25th, 1943; (b) July 1st, 1943; (c) 1%.
(a) August 26th, 1943; (b) October 1st, 1943; (c) 1%.
(a) November 29th, 1943; (b) January 3rd, 1944; (c) 1%.
- Date appointed for the Annual Meeting—Third Monday in February.
Date of last Annual Meeting—February 15th, 1943.
- Amount of interest permanently capitalized during the year \$ 1,483 53

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, Consol. Sta. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, December 15th, 1876.

2 Geo. V, Chapter 34, Ontario. The Capital Stock was increased from \$700,000 to \$1,050,000.

The lending and the borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, c. 257.

THE LANDED BANKING AND LOAN COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF
31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province		Principal Out- standing	Charges Out- standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
(a) Farm	(b) Urban						
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	(a)	315,502 55	8,238 61	18,260 76	6,782 83	348,784 75	20,343 27
Ontario.....	(b)	538,441 52	63,152 63	12,902 30	8,088 80	622,585 25	49,628 89
Manitoba.....	(a)	927,473 14	72,715 09	43,094 21	14,435 18	1,057,717 62	88,342 04
Manitoba.....	(b)	813 70	.....	6 20	4 09	823 99	.....
Total (a).....		1,242,975 69	80,953 70	61,354 97	21,218 01	1,406,502 37	108,685 31
Total (b).....		539,255 22	63,152 63	12,908 50	8,092 89	623,409 24	49,628 89
Grand Total.....		1,782,230 91	144,106 33	74,263 47	29,310 90	2,029,911 61	158,314 20
Less Real Estate held under Power of Sale.		77,189 91	.....	.....	.....	77,189 91	.....
		1,705,041 00	144,106 33	74,263 47	29,310 90	1,952,721 70	158,314 20

MIDLAND LOAN AND SAVINGS COMPANY—Continued

To Shareholders

5. Paid-in capital	\$ 360,000 00
6. Reserve fund	460,000 00
7. General Contingency Reserve	20,000 00
8. Balance of Profit and Loss Account	61,646 43
Total	<u>\$ 901,646 43</u>
Total Liabilities	<u>\$ 3,327,107 70</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 154,202 30	
(b) Collateral loans	145 44	
(c) Bonds and debentures	25,285 21	
(d) Dividends on stocks	2,669 00	
(e) Bank deposits	636 75	
		\$ 182,938 70
2. Profit on sale of securities and real estate		2,600 00
3. Agency fees and commissions earned		164 30
4. All other revenue for the year		1,787 73
Total		<u>\$ 187,490 73</u>

Expenditure

5. Interest incurred during the year on:		
(a) Debentures and debenture stock	\$ 62,978 67	
(b) Deposits	8,348 05	
		\$ 71,326 72
6. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 55,572 75	
(b) Provincial	200 00	
		55,772 75
7. Commission on loans and on sale of real estate		1,906 92
8. All other expenses incurred:		
(a) Salaries	\$ 16,724 45	
(b) Directors' fees	1,801 25	
(c) Auditors' fees	1,200 00	
(d) Legal fees	6 00	
(e) Travelling expenses	26.00	
(f) Printing and stationery	315 08	
(g) Postage, telegrams, telephones and express	830 50	
(h) Maintenance of office premises	575 19	
(i) Miscellaneous	561 34	
		22,039 81
9. Net Profit transferred to Profit and Loss Account		36,444 53
Total		<u>\$ 187,490 73</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 54,001 90
2. Amount transferred from Revenue Account	36,444 53
Total	<u>\$ 90,446 43</u>
3. Dividends to shareholders declared during year	\$ 28,800 00
4. Balance of account at 31st December, 1943	61,646 43
Total	<u>\$ 90,446 43</u>

MIDLAND LOAN AND SAVINGS COMPANY—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3.43%; (b) Deposits, 2%.
Current rate paid—(a) Debentures payable in Canada, 3%, 3¼% and 3½%; (b) Deposits, 2%.
2. Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 5.54%; (b) Collateral Loans, 5.50%; (c) Bonds and debentures, 3.52%; (d) Stocks owned, 5.28%.
3. Loans written off, \$1,021.33.
4. Fidelity Bonds on officers of the Corporation, \$16,000.00.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) May 21st, 1943; (b) July 1st, 1943; (c) 4%.
(a) November 20th, 1943; (b) January 3rd, 1944; (c) 4%.
6. Date appointed for the Annual Meeting—February 1st, 1944.
Date of last Annual Meeting—February 2nd, 1943.
7. Amount of Company's own Debentures and interest thereon. *due*
and unpaid \$ 10,799 15

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, Consol. Sta. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book II, 127).

The corporate name was, by Order-in-Council of Ontario, 21st June, 1876 (Ibid.), changed to the Midland Loan and Savings Company.

A by-law altering the amount of the capital stock and par value of the share was, pursuant to The Loan Corporations Act, approved by Order-in-Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, Chap. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province		Principal Outstanding	Totals		Amount of Interest Due and Not Charged
(a) Farm	(b) Urban		\$	c.	
Ontario	(a)	\$ 184,766 31	\$ 184,766 31	\$ 809 13	
Ontario	(b)	2,321,684 25	2,321,684 25	808 87	
Total		2,506,450 56	2,506,450 56	1,618 00	

NIAGARA FALLS LOAN AND SAVINGS COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding: Payable in Canada	\$	7,240	00
2. Investment reserves		32,000	00
Total	\$	39,240	00

To Shareholders

3. Paid-in capital	\$	773,970	00
4. Reserve fund		30,000	00
5. Balance of Profit and Loss Account		62,321	60
Total	\$	866,291	60
Total Liabilities	\$	955,531	60

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	34,124	33
(b) Bonds and debentures		9,942	41
	\$	44,066	74
2. All other revenue for the year		20,400	73
Total	\$	64,467	47

Expenditure

3. Interest incurred during the year on:			
Debentures and debenture stock	\$	614	40
4. All other expenses incurred:			
(a) Directors' fees	\$	1,810	00
(b) Legal fees		302	05
(c) Miscellaneous		10,756	90
		12,868	95
5. Net profit transferred to Profit and Loss Account		50,984	12
Total	\$	64,467	47

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	11,337	48
2. Amount transferred from Revenue Account		50,984	12
Total	\$	62,321	60
3. Balance of account at 31st December, 1943	\$	62,321	60
Total	\$	62,321	60

NIAGARA FALLS LOAN AND SAVINGS COMPANY—Continued

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6.3%; (b) Bonds and debentures, 3.20%.
2. Date of last Annual Meeting—March 6th, 1943.
3. Special General Meetings held during year—September 25th and December 29th.
4. All and any provisions, reserves, payments, allowances, statements and entries for, respecting or affecting in any way Income, Surplus, Excess Profits, or any other taxes or liability for taxes, other than taxes on Real Estate, are tentative only and subject to change, amendment, deletion and revision.
5. As Investment Reserves and Provisions for possible losses of Mortgage Investments have not as yet been ascertained no provision is shown in this report for Income and similar taxes.

CONSTATING INSTRUMENTS

Incorporated by an Act of the Legislature of the Province of Ontario, 1 Edward VIII (1936) Chapter 77, being "The Niagara Falls Loan and Savings Company Act, 1936".

The lending and borrowing powers of the Company are now governed by The Loan and Trust Corporations Act, R.S.O. 1937, c. 257.

SCHEDULE B

**SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF
31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE**

Province Totals for each Province are to be divided to show Separately: (a) Farm (b) Urban	Principal Out- standing	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged	
						\$ c.	\$ c.
Ontario.....(a)	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....(b)	432,847 84	cr. 1,191 13	1,799 17	5,369 96	438,825 84		Nil

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
(a) Payable in Canada	\$ 9,101,133 96		
Interest due and accrued	89,591 06		
		\$ 9,190,725 02	
(b) Payable elsewhere than in Canada	71,664 15		
Interest due and accrued	374 49		
		72,038 64	
			\$ 9,262,763 66
2. Amount of money deposited with the corporation			3,921,399 03
3. Provision for balance Dominion Income Tax for 1943			72,000 00
4. Dividends to shareholders declared but not due and payable until January 3rd, 1944			50,000 00
5. All other liabilities			7,215 62
Total			\$13,313,378 31

To Shareholders

6. Paid-in capital			\$ 2,000,000 00
7. Reserve fund			2,400,000 00
8. Balance of Profit and Loss Account			112,071 81
Total			\$ 4,512,071 81
Total Liabilities			\$17,825,450 12

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises			\$ 4,359 41
2. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$ 676,447 06		
(b) Collateral loans	2,297 77		
(c) Bonds and debentures	187,585 41		
(d) Bank deposits	2,503 87		
			868,834 11
3. Profit on sale of securities and real estate			6,870 08
4. Agency fees and commissions earned			2,114 19
5. All other revenue for the year			16,927 31
Total			\$ 899,105 10

Expenditure

6. Interest incurred during the year on:			
(a) Debentures	\$ 304,433 50		
(b) Deposits	81,997 01		
			386,430 51
7. Loss on sale of securities and real estate			15,243 49
8. Amount by which ledger value of assets were written down			13,296 86
9. License fees and taxes other than taxes on real estate:			
(a) Dominion—Provision for Dominion Income Tax for 1943 (\$68,000.00 of this amount was paid in 1943)	\$ 140,000 00		
(b) Balance Dominion Taxes for 1942	753 18		
(c) Provincial	331 70		
(d) Municipal	2,802 34		
			143,887 22
10. Commission on loans			8,962 93
11. Amount transferred to Investment Reserves			801 31
12. Provision towards contingent liability re People's Loan and Savings Company Liquidation			1,000 00
13. All other expenses incurred:			
(a) Salaries	\$ 63,256 87		
(b) Directors' fees	6,750 10		
(c) Auditors' fees	3,500 00		

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

(d) Legal fees	863 45	
(e) Rents	9,000 00	
(f) Travelling expenses	3,286 38	
(g) Printing and stationery	3,254 66	
(h) Advertising	3,153 21	
(i) Postage, telegrams, telephones and express	3,118 77	
(j) Commission on sale of Debentures	591 99	
(k) Miscellaneous	21,984 73	
		118,760 16
14. Net profit transferred to Profit and Loss Account		210,722 62
Total	\$	899,105 10

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	111,349 19
2. Amount transferred from Revenue Account		210,722 62
Total	\$	322,071 81
3. Dividends to shareholders declared during year	\$	200,000 00
4. Benefit Fund for Employees		10,000 00
5. Balance of account at 31st December, 1943		112,071 81
Total	\$	322,071 81

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3.4289%; (b) Debentures payable elsewhere, 3.051%; (c) Deposits, 2.1198%.
Current rate paid—(a) Debentures payable in Canada, 3¼% for 5-year term, 3% for 3 or 4-year term; (b) Debentures payable elsewhere (Not accepting new money nor renewing Sterling Debentures); (c) Deposits, 2½% up to \$15,000, 2% on overplus.
- Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 5.418%; (b) Collateral Loans, 4.1159%; (c) Bonds and debentures, 3.548%.
- Loans written off, \$10,951.34.
- Fidelity Bonds on employees of the Corporation, \$50,000.00.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) February 23rd, 1943; (b) April 1st, 1943; (c) 2½%.
(a) May 25th, 1943; (b) July 2nd, 1943; (c) 2½%.
(a) August 24th, 1943; (b) October 1st, 1943; (c) 2½%.
(a) -November 30th, 1943; (b) January 3rd, 1944; (c) 2½%.
- Date appointed for the Annual Meeting—February 9th, 1944.
Date of last Annual Meeting—February 10th, 1943.
- Amount of interest permanently capitalized during the year \$ 5,604 41
- Amount of Company's own Debentures, *due* and unpaid 37,096 09

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, Consolidated Statutes of Upper Canada, c. 53, by declaration filed in the office of the Clerk of the Peace for the County of Middlesex, 26th September, 1870. The original corporate name was The Ontario Savings and Investment Society.

By Order-in-Council of Ontario, dated 4th October, 1879, and also by Order-in-Council of Canada, dated 29th October, 1879, the corporate name was changed to The Ontario Loan and Debenture Company.

The Company as now constituted was formed under the provisions of The Loan Corporations Act of Ontario by The Ontario Loan and Debenture Company, taking in by amalgamation the Agricultural Savings and Loan Company under Order-in-Council dated 10th November, 1911, and operates under The Loan and Trust Corporations Act, R.S.O. 1937, chapter 257.

By Order-in-Council of Ontario, dated 12th March, 1930, 20,000 shares twenty per cent. called and paid were converted into 4,000 shares fully paid, the authorized capital thereby being reduced from 100,000 to 84,000 shares.

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Urban (b) Farm	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged	
						\$	c.
	\$	\$	\$	\$	\$	\$	\$
	c.	c.	c.	c.	c.	c.	c.
Ontario.....(a)	9,526,641 45	1,177 62	6,261 58	55,845 40	9,589,926 05	2,969 86	
Ontario.....(b)	307,480 91	293 67	362 82	7,820 42	315,957 82	172 08	
Manitoba.....(a)	174,157 67	3,161 03	2 16	1,471 60	178,792 46	1 03	
Manitoba.....(b)	139,255 04	2,181 43	3,294 85	2,531 45	147,262 77	1,562 75	
Saskatchewan....(a)	144,055 60	3,521 74	3,574 91	1,646 11	152,798 36	1,695 56	
Saskatchewan....(b)	668,444 98	19,531 18	105,050 44	9,181 46	802,208 06	49,825 40	
Alberta.....(a)	401,517 28	5,115 68	5,938 75	3,425 87	415,997 58	2,816 75	
British Columbia.(a)	669,866 61	220 93	706 23	4,885 95	675,679 72	334 97	
Total (a).....	10,916,238 61	13,197 00	16,483 63	67,274 93	11,013,194 17	7,818 17	
Total (b).....	1,115,180 93	22,006 28	108,708 11	19,533 33	1,265,428 65	51,560 23	
Grand Total.....	12,031,419 54	35,203 28	125,191 74	86,808 26	12,278,622 82	59,378 40	

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED—Continued

To Shareholders

5. Paid-in capital	\$ 500,000 00
6. Reserve fund	215,000 00
7. General Contingency Reserve	5,000 00
8. Balance of Profit and Loss Account	29,164 47
Total	<u>\$ 749,164 47</u>
Total Liabilities	<u>\$ 1,157,019 75</u>

REVENUE ACCOUNT**Income**

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 53,466 22	
(b) Bonds and debentures	2,482 65	
(c) Dividends on stocks	1,659 95	
(d) Bank deposits	728 66	
		\$ 58,337 48
2. All other revenue for the year		8,791 55
Total		<u>\$ 67,129 03</u>

Expenditure

3. Interest incurred during the year on:		
Debentures and debenture stock		\$ 16,993 32
4. License fees and taxes other than taxes on real estate:		
(a) Dominion—Paid and provided for	\$ 9,532 00	
(b) Provincial	125 50	
(c) Municipal	107 12	
(d) Excise	135 39	
		9,900 01
5. All other expenses incurred:		
(a) Salaries	\$ 11,808 89	
(b) Directors' fees	465 00	
(c) Auditors' fees	865 00	
(d) Legal fees	228 00	
(e) Rents	641 92	
(f) Travelling expenses	433 50	
(g) Printing and stationery	203 63	
(h) Advertising	107 00	
(i) Postage, telegrams, telephones and express	252 44	
(j) Commission on sale of Debentures	1,001 44	
(k) Miscellaneous	1,105 07	
		17,111 89
6. Net profit transferred to Profit and Loss Account		23,123 81
Total		<u>\$ 67,129 03</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 21,040 66
2. Amount transferred from Revenue Account	23,123 81
Total	<u>\$ 44,164 47</u>
3. Dividends to shareholders declared during year	\$ 10,000 00
4. Amount transferred to General Contingency Reserve	5,000 00
5. Balance of account at 31st December, 1943	29,164 47
Total	<u>\$ 44,164 47</u>

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3 $\frac{7}{8}$ %; (b) Debentures payable elsewhere, 3 $\frac{7}{8}$ %.
Current rate paid—(a) Debentures payable in Canada, 3 $\frac{3}{4}$ %; (b) Debentures payable elsewhere, 3 $\frac{3}{4}$ %.
2. Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 5.3%; (b) Bonds and debentures, 3.2%; (c) Stocks owned, 4.8%.
3. Loans written off, \$3,847.83.
4. Fidelity Bonds on officers of the Corporation—Toronto Manager and Winnipeg Agent, \$10,000 each. Clerks in Toronto and Winnipeg \$3,000 each.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) November 13th, 1942; (b) January 2nd, 1943; (c) 1%.
(a) May 26th, 1943; (b) July 2nd, 1943; (c) 1%.
6. Date appointed for the Annual Meeting—February 16th, 1944.
Date of last Annual Meeting—February 8th, 1943.

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace for the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company. Decl. Book II, p. 57.

Letters patent of Canada (6th April, 1883) incorporating the Company under The Canada Joint Stock Companies Act, 1877, with the corporate name of The Real Estate Loan Company of Canada, Limited.—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was \$2,000,000, being the capital of the said The Real Estate Loan and Debenture Company, with the same powers throughout Canada as now possessed by the said The Real Estate Loan and Debenture Company, and for the same purposes and objects, subject always to the provisions of the said last mentioned Act (Canada J. S. Co's. Act, 1877) and with all such further powers, purposes and objects as are conferred upon Loan Companies incorporated under the provisions of the said last mentioned Act.

1884. Act of the Dominion of Canada, 47 V, c. 101 (D), respecting sales of assets.

Supplementary Letters Patent of Canada. 20th June, 1892, reciting By-law No. 62 of the Company, and (as therein provided), reducing the capital stock from \$2,000,000 to \$1,600,000.

1913. Act of the Dominion of Canada, 3-4 George V, c. 184, increasing capital stock to \$2,000,000 in shares of \$100 each par value.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Out- standing		Charges Outstanding		Interest Accrued		Totals		Amount of Interest Due and Not Charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....(b)	377,145	11		207 04	3,414	20	380,766	35		
Manitoba.....(b)	494,573	71	(cr.) 14,678	23			479,895	48		
Manitoba.....(a)	2,854	75	(cr.)	14			2,854	61		
British Columbia.....(b)	16,763	84					16,763	84		
Alberta.....(b)	6,766	30					6,766	30		
Total (b).....	895,248	96	(cr.) 14,471	19	3,414	20	884,191	97		
Total (a).....	2,854	75	(cr.)	14			2,854	61		
Grand Total.....	898,103	71	(cr.) 14,471	33	3,414	20	887,046	58		Nil

TORONTO MORTGAGE COMPANY**Head Office, Toronto, Ontario****OFFICERS**

President—A. M. M. KIRKPATRICK Manager and Treasurer—WALTER GILLESPIE
 Vice-Presidents—GERARD B. STRATHY, K.C.; GEORGE D. KIRKPATRICK
 Secretary—PHILIP SIMMONDS

DIRECTORS

A. M. M. KIRKPATRICK WALTER GILLESPIE
 GERARD B. STRATHY, K.C. ARTHUR F. WHITE
 GEORGE D. KIRKPATRICK HON. GEORGE S. HENRY
 E. VAUGHAN CHAMBERS

Auditors—H. D. LOCKHART GORDON, F.C.A.; J. FRANK HOSKIN, C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$50.00 each) \$ 1,000,000 00
 Amount subscribed (19,730 shares) 986,500 00
 Amount paid in cash 986,500 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943**Assets**

1. Office premises		\$	45,000 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)	\$	35,114 08	
(b) Held under power of sale, etc.		21,914 10	
			57,028 18
3. Amount secured by mortgages on real estate including:			
First mortgages	\$	3,513,719 90	
Interest due	Cr.	8,690 10	
			3,505,029 80
<i>(See Schedule B)</i>			
4. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	337,131 72	
(b) Provincial and Provincial Guaranteed		210,276 04	
(c) Canadian municipalities, school districts and rural telephone companies		88,715 45	
(d) All other bonds		102,844 78	
			738,967 99
5. Book value of stocks			396,235 24
6. Cash on hand			3,420 32
7. Cash on deposit with chartered banks in Canada, \$231,363.49; elsewhere, \$147.54			231,511 03
Total Assets			<u>\$ 4,977,192 56</u>

Liabilities*To the Public*

1. Amount of debentures issued and outstanding:			
(a) Payable in Canada	\$	1,220,411 35	
Interest due and accrued		17,544 78	
			\$ 1,237,956 13
(b) Payable elsewhere than in Canada	\$	1,265,552 35	
Interest due and accrued		7,113 36	
			1,272,665 71
			\$ 2,510,621 84
2. Amount of money deposited with the corporation			125,524 62
3. Taxes other than taxes on real estate—Reserve for Dominion Taxes on Income and other taxes			42,560 87
4. Dividends to shareholders declared and unpaid, payable January 3rd, 1944			24,662 50
Total			<u>\$ 2,703,369 83</u>

TORONTO MORTGAGE COMPANY—Continued

To Shareholders

5. Paid-in capital	\$ 986,500 00
6. Reserve fund	1,165,002 00
7. Balance of Profit and Loss Account	122,320 73
Total	<u>\$ 2,273,822 73</u>
Total Liabilities	<u>\$ 4,977 192 56</u>

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises	\$ 2,325 35
2. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 228,694 58
(b) Bonds and debentures	29,685 17
(c) Dividends on stocks	21,401 02
(d) Bank deposits	402 99
	<u>280,183 76</u>
Total	<u>\$ 282,509 11</u>

Expenditure

3. Interest incurred during the year on:	
(a) Debentures	\$ 82,180 27
(b) Deposits	2,060 32
	<u>\$ 84,240 59</u>
4. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 64,372 70
(b) Provincial	250 00
(c) Municipal	377 30
	<u>65,000 00</u>
5. All other expenses incurred:	
(a) Salaries	\$ 16,849 92
(b) Directors' fees	5,000 00
(c) Auditors' fees	1,200 00
(d) General office expenses	2,601 68
(e) Rents	1,272 00
(f) Commissions on sale of Debentures	5,181 23
(g) Miscellaneous	1,255 00
	<u>33,359 83</u>
6. Net profit transferred to Profit and Loss Account	99,908 69
Total	<u>\$ 282,509 11</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 121,062 04
2. Amount transferred from Revenue Account	99,908 69
Total	<u>\$ 220,970 73</u>
3. Dividends to shareholders declared during year	\$ 98,650 00
4. Balance of account at 31st December, 1943	122,320 73
Total	<u>\$ 220,970 73</u>

TORONTO MORTGAGE COMPANY—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3.449%; (b) Debentures payable elsewhere, 3.324%; (c) Deposits, 1.83%.
2. Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 6.19%; (b) Bonds and debentures, 4.07%; (c) Stocks owned, 4.55%.
3. Fidelity Bonds on officers of the Corporation—Manager and Employees in amounts of \$1,000.00 to \$6,000.00.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
January 1st, April 1st, July 1st and October 1st, 1943; 10%.
5. Date appointed for the Annual Meeting—February 9th, 1944.
Date of last Annual Meeting—February 10th, 1943.
6. Amount of Company's own Debentures and interest thereon, *due* and unpaid \$ 587 25

CONSTATING INSTRUMENTS

This Company was, under the provisions of The Loan Corporations Act, formed by the amalgamation of The Building and Loan Association with The Union Loan and Savings Company.

The agreement for the amalgamation of these companies under the new corporate name of The Toronto Mortgage Company was executed by both companies on the 27th September, 1899; was ratified by the shareholders of the respective companies on the 15th November, 1899, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council, dated 15th December, 1899.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Out- standing	Charges Out- standing	Interest Due and Unpaid	Totals		Amount of Interest Due and Not Charged
				\$	c.	
Ontario.....(b)	\$ 3,668,211 03	Included in Principal Balance	(\$ Cr.) 8,690 10	\$ 3,659,520 93	c.	\$
Ontario.....(a)	3,240 68			3,240 68	c.	.....
Total.....	3,671,451 71	.....	.....	3,662,761 61	.....	37,999 37

II. LOAN CORPORATIONS

Having Terminating as well as Permanent Stock or Having
Terminating Stock Only

(See Edw. VII (1904), Chapter 17, Section 6)

DETAILED REPORTS OF THE SEVERAL
CORPORATIONS

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY

Head Office, Peterborough, Ontario

OFFICERS

President—FREDERICK J. OVEREND
Vice-President—M. H. GAINNEY

Manager and Secretary—JOHN R. CORKERY
Treasurer—A. C. WOLFF

DIRECTORS

FRED J. OVEREND
M. H. GAINNEY
E. A. PECK, K.C.
A. C. WOLFF

DR. W. S. FITZPATRICK
JOHN LYNCH
JOHN R. CORKERY
RONALD J. MCGRATH

DR. ROBERT J. YOUNG

Auditors—S. S. SHAUGHNESSY; CHARLES D. COWLING

CAPITAL

Amount of Capital Stock authorized (5,000 shares of \$200.00 each)	\$ 1,000,000 00
Amount subscribed: Terminating and withdrawable	409,620 00
Amount paid in cash:	:
On 409,620.00 instalment stock	166,075 07

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

1. Amount secured by mortgages on real estate including:			
First mortgages	\$	130,255 95	
Interest due		1,748 94	
Interest accrued		565 16	
		\$	132,570 05
			<i>(See Schedule B)</i>
2. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$25,020.00 of the Company's own stock upon which \$15,883.72 has been paid.)			
Principal	\$	2,486 00	
Interest due		144 05	
Interest accrued		6 58	
		\$	2,636 63
3. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	75,535 00	
Interest accrued		478 23	
		\$	76,013 23
(b) Provincial and Provincial Guaranteed:			
Interest due	\$	3,180 00	
		17 92	
		\$	3,197 92
4. Cash on hand			79,211 15
5. Cash on deposit with chartered banks in Canada			779 54
6. All other assets			2,051 30
			732 34
Total Assets			\$ 217,981 01

Liabilities

To the Public

1. Money borrowed from banks with security	\$	16,500 00
2. Taxes other than taxes on real estate		486 57
3. Investment reserves		6,595 69
4. All other liabilities		2,396 39
Total		\$ 25,978 65

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY—Continued

To Shareholders

5. Paid-in capital	\$	166,075	07
6. Balance of Profit and Loss Account		25,927	29
Total	\$	192,002	36
Total Liabilities	\$	217,981	01

REVENUE ACCOUNT**Income**

1. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	8,262	29
(b) Collateral loans		152	99
(c) Bonds and debentures		2,082	50
			\$ 10,497 78
2. Amount by which ledger values of assets were written up			87 50
3. All other revenue for the year			275 76
Total	\$	10,861	04

Expenditure

4. Interest incurred during the year on:			
(a) Other borrowed money	\$	563	23
(b) Interest on instalments on shares paid in advance		1,165	71
			\$ 1,728 94
5. Amount by which ledger values of assets were written down			25 00
6. License fees and taxes other than taxes on real estate:			
(a) Provincial	\$	40	51
(b) Municipal		12	38
			52 89
7. Amount transferred to Investment Reserves			217 22
8. All other expenses incurred:			
(a) Salaries	\$	560	00
(b) Auditors' fees		100	00
(c) Rents		240	00
(d) Printing and stationery		53	51
(e) Postage, telegrams, telephones and express		21	69
(f) Miscellaneous		33	00
			1,008 20
9. Net profit transferred to Profit and Loss Account			7,828 79
Total	\$	10,861	04

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	24,157	13
2. Amount transferred from Revenue Account		7,828	79
Total	\$	31,985	92
3. Dividends to shareholders declared during year on stock withdrawn	\$	6,058	63
4. Balance of account at 31st December, 1943		25,927	29
Total	\$	31,985	92

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY—Continued

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6%; (b) Collateral Loans, 6%; (c) Bonds and debentures, 3.09%.
2. Fidelity Bonds on officers of the Corporation, \$2,000.00.
3. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
Shares matured January 4th, 1943; June 12th, 1943, and December 14th, 1943; and paid dividends slightly in excess of 5% per annum.
4. Date appointed for the Annual Meeting—last Monday of February.
Date of last Annual Meeting—February 22nd, 1943.

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act (R.S.O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough on the 17th January, 1889. (Decl. Book I, 47).

April 8th, 1938—A special Act, 2 Geo. VI., Chap. 63, was passed validating and confirming all shares of terminating and withdrawable stock issued by the corporation since the 10th day of September, 1903.

The lending and borrowing powers are governed by The Loan and Trust Corporations Act R.S.O. 1937, Chap. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943. CLASSIFIED AS TO PROVINCE

Province		Principal Out- standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
(a) Farm	(b) Urban					
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	(a)					
Ontario.....	(b)	130,255 95	1,748 94	565 16	132,570 05	Nil

III. LOANING LAND CORPORATIONS

DETAILED REPORTS OF THE SEVERAL
CORPORATIONS

THE PROVIDENT INVESTMENT COMPANY—Continued

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	414 22	
(b) Dividends on stocks		2,590 00	
(c) Bank deposits		24 69	
		<u> </u>	\$ 3,028 91
2. Profit on sale of securities and real estate			710 00
3. Agency fees and commissions earned			5,670 12
4. All other revenue for the year—Rentals			2,253 67
		<u> </u>	<u> </u>
Total	\$		<u><u>11,662 70</u></u>

Expenditure

5. Interest incurred during the year on other borrowed money	\$		5,701 71
6. License fees and taxes other than taxes on real estate:			
(a) Dominion (Unemployment Insurance)	\$	26 23	
(b) Provincial		40 00	
(c) Municipal		133 92	
		<u> </u>	200 15
7. Amount transferred to Depreciation Reserves			622 47
8. All other expenses incurred:			
(a) Salaries	\$	2,131 55	
(b) Auditors' fees		200 00	
(c) Legal fees		99 85	
(d) Rents		555 00	
(e) Travelling expenses (Automobile)		613 31	
(f) Printing and stationery, etc.		277 10	
(g) Advertising		107 04	
(h) Postage, telegrams, telephones and express		546 70	
(i) Miscellaneous		312 86	
		<u> </u>	4,843 41
9. Net profit transferred to Profit and Loss Account			294 96
		<u> </u>	<u> </u>
Total	\$		<u><u>11,662 70</u></u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year (Deficit)	\$	—11,517 22
2. Amount transferred from Revenue Account		294 96
		<u> </u>
Total	\$	<u>—11,222 26</u>
3. Balance of account at 31st December, 1943 (Deficit)	\$	—11,222 26
		<u> </u>
Total	\$	<u><u>—11,222 26</u></u>

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year on:
 - Mortgages and agreements for sale of realty, 5¼%;
 - Stocks owned, 3½%.
- Fidelity Bonds on officers of the Corporation, \$3,000.00.
- Date appointed for the Annual Meeting—January 20th, 1944.
Date of last Annual Meeting—January 19th, 1943.

THE PROVIDENT INVESTMENT COMPANY—Continued

CONSTATING INSTRUMENTS

November 2nd, 1893—Letters Patent incorporating The Provident Investment and Mortgage Guarantee Company of Ontario, Limited.

November 2nd, 1899—Order-in-Council changing the Company's corporate name to The Provident Investment Company.

March 3rd, 1903—Certificate of Assent reducing the Capital Stock of the Company.

January 9th, 1912—Letters Patent removing Limitation of Borrowing Powers in the case of The Provident Investment Company under the provisions of The Loan Corporations Act, Revised Statutes of Ontario, 1897, Chapter 205.

March 31st, 1925—Order-in-Council reducing the Capital Stock of the Company.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province		Principal Out- standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
(a) Farm	(b) Urban					
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	(b)	5,668 50	262 74	57 87	5,988 61	.....
Saskatchewan.....	(b)	1,167 10	120 32	5 07	1,292 49	.....
Total (b).....		6,835 60	383 06	62 94	7,281 10	Nil

THE TORONTO SAVINGS AND LOAN COMPANY—Continued

To Shareholders

3. Paid-in capital	\$ 2,000,000 00
4. Reserve fund	1,200,000 00
5. Balance of Profit and Loss Account	94,116 43
Total	<u>\$ 3,294,116 43</u>
Total Liabilities	<u>\$ 3,351,116 43</u>

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises	\$ 1,605 33
2. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 6,015 96
(b) Collateral loans	360 00
(c) Bonds and debentures	4,125 00
(d) Dividends on stocks	125,152 10
	<u>135,653 06</u>
3. Profit on sale of securities and real estate	614 00
4. Agency fees and commissions earned	1,555 44
5. Net rents earned from real estate	63,580 63
6. All other revenue for the year	380 85
Total	<u>\$ 203,389 31</u>

Expenditure

7. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 12,810 02
(b) Provincial—Renewal of Registry	200 00
	<u>\$ 13,010 02</u>
8. All other expenses incurred:	
(a) Salaries	\$ 21,050 00
(b) Directors' fees	6,500 00
(c) Auditors' fees	450 00
(d) Legal fees	75 50
(e) Travelling expenses	69 22
(f) Printing and stationery	208 01
(g) Advertising	2 84
(h) Postage, telegrams, telephones and express	186 46
(i) Miscellaneous	689 60
	<u>29,231 63</u>
9. Net profit transferred to Profit and Loss Account	161,147 66
Total	<u>\$ 203,389 31</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 92,968 77
2. Amount transferred from Revenue Account	161,147 66
Total	<u>\$ 254,116 43</u>
3. Dividends to shareholders declared during year	\$ 160,000 00
4. Balance of account at 31st December, 1943	94,116 43
Total	<u>\$ 254,116 43</u>

THE TORONTO SAVINGS AND LOAN COMPANY—Continued

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on:
 - (a) Mortgages and agreements for sale of realty, 4.95%; (b) Collateral Loans, 6%; (c) Bonds and debentures, 3.15%; (d) Stocks owned, 6.55%.
2. Fidelity Bonds on officers of the Corporation, \$7,000.00.
3. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - (a) January 20th, 1943; (b) April 1st, 1943; (c) 2%.
 - (a) June 21st, 1943; (b) July 2nd, 1943; (c) 2%.
 - (a) June 21st, 1943; (b) October 1st, 1943; (c) 2%.
 - (a) December 15th, 1943; (c) January 3rd, 1944; (c) 2%.
4. Date appointed for the Annual Meeting—January 19th, 1944.
Date of last Annual Meeting—January 20th, 1943.

CONSTATING INSTRUMENTS

Incorporated as "The Toronto Real Estate Investment Company" by Letters Patent of Ontario (June 15th, 1885), issued under The Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1877, c. 150. Supplementary Letters Patent of Ontario (December 29th, 1887), were issued under R.S.O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (September 25th, 1889) were issued under the last mentioned Act, increasing the capital stock from \$400,000 to \$2,000,000. Further Supplementary Letters Patent of Ontario (March 30th, 1891) were issued under the same Act, conferring agency powers on the Company. The corporate name was by Order-in-Council (April 2nd, 1891) changed to "The Toronto Savings and Loan Company."

For the lending and borrowing powers, see the Letters Patent and the Acts, R.S.O. 1877, chap. 150; R.S.O. 1887, chap. 157; R.S.O. 1914, chap. 184; R.S.O. 1927, chap. 223; R.S.O. 1937, chap. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province	Principal Out- standing	Charges Out- standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....(a)	62,060 29	(Cr.) 45 47	1,366 10	.....	63,380 92	4,899 95
Ontario.....(b)	54,255 38	257 23	270 00	.....	54,782 61	.....
Grand Total.....	116,315 67	211 76	1,636 10	.....	118,163 53	4,899 95

IV. TRUST COMPANIES

DETAILED REPORTS OF THE SEVERAL
CORPORATIONS

THE BANKERS' TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President—R. P. JELLETT
 Vice-Presidents—ROSS CLARKSON
 G. T. BOGERT

Manager—G. T. BOGERT
 Secretary—W. E. BICKLEY

DIRECTORS

R. P. JELLETT
 ROSS CLARKSON
 J. F. WILKES
 G. T. BOGERT
 C. W. ISMAY

J. A. SUTHERLAND
 W. E. BICKLEY
 JACK PEMBROKE
 G. G. W. GOODWIN
 HERBERT GILBERT

Auditors—RIDDELL, STEAD, GRAHAM AND HUTCHISON, C.A.

CAPITAL

Amount of Capital Stock authorized (10,000 shares of \$100.00 each)	\$ 1,000,000 00
Amount subscribed	250,000 00
Amount paid in cash	250,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

Company Funds

1. Amount secured by mortgages on real estate including:			
First mortgages	\$ 248,851 64		
Interest due	1,391 95		
Interest accrued	2,534 73		
		\$	252,778 32
<i>(See Schedule B)</i>			
2. Book value of bonds, debentures and debenture stocks:			
Government and Government Guaranteed:			
Dominion and United Kingdom	\$ 76,000 00		
Interest accrued	570 00		
			76,570 00
3. Book value of stocks			1 00
4. Cash on deposit with chartered banks in Canada			815 18
5. All other assets			496 75
		\$	330,661 25

Estates, Trusts and Agency Funds

6. Unrealized assets and investments	\$ 31,390 00		
7. Cash on hand and in banks	609 16		
		\$	31,999 16

Summary of Assets

Company Funds	\$ 330,661 25
Estates, Trusts and Agency Funds	31,999 16
Grand Total of Assets	\$ 362,660 41

THE BANKERS' TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$	3,900	70
2. Other expenses due and accrued		100	00
3. Investment reserves		37,799	75
Total	\$	41,800	45

To the Shareholders:

4. Paid-in Capital	\$	250,000	00
5. Balance of Profit and Loss Account		38,860	80
Total	\$	288,860	80
Total Company Funds	\$	330,661	25

Estates, Trusts and Agency Funds

6. Estates, Trusts and Agencies	\$	31,999	16
---------------------------------	----	--------	----

Summary of Liabilities

Company Funds	\$	330,661	25
Estates, Trusts and Agency Funds		31,999	16
Grand Total of Liabilities	\$	362,660	41

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	12,745	92
(b) Bonds and debentures		2,280	00
	\$	15,025	92
2. Agency fees and commissions earned		3,878	11
Total	\$	18,904	03

Expenditure

3. License fees and taxes other than taxes on real estate:			
(a) Dominion	\$	7,400	00
(b) Provincial		349	10
	\$	7,749	10
4. All other expenses incurred:			
(a) Directors' and Advisory Committee fees	\$	45	00
(b) Auditors' fees		155	00
(c) Printing and stationery		14	04
(d) Miscellaneous		3	82
		217	86
5. Net profit transferred to Profit and Loss Account		10,937	07
Total	\$	18,904	03

THE BANKERS' TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 37,923 73
2. Amount transferred from Revenue Account	10,937 07
Total	\$ 48,860 80
3. Dividends to shareholders declared during year	\$ 10,000 00
4. Balance of account at 31st December, 1943	38,860 80
Total	\$ 48,860 80

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$100,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
February 17th, 1943; 4% payable in quarterly instalments—March, June, September and December.
3. Date appointed for the Annual Meeting—February 16th, 1944.
Date of last Annual Meeting—February 17th, 1943.

CONSTATING INSTRUMENTS

Incorporated 20th May, 1905, by special Act of the Legislature of Quebec, 5 Edward VII, chap. 78.

Amendments to charter, 9 Edward VII, chap. 114, 7th May, 1909; 5th George V, chap. 125, 5th March, 1915; 7th George V, chap. 102, 22nd December, 1916; 9th George V, chap. 125, 4th March, 1919.

Authorized by special Act of the Legislature of Ontario, 10-11 George V, chap. 156, 4th June, 1920, to transact business therein as specified in Section 5 of the said Act, which enacts as follows:

“(5) The company shall be limited in respect of all business relating to property and civil rights or provincial objects in the Province of Ontario, to the powers mentioned in the schedules to The Loan and Trust Corporations Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts.”

The company has a deposit in the Province of Ontario amounting to \$50,000.00. Order-in-Council assented to August 23rd, 1934.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943. CLASSIFIED AS TO PROVINCE

Province		Principal out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	(a) Farm (b) Urban					
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
British Columbia	(b)	26,000 00			26,000 00	
Ontario	(b)	4,500 00			4,500 00	
Quebec	(b)	218,351 64	1,391 95	2,534 73	222,278 32	
Total	(b)	248,851 64	1,391 95	2,534 73	252,778 32	Nil

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

(See Schedule B)

11. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—		
Dominion, Provincial and United Kingdom	\$ 1,723,243 04	
Interest accrued	7,293 00	
	<u> </u>	\$ 1,730,536 04
(b) Bonds guaranteed by the above Governments ..		24,600 85
(c) Canadian municipalities, school districts and rural telephone companies		86,572 67
		<u> </u>
12. Book value of Stocks		1,841,709 56
13. Cash on hand		1,808,800 00
14. Cash on deposit with chartered banks in Canada, \$165,328.33; elsewhere, \$12,266.99		47,046 80
		<u> </u>
Total Guaranteed Funds		\$ 6,677,624 31

Estates, Trusts and Agency Funds

15. Unrealized assets	\$ 349,279 35	
16. Investments	373,195 91	
17. Cash on hand and in banks	98,381 69	
	<u> </u>	820,856 95

Summary of Assets

Company Funds	\$ 1,939,661 20
Guaranteed Funds	6,677,624 31
Estates, Trusts and Agency Funds	820,856 95
	<u> </u>
Grand Total of Assets	<u>\$ 9,438,142 46</u>

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$ 13,687 64
2. Dividends to shareholders declared and unpaid	40,000 00
3. Investment reserves	325,000 00
4. All other liabilities	523 26
	<u> </u>
Total	\$ 379,210 90

To the Shareholders:

5. Paid-in Capital	\$ 1,000,000 00
6. Reserve Fund	500,000 00
7. Balance of Profit and Loss Account	60,450 30
	<u> </u>
Total	\$ 1,560,450 30
Total Company Funds	<u>\$ 1,939,661 20</u>

Guaranteed Funds

8. Trust deposits	\$ 2,952,885 76
9. General Guaranteed Funds	\$ 3,685,819 50
Interest due and accrued	38,919 05
	<u> </u>
Total Guaranteed Funds	<u>\$ 6,677,624 31</u>

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

Estates, Trusts and Agency Funds

10. Estates	\$ 626,877 56	
11. Trusts and Agencies	190,600 29	
12. Due to Company Funds	3,379 10	
		\$ 820,856 95

Summary of Liabilities

Company Funds	\$ 1,939,661 20
Guaranteed Funds	6,677,624 31
Estates, Trusts and Agency Funds	820,856 95
Grand Total of Liabilities	\$ 9,438,142 46

REVENUE ACCOUNT**Income**

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 44,178 14	
(b) Bonds and debentures	1,530 90	
(c) Dividends on stocks	21,677 67	
(d) Bank deposits	881 05	
(e) Other interest earned	540 32	
		\$ 68,808 08
2. Profit in guaranteed funds		86,370 57
3. Agency fees and commissions earned		4,839 82
4. All other revenue for the year		2,411 11
5. Net rents earned in real estate		22,493 09
Total		\$ 184,922 67

Expenditure

6. License fees and taxes other than taxes on real estate		
(a) Dominion	\$ 12,000 00	
(b) Provincial	255 00	
(c) Municipal	609 00	
		\$ 12,864 00
7. Commissions on loans and on sale of real estate		898 25
8. Amount transferred to Investment Reserves		7,356 00
9. All other expenses incurred:		
(a) Salaries	\$ 38,419 71	
(b) Directors' and Advisory Committee fees	5,358 00	
(c) Auditors' fees, votes of shareholders	4,300 00	
(d) Legal fees	179 08	
(e) Travelling expenses and inspections	45 95	
(f) Printing and stationery	2,786 31	
(g) Advertising	2,786 67	
(h) Postage, telegrams, telephones and express	1,786 46	
(i) Commissions on sale of G.I. Certificates	2,041 63	
(j) Maintenance of office premises	3,105 10	
(k) Miscellaneous	15,391 22	
		76,200 13
10. Net profit transferred to Profit and Loss Account		87,604 29
Total		184,922 67

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 52,846 01
2. Amount transferred from Revenue Account	87,604 29
Total	\$ 140,450 30
3. Dividends to shareholders declared during year	\$ 80,000 00
4. Balance of account at 31st December, 1943	60,450 30
Total	\$ 140,450 30

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$25,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - (a) June 2nd, 1943; (b) July 1st, 1943; (c) Dividend of 4%.
 - (a) December 6th, 1943; (b) January 3rd, 1944; (c) Dividend of 4%.
3. Date appointed for the Annual Meeting—Thursday, February 10th, 1944.
Date of last Annual Meeting—Thursday, February 11th, 1943.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department. \$ 98,381 69
5. Amount of Company's own Guaranteed Investment

Receipts and interest thereon, due and unpaid:		
Principal	\$	10,567 00
Interest		4,660 47
	—————	\$ 15,227 47

CONSTATING INSTRUMENTS

The British Mortgage Loan Company of Ontario was incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52), issued under R.S.O. 1877, c. 150, which Act was continued by R.S.O. 1887, c. 157, and was as to Loan Corporations superseded by 60 Vic., c. 38 (O), now R.S.O. 1937, c. 257.

By 16 George V, c. 121, the Company was given trust company powers and its named changed to The British Mortgage and Trust Corporation of Ontario.

The lending and the borrowing powers of the Company are derived from its Letters Patent and the above public general statute.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province	Principal out-standing		Charges out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	(a) Farm	(b) Urban										
Company Funds												
Ontario.....(a)	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....(b)	16,506 65		5 00		15 90		16,527 55		739,251 93			
Guaranteed Funds												
Ontario.....(a)	83,041 00				84 94	1,530 00	84,655 94					
Ontario.....(b)	2,675,910 18		6,290 10		9,143 41	26,473 00	2,717,816 69					
Total.....(a)	99,547 65		5 00		100 84	1,530 00	101,183 49					
Total.....(b)	3,412,673 34		7,622 69		10,299 59	26,473 00	3,457,068 62					
Grand Total.....	3,512,220 99		7,627 69		10,400 43	28,003 00	3,558,252 11				Nil	

THE BROCKVILLE TRUST AND SAVINGS COMPANY

Head Office, Brockville, Ontario

OFFICERS

President—J. GILL GARDNER
Vice-President—GEORGE T. FULFORD

Managing Director—L. C. DARGAVEL
Secretary-Treasurer—E. J. SMITH

DIRECTORS

J. GILL GARDNER
G. T. FULFORD
HON. A. C. HARDY
HON. H. A. STEWART
A. G. PARISH, K.C.

L. C. DARGAVEL
F. I. RITCHIE
J. M. DOBBIE
E. C. COSSITT
W. B. REYNOLDS

Auditors—A. A. CRAWLEY & COMPANY, Brockville, Ontario

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$50.00 each) . . .	\$ 1,000,000 00
Amount subscribed	500,000 00
Amount paid in cash	500,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

Company Funds

1. Book value of real estate held for sale:		
(a) Freehold land including buildings)	\$ 6,884 66	
(b) Held under power of sale, etc.	1,801 65	
	\$ 8,686 31	
2. Amount secured by mortgages on real estate including:		
First mortgages	\$ 444,720 03	
Agreements for sale	65,077 88	
Interest due	817 93	
Interest accrued	6,281 03	
	516,896 87	

(See Schedule B)

3. Book value of bonds, debentures and debenture stocks:		
(a) Government: Dominion, Provincial and United Kingdom	\$ 153,237 16	
Interest accrued	1,354 40	
	\$ 154,591 56	
(b) Bonds guaranteed by the above Governments	\$ 1,701 97	
Interest accrued	46 76	
	1,748 73	
(c) Canadian municipalities, school districts and rural telephone companies	\$ 13,872 80	
Interest accrued	143 33	
	14,016 13	
4. Book value of stocks		170,356 42
5. Cash on hand		46,609 34
6. Cash on deposit with chartered banks in Canada		4,000 00
7. Advances to estates, trusts, etc., under administration		31,327 83
8. All other assets		1,500 00
		6,604 61
Total Company Funds		\$ 785,981 38

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

9. Amount secured by mortgages on real estate including:			
First mortgages	\$	520,010	06
Interest due	Cr.	105	10
Interest accrued		7,820	38
			\$ 527,725 34
			(See Schedule B)
10. Book value of bonds, debentures and debenture stocks:			
(a) Government: Dominion, Provincial and United Kingdom	\$	210,415	16
Interest accrued		1,984	63
			\$ 212,399 79
(b) Bonds guaranteed by the above Governments	\$	25,767	27
Interest accrued		364	72
			26,131 99
(c) Canadian municipalities, school districts and rural telephone companies	\$	48,020	74
Interest accrued		331	89
			48,352 63
(d) All other bonds	\$	14,147	39
Interest accrued		84	43
			14,231 82
			301,116 23
11. Cash on deposit with chartered banks in Canada			17,189 19
Total Guaranteed Funds			\$ 846,030 76

Estates, Trusts and Agency Funds

12. Unrealized assets	\$	1,020,501	93
13. Investments		241,425	81
14. Cash on hand and in banks		47,766	16
			\$ 1,309,693 90

Summary of Assets

Company Funds	\$	785,981	38
Guaranteed Funds		846,030	76
Estates, Trusts and Agency Funds		1,309,693	90
Grand Total of Assets	\$	2,941,706	04

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	14,205	54
2. Dividends to shareholders declared and unpaid		6,250	27
3. Investment reserves		46,174	95
4. All other liabilities		1,000	00
Total	\$	67,630	76

To the Shareholders:

5. Paid-in Capital	\$	500,000	00
6. Reserve Fund		200,000	00
7. Balance of Profit and Loss Account		18,350	62
Total	\$	718,350	62
Total Company Funds	\$	785,981	38

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

8. Trust deposits		\$	583,395 85
9. General Guaranteed Funds	\$	259,400 00	
Interest due and accrued		3,234 91	
			<u>262,634 91</u>
Total Guaranteed Funds	\$		<u>846,030 76</u>

Estates, Trusts and Agency Funds

10. Estates	\$	704,309 59	
11. Trusts and Agencies		603,884 31	
12. Due to Company Funds		1,500 00	
			<u>\$ 1,309,693 90</u>

Summary of Liabilities

Company Funds	\$	785,981 38
Guaranteed Funds		846,030 76
Estates, Trusts and Agency Funds		1,309,693 90
Grand Total of Liabilities	\$	<u><u>2,941,706 04</u></u>

REVENUE ACCOUNT**Income**

1. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	30,471 36	
(b) Bonds and debentures		5,036 59	
(c) Dividends on stocks		1,650 00	
			<u>\$ 37,157 95</u>
2. Profit in guaranteed funds			21,837 61
3. Agency fees and commissions earned			12,345 95
4. All other revenue for the year			654 39
Total	\$		<u><u>71,995 90</u></u>

Expenditure

5. Loss on sales of securities and real estate owned	\$		315 99
6. License fees and taxes other than taxes on real estate:			
(a) Dominion	\$	18,468 98	
(b) Provincial		175 00	
(c) Municipal		885 58	
			<u>\$ 19,529 56</u>
7. Commissions on loans and on sale of real estate			128 67
8. All other expenses incurred:			
(a) Salaries	\$	14,607 01	
(b) Directors' and Advisory Committee fees		1,675 00	
(c) Auditors' fees		550 00	
(d) Legal fees		237 16	
(e) Rents		1,800 00	
(f) Travelling expenses		278 95	
(g) Printing and stationery		790 09	
(h) Advertising		642 88	
(i) Postage, telegrams, telephones and express		503 34	
(j) Commission on sale of G.I. Certificates		10.50	
(k) Maintenance of Office Premises		360 15	
(l) Miscellaneous		2,210 35	
			<u>23,665 43</u>
9. Net profit transferred to Profit and Loss Account			28,356 25
Total	\$		<u><u>71,995 90</u></u>

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 15,994 37
2. Amount transferred from Revenue Account	28,356 25
Total	\$ 44,350 62
3. Dividends to shareholders declared during year	\$ 25,000 00
4. Employees' Benefit Fund	1,000 00
5. Balance of account at 31st December, 1943	18,350 62
Total	\$ 44,350 62

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$21,000.00.	
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:—	
(a) December 14, 1942; (b) January 2, 1943; (c) 1¼%.	
(a) March 16, 1943; (b) April 1, 1943; 1¼%.	
(a) June 14, 1943; (b) July 2, 1943; (c) 1¼%.	
(a) September 13, 1943; (b) October 1, 1943; (c) 1¼%.	
3. Date appointed for Annual Meeting—February 9th, 1944. Date of last Annual Meeting—February 10th, 1943.	
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guarantee Funds Department	\$ 15,950 00
5. Amount of Company's own Guaranteed Investment Receipts and Interest thereon, due and unpaid	442 75

CONSTATING INSTRUMENTS

Incorporated by declaration filed May 11th, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. The declaration was made by virtue of "The Building Societies Act," R.S.O. 1877, c. 164, continued by R.S.O. 1887, c. 169, and superseded by 60 Vic., c. 38 (O), now R.S.O. 1897, c. 205. See R.S.O. 1937, c. 257.

The lending and borrowing powers are derived from the above public General Acts.

By a Special Act of the Legislature of Ontario, 19 Geo. V, c. 130, the Company was granted the powers of a trust company and its authorized capital stock was increased from \$500,000 to \$1,000,000. Its name was changed to The Brockville Trust and Savings Company.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged	
						(a) Farm	(b) Urban
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds							
Ontario.....(a)	28,295 36	554 85	125 10	447 28	29,422 59		
Ontario.....(b)	480,573 30	374 40	692 83	5,833 75	487,474 28		
Guaranteed Funds							
Ontario.....(a)	6,450 00			126 90	6,576 90		
Ontario.....(b)	513,379 70	180 36	(Cr.)105 10	7,693 48	521,148 44		
Total.....(a)	34,745 36	554 85	125 10	574 18	35,999 49		
Total.....(b)	993,953 00	554 76	587 73	13,527 23	1,008,622 72		
Grand Total.....	1,028,698 36	1,109 61	712 83	14,101 41	1,044,622 21		Nil

THE CANADA PERMANENT TRUST COMPANY—Continued

Guaranteed Funds

9. Amount secured by mortgages on real estate including:			
First mortgages	\$	607,485	40
Interest due		2,577	20
Interest accrued		5,522	75
		<u> </u>	<u> </u>
	\$	615,585	35
(See Schedule B)			
10. Book value of bonds, debentures:			
(a) Government and Government Guaranteed:			
Dominion	\$	56,425	80
Interest accrued		409	31
		<u> </u>	<u> </u>
	\$	56,835	11
(b) Provincial and Provincial Guaranteed	\$	25,647	22
Interest accrued		331	51
		<u> </u>	<u> </u>
		25,978	73
(c) All other bonds	\$	11,686	63
Interest accrued		102	64
		<u> </u>	<u> </u>
		11,789	27
			<u> </u>
			94,603 11
11. Cash on deposit with Canada Permanent Mortgage Corporation			11,540 16
			<u> </u>
Total Guaranteed Funds	\$	721,728	62

Estates, Trusts and Agency Funds

12. Unrealized assets	\$37,886,286	41
13. Investments	19,600,652	42
14. Cash on hand and in banks	2,492,331	40
	<u> </u>	<u> </u>
	\$59,979,270	23

Summary of Assets

Company Funds	\$ 1,652,638	84
Guaranteed Funds	721,728	62
Estates, Trusts and Agency Funds	59,979,270	23
	<u> </u>	<u> </u>
Grand Total of Assets	\$62,353,637	69

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	17,500	00
2. Dividends to shareholders declared and unpaid		15,000	00
3. Investment reserves		89,506	30
4. All other liabilities		1,550	00
		<u> </u>	<u> </u>
Total	\$	123,556	30

To the Shareholders:

5. Paid-in Capital	\$	1,000,000	00
6. Reserve Fund		500,000	00
7. Balance of Profit and Loss Account		29,082	54
		<u> </u>	<u> </u>
Total	\$	1,529,082	54
Total Company Funds	\$	1,652,638	84

Guaranteed Funds

8. Specific Guaranteed Funds	\$	470,156	66
Interest due and accrued		4,519	76
		<u> </u>	<u> </u>
	\$	474,676	42

THE CANADA PERMANENT TRUST COMPANY—Continued

9. General Guaranteed Funds	\$ 244,698 33	
Interest due and accrued	2,353 87	
	<u> </u>	\$ 247,052 20
Total Guaranteed Funds		<u>\$ 721,728 62</u>

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	\$59,946,127 13	
11. Due to Company Funds	33,143 10	
	<u> </u>	\$59,979,270 23

Summary of Liabilities

Company Funds	\$ 1,652,638 84
Guaranteed Funds	721,728 62
Estates, Trusts and Agency Funds	59,979,270 23
Grand Total of Liabilities	<u>\$62,353,637 69</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 32,063 11	
(b) Collateral loans	1,726 07	
(c) Bonds and debentures	18,779 61	
(d) Dividends on stocks	12,420 00	
(e) Bank deposits	693 17	
(f) Other interest earned	385 11	
	<u> </u>	\$ 66,067 07
2. Profit on sale of securities and real estate		1,527 33
3. Profit in guaranteed funds		13,395 74
4. Agency fees and commissions earned		273,239 41
5. Net rents from real estate held for sale		415 79
6. All other revenue for the year		20,911 29
Total		<u>\$ 375,556 63</u>

Expenditure

7. Amount by which ledger values of assets were written down	\$ 4,873 34
8. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 37,295 10
(b) Provincial	809 04
(c) Municipal	5,982 48
	<u> </u>
	44,086 62
9. All other expenses incurred:	
(a) Salaries	\$ 164,614 92
(b) Directors' and Advisory Committee fees	1,800 00
(c) Auditors' fees	8,814 92
(d) Legal fees	1,550 15
(e) Rents	30,120 00
(f) Travelling expenses	3,048 37
(g) Printing and stationery	5,468 27
(h) Advertising	3,104 13
(i) Postage, telegrams, telephones and express	4,828 43
(j) Miscellaneous	32,810 09
	<u> </u>
	256,159 28
10. Net profit transferred to Profit and Loss Account	70,437 39
Total	<u>\$ 375,556 63</u>

THE CANADA PERMANENT TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 118,645 15
2. Amount transferred from Revenue Account	70,437 39
Total	\$ 189,082 54
3. Dividends to shareholders declared during year	\$ 60,000 00
4. Amount transferred to Reserve Fund	100,000 00
5. Balance of account at 31st December, 1943	29,082 54
Total	\$ 189,082 54

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$50,000.00 on any one person and covering all members of staff.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - (a) March 5th, 1943; (b) April 1st, 43; (c) 1½%.
 - (a) June 5th, 1943; (b) July 2nd, 1943; (c) 1½%.
 - (a) September 15th, 1943; (b) October 1st, 1943; (c) 1½%.
 - (a) December 15th, 1943; (b) January 3rd, 1944; (c) 1½%.
3. Date appointed for the Annual Meeting—January 28th, 1944.
Date of last Annual Meeting—January 29th, 1943.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Canada Permanent Mortgage Corporation \$ 2,284,918 12
5. Amount of Company's own Guaranteed Investment Receipts *due* and unpaid 100 00

CONSTATING INSTRUMENTS

The Canada Permanent Trust Company was incorporated in 1913 by a Special Act of the Parliament of the Dominion of Canada, 3-4 Geo. V, c. 87.

Authorized by Order-in-Council (May 7th, 1913), to carry on business in the Province of Ontario as a Trust Company, pursuant to the provisions of The Loan and Trust Corporations Act. R.S.O. 1927, c. 223.

In 1927 the Company purchased the assets and business of The Brantford Trust Company, which purchase was ratified by Order-in-Council of Ontario, dated 31st day of August, 1927, pursuant to The Loan and Trust Corporations Act.

THE CANADA PERMANENT TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province	Principal out-standing		Charges out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	(a) Farm	(b) Urban	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.
Company Funds:												
Ontario.....(a)	600	00							600	00		
Ontario.....(b)	322,216	29	202	28	Cr. 84	84	1,562	33	323,896	06	11,051	29
Oxford County (Ont.)(a)	12,675	00			121	54	95	22	12,891	76		
Oxford County (Ont.)(b)	21,870	00					327	71	22,197	71		
Brant County (Ont.)(b)	38,054	13			83	60	363	00	38,500	73		
Manitoba.....(b)	24,090	04			525	10	34	50	24,649	64		
British Columbia.....(b)	3,979	90			1	83			3,981	73		
New Brunswick.....(b)	13,712	23			37	57	28	00	13,777	80		
Alberta.....(a)	5,413	36	1,507	96	371	23			7,292	55	1,015	00
Alberta.....(b)	690	00			11	80	9	70	711	50		
Saskatchewan.....(a)	479	99			48	47	2	61	531	07		
Saskatchewan.....(b)	16,909	17	1	09	107	93			17,018	19		
Nova Scotia.....(a)	9,205	33			406	70			9,612	03		
Nova Scotia.....(b)	30,110	22			830	78	54	50	30,995	50		
Totals.....(a)	28,373	68	1,507	96	947	94	97	83	30,927	41	1,015	00
Totals.....(b)	471,631	98	203	37	1,513	77	2,379	74	475,728	86	11,051	29
Grand Total.....	500,005	66	1,711	33	2,461	71	2,477	57	506,656	27	12,066	29
Less Investment Reserves.....(b)	2,935	48							2,935	48		
Net Total.....	497,070	18	1,711	33	2,461	71	2,477	57	503,720	79	12,066	29
Guaranteed Funds												
Ontario.....(b)	607,203	65	281	75	2,577	20	5,522	75	615,585	35		

THE CANADA TRUST COMPANY

Head Office, London, Ontario

OFFICERS

Chairman of the Board—COL. IBBOTSON LEONARD, D.S.O.
 President—M. AYLSWORTH Vice-President—J. W. HOBBS
 General Manager—M. AYLSWORTH Secretary—D. McEACHERN
 Treasurer—C. J. CLARKE

DIRECTORS

COL. I. LEONARD, D.S.O.	W. H. COOPER	J. J. McHALE
M. AYLSWORTH	R. H. CRONYN	J. M. RIDDELL, K.C.
J. W. HOBBS	J. B. DAVIDSON, K.C.	S. J. SMITH
A. R. BARTLET, K.C.	W. H. GARDNER	BRIGADIER A. C. SPENCER
C. J. CLARKE	G. F. LAING	E. A. WILSON
H. E. COCHRAN	J. E. McCONNELL	F. P. DAWSON, K.C.

Auditors—HENRY BARBER, MAPP AND MAPP, C.A.; GEORGE S. JEWELL, C.A.

CAPITAL

Amount of Capital Stock authorized (11,000 shares of \$100.00 each)	\$ 1,100,000 00
Amount subscribed	1,048,900 00
Amount paid in cash:	
On \$986,900 stock fully called	\$ 986,900 00
On \$52,000 stock 25% called	13,000 00
On \$10,000 stock 1% called	100 00
	1,000,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

Company Funds

1. Book value of real estate held for sale:		
Freehold land (including buildings)	\$	130,499 73
2. Amount secured by mortgages on real estate including:		
First mortgages	\$	951,796 21
Agreements for sale		132,134 08
		1,083,930 29
(See Schedule B)		
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$	1,466 82
Interest accrued		34 08
		1,500 90
4. Book value of bonds, debentures and debenture stocks:		
Government and Government Guaranteed:		
Dominion and United Kingdom		319,305 49
5. Book value of stocks		77,750 00
6. Cash on hand		23,049 22
7. Cash on deposit with chartered banks in Canada, \$49,044.69; elsewhere, \$17,639.96		66,684 65
8. Advances to estates, trusts, etc., under administration		85,685 00
		1,788,405 28
Total Company Funds		\$ 1,788,405 28

Guaranteed Funds

9. Amount secured by mortgages on real estate including:		
First mortgages	\$	4,473,143 87
Agreements for sale		116,506 77
Interest due		32,269 79
Interest accrued		58,371 38
		\$ 4,680,291 81

(See Schedule B)

THE CANADA TRUST COMPANY—Continued

10. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		\$ 50,898	17
Interest due		262	19
Interest accrued		661	69
			\$ 51,822 05
11. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$ 1,816,019	16	
Interest accrued	9,695	15	
		\$ 1,825,714	31
(b) Provincial and Provincial Guaranteed:			
Interest accrued	\$ 243,975	77	
		2,970	93
			246,946 70
(c) Canadian municipalities, school districts and rural telephone companies:			
Interest due	\$ 133,938	62	
		4,415	08
			138,353 70
			2,211,014 71
12. Book value of stocks			326,037 50
13. Cash on deposit with chartered banks in Canada, \$128,090.67; elsewhere, \$17,456.24			145,546 91
Total Guaranteed Funds			\$ 7,414,712 98

Estates, Trusts and Agency Funds

14. Unrealized assets	\$20,332,005	84	
15. Investments	8,925,211	71	
16. Cash on hand and in banks	1,308,363	64	
			\$30,565,581 19

Summary of Assets

Company Funds	\$ 1,788,405	28
Guaranteed Funds	7,414,712	98
Estates, Trusts and Agency Funds	30,565,581	19
Grand Total of Assets	\$39,768,699	45

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$ 73,500	00
2. Dividends to shareholders declared and unpaid	30,000	00
3. Provision for Officers' Pension Fund	8,000	00
Total	\$ 111,500	00

To the Shareholders:

4. Paid-in Capital	\$ 1,000,000	00
5. Reserve Fund	600,000	00
6. Balance of Profit and Loss Account	76,905	28
Total	\$ 1,676,905	28
Total Company Funds	\$ 1,788,405	28

THE CANADA TRUST COMPANY—Continued

Guaranteed Funds

7. Trust deposits		\$ 3,070,744 36
8. Specific Guaranteed Funds	\$ 162,000 00	
Interest due and accrued	3,037 50	
		165,037 50
9. General Guaranteed Funds	\$ 4,135,247 47	
Interest due and accrued	43,683 65	
		4,178,931 12
Total Guaranteed Funds		\$ 7,414,712 98

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	\$30,479,896 19	
11. Due to Company Funds	85,685 00	
		\$30,565,581 19

Summary of Liabilities

Company Funds	\$ 1,788,405 28
Guaranteed Funds	7,414,712 98
Estates, Trusts and Agency Funds	30,565,581 19
Grand Total of Liabilities	\$39,768,699 45

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 62,890 21	
(b) Collateral loans	82 85	
(c) Bonds and debentures	8,431 59	
(d) Bank deposits	137 15	
(e) Other interest earned	2,096 50	
		\$ 73,638 30
2. Profit on sale of securities and real estate		949 52
3. Profit in guaranteed funds		93,677 22
4. Agency fees and commissions earned		211,436 51
5. All other revenue for the year		22,881 63
Total		\$ 402,583 18

Expenditure

6. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 47,360 55	
(b) Provincial	2,721 64	
(c) Municipal	2,674 01	
		\$ 52,756 20
7. All other expenses incurred:		
(a) Salaries	\$ 186,710 12	
(b) Directors' and Advisory Committee fees	9,468 75	
(c) Auditors' fees	8,256 91	
(d) Legal fees	875 21	
(e) Rents	35,415 00	
(f) Travelling expenses	3,387 33	
(g) Printing and stationery	3,776 66	
(h) Advertising	8,667 31	
(i) Postage, telegrams and telephones	3,852 69	
(j) Miscellaneous	29,253 26	
		289,663 24
8. Net profit transferred to Profit and Loss Account		60,163 74
Total		\$ 402,583 18

THE CANADA TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 76,741 54
2. Amount transferred from Revenue Account	60,163 74
Total	\$ 136,905 28
3. Dividends to shareholders declared during year	\$ 60,000 00
4. Balance of account at 31st December, 1943	76,905 28
Total	\$ 136,905 28

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—\$100,000.00 in case of default of any individual member.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - (a) June 15th, 1943; (b) July 2nd, 1943; (c) 3%.
 - (a) December 15th, 1943; (b) January 3, 1944; (c) 3%.
3. Date appointed for the Annual Meeting—February 9th, 1944.
Date of last Annual Meeting—February 10th, 1943.
4. Amount of Company's own Guaranteed Trust Certificates and interest thereon, *due* and unpaid \$ 27,109 00

CONSTATING INSTRUMENTS

1894—57-58 Victoria, Chapter 115, Canada—An Act incorporating The General Trust Corporation of Canada.

1899—62-63 Victoria, Chapter 111, Canada—An Act changing the name of The General Trust Corporation of Canada to The Canada Trust Company and authorizing certain investments of funds other than trust funds, and authorizing an increase of capital subject to certain limitations.

1922—12-13 Geo. V, Chapter 67, Canada—An Act increasing the Company's board of directors from 9 to 21 and authorizing the Company to receive money on deposit.

1930—January 21st—An Order of the Lieutenant-Governor of the Province of Ontario in Council assenting to an agreement for the purchase by The Canada Trust Company of The Consolidated Trusts Corporation.

1938—April 9th.—An Order of the Lieutenant-Governor of the Province of Ontario in Council assenting to an agreement for the purchase by The Canada Trust Company of The Community Trusts Corporation.

The powers of the Company are defined by sections of the incorporating Act, which powers are (Section 4) to be deemed subject to the laws of the Province.

THE CANADA TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing		Charges out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Company Funds:												
Ontario.....(a)	144,772	99	546	00	884	37	3,883	17	150,086	53	986	67
Ontario.....(b)	445,440	58	4,620	39	1,330	98	4,004	03	455,395	98	2,498	83
Quebec.....(b)	189,229	67	2,504	45	2,138	91	1,711	55	195,584	58	19,827	00
Saskatchewan.....(a)	181,118	07	6,900	49	1,649	71	9,056	94	198,725	21	21,159	76
Saskatchewan.....(b)	6,141	35					61	07	6,202	42		
Alberta.....(a)	186,824	21	10,474	74	27,828	30	9,245	67	234,372	92	14,365	10
British Columbia.....(b)	44,063	98			334	19	469	99	44,868	16		
Total.....(a)	512,715	27	17,921	23	30,362	38	22,185	78	583,184	66	36,511	53
Total.....(b)	684,875	58	7,124	84	3,804	08	6,246	64	702,051	14	22,325	83
Guaranteed Funds:												
Ontario.....(a)	21,732	18			772	41	644	76	23,149	35		
Ontario.....(b)	2,290,669	14	64,795	00	13,529	79	29,663	28	2,398,657	21	83,319	26
Quebec.....(b)	2,107,028	38	12,304	70	17,678	05	26,619	90	2,163,631	03	88,333	00
British Columbia.....(b)	92,008	07	1,113	17	289	54	1,443	44	94,854	22		
Total.....(a)	21,732	18			772	41	644	76	23,149	35		
Total.....(b)	4,489,705	59	78,212	87	31,497	38	57,726	62	4,657,142	46	171,652	26
Total Guaranteed Funds.	4,511,437	77	78,212	87	32,269	79	58,371	38	4,680,291	81	171,652	26
Total Company Funds...	1,197,590	85	25,046	07	34,166	46	28,432	42	1,285,235	80	58,837	36

CAPITAL TRUST CORPORATION, LIMITED

Head Office, Ottawa, Ontario

OFFICERS

President—T. D'ARCY MCGEE, K.C.
 Vice-Presidents—CHAS. H. LABARGE;
 W. J. HUSSEY; M. W. HACKETT

General Manager—E. L. PARENT
 Secretary—JAMES J. LYONS

DIRECTORS

J. J. MCFADDEN
 W. H. POUPORE
 A. J. MAJOR
 HON. J. J. DONNELLY
 J. A. LABARGE
 J. J. McCANN, M.D., M.P.
 JAMES A. KENNEDY

COL. A. E. KIRKPATRICK
 M. A. MAHONEY
 JOSEPH McDONOUGH
 E. L. PARENT
 JAMES J. LYONS
 DR. T. H. LEGGETT
 H. H. RACINE

Auditors—EDWARDS, MORGAN AND COMPANY

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$100.00 each)	\$ 2,000,000 00
Amount subscribed	959,200 00
Amount paid in cash:	
On \$873,400.00 stock fully called	\$ 873,400 00
On \$28,800.00 stock (partly paid)	12,180 78
	<u>885,580 78</u>

On 9,022 shares subscribed 8,734 are fully paid and 288 have varying amounts totalling \$12,180.78 paid in on them. 570 subscribed shares have had nothing whatever paid upon them. The Company has not indicated the amount "called" on its shares. It advises that no formal call has ever been made upon its shares.

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

Company Funds

1. Office premises		\$ 60,000 00
2. Book value of real estate held for sale:		
Freehold land (including buildings)		278,723 64
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 185,903 64	
Agreements for sale	163,170 44	
Interest due	1,173 00	
Interest accrued	2,683 83	
		<u>352,930 91</u>
	(See Schedule B)	
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$ 25,658 74	
Interest due	88 35	
		<u>25,747 09</u>
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 183,422 78	
Interest accrued	1,138 99	
		<u>\$ 184,561 77</u>
(b) Provincial and Provincial Guaranteed	\$ 130,196 33	
Interest accrued	1,493 86	
		<u>131,690 19</u>
(c) Canadian municipalities, school districts and rural telephone companies	\$ 118,600 63	
Interest accrued	1,435 23	
		<u>120,035 86</u>
(d) All other bonds	\$ 45,500 00	
Interest accrued	345 40	
		<u>45,845 40</u>
		<u>482,133 22</u>

CAPITAL TRUST CORPORATION, LIMITED—Continued

6. Cash on hand	\$	29,703	62
7. Cash on deposit with chartered banks in Canada		6,136	33
8. Advances to estates, trusts, etc., under administration		4,491	82
9. All other assets		20,117	26
Total Company Funds	\$	1,259,983	89

Guaranteed Funds

10. Amount secured by mortgages on real estate including:			
First mortgages	\$	3,414,407	76
Interest due		13,033	99
Interest accrued		35,857	27
			<u>\$ 3,463,299 02</u>

(See Schedule B)

11. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$	10,542	00
Interest due		41	00
			<u>10,583 00</u>
12. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	238,741	27
Interest accrued		1,228	56
			<u>\$ 239,969 83</u>
(b) Provincial and Provincial Guaranteed	\$	1,896,330	74
Interest accrued		12,967	73
			<u>1,909,298 47</u>
			2,149,268 30
13. Cash on hand			18,622 55
14. Cash on deposit with chartered banks in Canada, \$169,551.97; elsewhere, \$2,807.10			172,359 07
Total Guaranteed Funds	\$	5,814,131	94

Estates, Trusts and Agency Funds

15. Unrealized assets	\$	6,098,087	18
16. Investments		3,532,669	11
17. Cash on hand and in banks		291,546	31
			<u>\$ 9,922,302 60</u>

Summary of Assets

Company Funds	\$	1,259,983	89
Guaranteed Funds		5,814,131	94
Estates, Trusts and Agency Funds		9,922,302	60
Grand Total of Assets	\$	16,996,418	43

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	18,742	17
2. Dividends to shareholders declared and unpaid		13,283	55
3. Investment reserves		23,603	19
4. All other liabilities		17,633	25
Total	\$	73,262	16

To the Shareholders:

5. Paid-in Capital	\$	885,580	78
6. Reserve Fund		160,000	00
7. General Contingency Reserve		130,000	00
8. Balance of Profit and Loss Account		11,140	95
Total	\$	1,186,721	73

Total Company Funds	\$	1,259,983	89
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CAPITAL TRUST CORPORATION, LIMITED—Continued

Guaranteed Funds

9. Trust Savings Accounts		\$ 2,153,588 47
10. Specific Guaranteed Funds	\$ 3,514,949 63	
Interest due and accrued	145,593 84	
	<u> </u>	3,660,543 47
Total Guaranteed Funds		<u>\$ 5,814,131 94</u>

Estates, Trusts and Agency Funds

11. Estates	\$ 9,917,810 78	
12. Due to Company Funds	4,491 82	
	<u> </u>	\$ 9,922,302 60

Summary of Liabilities

Company Funds	\$ 1,259,983 89
Guaranteed Funds	5,814,131 94
Estates, Trusts and Agency Funds	9,922,302 60
	<u> </u>
Grand Total of Liabilities	<u>\$16,996,418 43</u>

REVENUE ACCOUNT**Income**

1. Rents earned, net —on office premises		\$ 846 03
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 17,247 40	
(b) Collateral loans	944 58	
(c) Bonds and debentures	16,167 62	
(d) Other interest earned	3,173 88	
	<u> </u>	37,533 48
3. Profit on sale of securities and real estate		5,100 99
4. Profit in guaranteed funds		81,168 67
5. Agency fees and commissions earned		69,976 31
6. All other revenue for the year		18,952 09
Total		<u>\$ 213,577 57</u>

Expenditure

7. Loss on sale of securities and real estate owned		\$ 3,915 71
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 24,777 64	
(b) Provincial	700 28	
(c) Municipal	3,040 63	
	<u> </u>	28,518 55
9. Commissions on loans and on sale of real estate		4,331 38
10. All other expenses incurred:		
(a) Salaries	\$ 101,216 98	
(b) Directors' and Advisory Committee fees	2,400 00	
(c) Auditors' fees	2,500 00	
(d) Legal fees	2,227 75	
(e) Rents	12,690 00	
(f) Travelling expenses	1,238 65	
(g) Printing and stationery	4,266 60	
(h) Advertising	5,698 37	
(i) Postage, telegrams, telephones and express	3,608 49	
(j) Miscellaneous	17,335 22	
	<u> </u>	153,182 06
11. Net profit transferred to Profit and Loss Account		23,629 87
Total		<u>\$ 213,577 57</u>

CAPITAL TRUST CORPORATION, LIMITED—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	9,098 03
2. Amount transferred from Revenue Account		23,629 87
Total	\$	32,727 90
3. Dividends to shareholders declared during year	\$	13,283 55
4. Amount transferred to General Contingency Reserve		5,303 40
5. Provision for Pension Fund payable to Receiver-General of Canada		3,000 00
6. Balance of account at 31st December, 1943		11,140 95
Total	\$	32,727 90

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—\$50,000.00.		
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates: (a) December 21st, 1943; (b) March 1st, 1944; (c) \$1.50 per share.		
3. Date appointed for the Annual Meeting—February 15th, 1944. Date of last Annual Meeting—February 18th, 1943.		
4. Amount of interest permanently capitalized during the year	\$	1,384 26
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department		123,863 40

CONSTATING INSTRUMENTS

The Capital Trust Corporation, Limited, was incorporated in 1912 by Special Act of the Parliament of Canada (2 Geo. V, c. 81).

Registered on the Trust Companies' register on the 13th day of November, 1913, to transact business in the Province of Ontario, with powers restricted to the provisions of The Loan and Trust Corporations Act.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of Interest due and not Charged	
						(a) Farm	(b) Urban
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds:							
Ontario.....(b)	284,557 28	231 33	1,019 56	2,105 06	287,913 23		
Ontario.....(a)	6,734 45	89 09		99 93	6,923 47		
Quebec.....(b)	54,683 32	49 86	153 44	437 80	55,324 42	150 86	
Saskatchewan.....(b)	2,728 75			41 04	2,769 79		
Guaranteed Funds:							
Ontario.....(b)	3,076,338 24	3,131 93	2,404 70	33,614 07	3,115,488 94		
Ontario.....(a)	6,800 00			78 29	6,878 29		
Quebec.....(b)	324,019 67	927 92	10,629 29	2,125 06	337,701 94	83,433 84	
Quebec.....(a)	3,190 00			39 85	3,229 85		
Total.....(a)	16,724 45	89 09		218 07	17,031 61		
Total.....(b)	3,742,327 26	4,341 04	14,206 99	38,323 03	3,799,198 32	83,584 70	
Grand Total.....	3,759,051 71	4,430 13	14,206 99	38,541 10	3,816,229 93	83,584 70	

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

6. Book value of stocks	\$ 186,531 41	
Accrued dividends thereon	972 67	
	<u> </u>	\$ 187,504 08
7. Cash on hand		1,925 00
8. Cash on deposit with chartered banks in Canada, \$134,772.64; elsewhere, \$167.39		134,940 03
9. Advances to estates, trusts, etc., under administration		15,710 21
10. Accrued fees and charges for administering estates		14,402 27
11. All other assets		5,466 70
		<u> </u>
Total Company Funds		\$ 1,728,428 13

Guaranteed Funds

12. Amount secured by mortgages on real estate including:		
First mortgages	\$ 486,370 31	
Interest accrued	5,091 12	
	<u> </u>	\$ 491,461 43

(See Schedule B)

13. Amount of loans, secured by stocks, bonds and other collateral:		
Principal	\$ 1,099,279 00	
Interest due	\$ 2,971 36	
Less interest payable	821 27	
	<u> </u>	2,150 09
		<u> </u>
		1,101,429 09
14. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$1,268,036 37	
Interest accrued	10,089 74	
	<u> </u>	\$ 1,278,126 11
(b) Provincial and Provincial Guaranteed	\$ 758,598 82	
Interest accrued	5,131 93	
	<u> </u>	763,730 75
(c) Canadian municipalities, school districts and rural telephone companies	\$ 357,550 50	
Interest accrued	2,915 80	
	<u> </u>	360,466 30
(d) All other bonds	\$ 87,062 41	
Interest accrued	1,221 52	
	<u> </u>	88,283 93
		<u> </u>
		2,490,607 09
15. Cash on hand		7,000 00
16. Cash on deposit with chartered banks in Canada		432,830 83
		<u> </u>
Total Guaranteed Funds		\$ 4,523,328 44

Estates, Trusts and Agency Funds

17. Unrealized assets	\$16,131,054 54	
18. Investments	6,020,585 52	
19. Cash on hand and in banks	802,093 71	
	<u> </u>	\$22,953,733 77

Summary of Assets

Company Funds	\$ 1,728,428 13
Guaranteed Funds	4,523,328 44
Estates, Trusts and Agency Funds	22,953,733 77
	<u> </u>
Grand Total of Assets	\$29,205,490 34

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$	32,306	55
2. Dividends to shareholders declared and unpaid		10,000	00
3. Other expenses due and accrued		18,452	14
4. Investment reserves		272,592	88
5. All other liabilities		11,232	75
Total	\$	344,584	32

To the Shareholders:

6. Paid-in Capital	\$	1,000,000	00
7. Reserve Fund		250,000	00
8. Balance of Profit and Loss Account		133,843	81
Total	\$	1,383,843	81

Total Company Funds \$ 1,728,428 13

Guaranteed Funds

9. Trust deposits			\$ 3,826,650 06
10. Specific Guaranteed Funds	\$	585,813 93	
Interest due and accrued		443 43	
11. General Guaranteed Funds		110,412 23	
Interest due and accrued		8 79	
			696,678 38
Total Guaranteed Funds	\$	4,523,328	44

Estates, Trusts and Agency Funds

12. Estates	\$	8,830,138 17	
13. Trusts and Agencies		14,107,885 39	
14. Due to Company Funds		15,710 21	
			\$22,953,733 77

Summary of Liabilities

Company Funds	\$	1,728,428 13
Guaranteed Funds		4,523,328 44
Estates, Trusts and Agency Funds		22,953,733 77
Grand Total of Liabilities	\$	29,205,490 34

REVENUE ACCOUNT

Income

1. Rents earned, net—on Real Estate	\$	1,658	79
2. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	15,291 29	
(b) Collateral loans		5,906 23	
(c) Bonds and debentures		25,148 37	
(d) Dividends on stocks		7,471 54	
(e) Bank deposits		302 42	
(f) Other interest earned		2,311 27	
			56,431 12
3. Profit on sale of securities and real estate		32,478 48	
4. Amounts recovered on assets previously written down		41,310 54	
5. Profit in guaranteed funds		59,180 46	
6. Agency fees and commissions earned		410,618 21	
Total	\$	601,677	60

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

Expenditure

7. Loss on sale of securities and real estate owned		\$	19,638	37
8. License fees and taxes other than taxes on real estate:				
(a) Dominion	\$	44,910	42	
(b) Provincial		833	29	
(c) Municipal		5,833	67	
				51,577 38
9. Commissions on loans and on sale of real estate				59,177 79
10. Amount transferred to Investment Reserves				50,097 51
11. Paid on account of goodwill of business acquired by Montreal Branch				5,579 56
12. All other expenses incurred:				
(a) Salaries	\$	247,920	83	
(b) Directors' and Advisory Committee fees		4,908	70	
(c) Auditors' fees		4,750	00	
(d) Legal fees		1,783	25	
(e) Rents		27,368	00	
(f) Travelling expenses		1,559	00	
(g) Printing and stationery		7,290	41	
(h) Advertising		9,785	63	
(i) Postage, telegrams, telephones and express		6,751	59	
(j) Miscellaneous		37,962	96	
				350,080 37
13. Net profit transferred to Profit and Loss Account				65,526 62
Total	\$	601,677	60	

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	108,317	19
2. Amount transferred from Revenue Account		65,526	62
Total	\$	173,843	81
3. Dividends to shareholders declared during year	\$	40,000	00
4. Balance of account at 31st December, 1943		133,843	81
Total	\$	173,843	81

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—\$50,000.00.			
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:			
(a) November 19th, 1942; (b) January 2nd, 1943; (c) 1%.			
(a) February 25th, 1943; (b) April 1st, 1943; (c) 1%.			
(a) May 20th, 1943; (b) July 2nd, 1943; (c) 1%.			
(a) September 8th, 1943; (b) October 1st, 1943; (c) 1%.			
3. Date appointed for the Annual Meeting—February 17th, 1944. Date of last Annual Meeting—February 25th, 1943.			
4. In the case of any Company whose Stocks, Bonds or Debenture are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is	\$	5,512	16
The aggregate amount of instalments of principal in arrears		4,871	95
The amount of interest due and unpaid, whether capitalized or not		659	79
The amount of interest on such loans taken credit for in the Revenue Account for the year			417 61
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department			617,072 94

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

CONSTATING INSTRUMENTS

The Company was incorporated by Act of Parliament of Canada, Chap. 162, 4-5 Edward VII, assented to 20th July, 1905, under the name of The Title and Trust Company with powers to carry on a general Trust Company business and also title insurance.

By Act of the Legislature of the Province of Ontario, Chap. 118, 7 Edward VII, 1907, assented to April 20, 1907, the Company was empowered to register under the Ontario Insurance Act and under the Loan Corporation Act of the Province.

April 18th, 1914, Amendment to Charter and by further Act of the Parliament of Canada, Chap. 70, 5 George V, assented to April 8th, 1915, the name of the Company was changed from The Title and Trust Company to Chartered Trust and Executor Company, the business of title insurance having been discontinued.

By further Act of the Parliament of Canada, Chap. 98, 9-10 George V, assented to July 7th, 1919, the Company was empowered to acquire the business of any other Company and to sell and dispose of its own business. (The last mentioned Act was preliminary to the acquisition of Guardian Trust Company, Limited.)

By Act of the Parliament of Canada, Chap. 75, 19-20 George V, assented to May 1st, 1929, the capital stock of the Company was increased to \$2,500,000.00.

By Act of the Legislature of the Province of Quebec, 25-26, George V, Chapter 150, the Company acquired the business of Quebec Savings and Trust Company on March 23rd, 1936.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province	Principal out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of Interest due and not charged
(a) Farm (b) Urban					
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds:					
Ontario.....(a)	18,573 07		484 45	19,057 52	
Ontario.....(b)	234,452 46	290 94	2,294 46	237,037 86	6,288 74
Guaranteed Funds:					
Ontario.....(a)	22,712 51		379 05	23,091 56	
Ontario.....(b)	463,657 80		4,712 07	468,369 87	
Total.....(a)	41,285 58		863 50	42,149 08	
Total.....(b)	698,110 26	290 94	7,006 53	705,407 73	6,288 74
Grand Total.....	739,395 84	290 94	7,870 03	747,556 81	6,288 74

CROWN TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President—R. W. STEELE Vice-President and Managing Director—IRVING P. REXFORD
 Vice-President—W. RALPH SALTER, K.C.
 Assistant General Manager—W. HESPELER JACKSON
 Assistant General Manager and Secretary—JAMES G. MCKAY

DIRECTORS

R. W. STEELE	R. C. BERKINSHAW
IRVING P. REXFORD	JOHN I. RANKIN
W. RALPH SALTER, K.C.	STUART B. PLAYFAIR
GERALD W. BIRKS	JAMES G. ROSS
F. WILSON FAIRMAN	JOHN W. ROSS
W. A. EDEN	ARNOLD WAINWRIGHT, K.C.
H. JASPER HUMPHREY	P. R. WALTERS
ARTHUR LYMAN	ARTHUR B. WOOD
J. A. MANN, K.C.	ARTHUR H. CAMPBELL
W. P. O'BRIEN	F. J. CAMPBELL

Auditors—P. S. ROSS & SONS, C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of \$100.00 each) ..	\$ 5,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943**Assets***Company Funds*

1. Office premises	\$ 385,913 56
2. Book value of real estate held for sale:	
Freehold land (including buildings)	31,204 73
3. Amount secured by mortgages on real estate including:	
First mortgages	\$ 270,469 67
Interest due	800 77
Interest accrued	2,663 54
	<hr/>
	273,933 98
(See Schedule B)	
4. Amount of loans secured by stocks, bonds and other collateral:	
Principal	20,500 00
5. Book value of bonds, debentures and debenture stocks:	
(a) Government and Government Guaranteed:	
Dominion and United Kingdom \$ 109,835 00	
Interest accrued	275 00
	<hr/>
	\$ 110,110 00
(b) Provincial and Provincial Guaranteed	\$ 147,540 00
Interest accrued	405 00
	<hr/>
	147,945 00
(c) All other bonds	\$ 48,342 50
Interest accrued	412 06
	<hr/>
	48,754 56
	<hr/>
	306,809 56
6. Book value of stocks	114,368 73
7. Cash on hand	15,555 12
8. Cash on deposit with chartered banks in Canada, \$122,629.17; elsewhere, \$34,714.87	157,344 04
9. Advances to estates, trusts, etc., under administration	143,000 00
10. All other assets	14,141 38
	<hr/>
Total Company Funds	\$ 1,462,771 10

CROWN TRUST COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages	\$	357,015	06
Interest due		774	13
Interest accrued		4,595	09
			<u>\$ 362,384 28</u>
<i>(See Schedule B)</i>			
12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal			411,023 38
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	898,625	00
Interest accrued		5,250	00
			<u>\$ 903,875 00</u>
(b) Provincial and Provincial Guaranteed	\$	148,500	00
Interest accrued		447	91
			<u>148,947 91</u>
14. Cash on deposit with chartered banks in Canada			1,052,822 91
			<u>181,042 01</u>
Total Guaranteed Funds			<u>\$ 2,007,272 58</u>

Estates, Trusts and Agency Funds

15. Unrealized assets and Investments	\$36,145,428	73
16. Cash on hand and in banks	479,147	19
		<u>\$36,624,575 92</u>

Summary of Assets

Company Funds	\$ 1,462,771	10
Guaranteed Funds	2,007,272	58
Estates, Trusts and Agency Funds	36,624,575	92
Grand Total of Assets		<u>\$40,094,619 60</u>

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	16,507	93
2. Other expenses due and accrued		2,900	00
Total			<u>\$ 19,407 93</u>

To the Shareholders:

3. Paid-in Capital	\$	1,000,000	00
4. Reserve Fund		400,000	00
5. Balance of Profit and Loss Account		43,363	17
Total			<u>\$ 1,443,363 17</u>
Total Company Funds			<u>\$ 1,462,771 10</u>

Guaranteed Funds

6. Trust deposits	\$	1,965,772	58
7. Specific Guaranteed Funds		41,500	00
Total Guaranteed Funds			<u>\$ 2,007,272 58</u>

Estates, Trusts and Agency Funds

8. Estates, Trusts and Agencies	\$36,481,575	92
9. Due to Company Funds	143,000	00
		<u>\$36,624,575 92</u>

CROWN TRUST COMPANY—Continued

Summary of Liabilities

Company Funds	\$ 1,462,771 10
Guaranteed Funds	2,007,272 58
Estates, Trusts and Agency Funds	36,624,575 92
Grand Total of Liabilities	<u>\$40,094,619 60</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 18,216 65	
(b) Collateral loans	12,735 94	
(c) Bonds and debentures	10,092 98	
(d) Dividends on stocks	4,165 00	
		<u>\$ 45,210 57</u>
2. Profit on sale of securities and real estate		1,372 21
3. Profit in guaranteed funds		35,267 71
4. Agency fees and commissions earned		129,303 51
5. All other revenue for the year		7,901 83
Total		<u>\$ 219,055 83</u>

Expenditure

6. Interest incurred		\$ 2,079 38
7. Amount by which ledger values of assets were written down		2,461 15
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 24,183 69	
(b) Provincial	726 74	
(c) Municipal	1,538 10	
		<u>26,448 53</u>
9. All other expenses incurred:		
(a) Salaries	\$ 89,650 30	
(b) Directors' and Advisory Committee fees	4,619 50	
(c) Auditors' fees	2,400 00	
(d) Legal fees	1,775 00	
(e) Rents	1,800 00	
(f) Travelling expenses	1,418 44	
(g) Printing and stationery	3,993 90	
(h) Advertising	8,329 00	
(i) Postage, telegrams, telephones and express	4,166 23	
(j) Maintenance of Office Premises	12,508 53	
(k) Miscellaneous	15,754 08	
		<u>146,414 98</u>
10. Net profit transferred to Profit and Loss Account		41,651 79
Total		<u>\$ 219,055 83</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 41,711 38
2. Amount transferred from Revenue Account	41,651 79
Total	<u>\$ 83,363 17</u>
3. Dividends to shareholders declared during year	\$ 40,000 00
4. Balance of account at 31st December, 1943	43,363 17
Total	<u>\$ 83,363 17</u>

CROWN TRUST COMPANY—Continued

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—\$174,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
March 31st, June 30th, September 30th, December 15th; 1% quarterly.
3. Date appointed for the Annual Meeting—February 3rd, 1944.
Date of last Annual Meeting—January 26th, 1943.
4. Amount belonging to Agency Funds held on deposit in Guaranteed Funds Department \$ 20,256 84

CONSTATING INSTRUMENTS

Incorporated in 1909 by an Act of the Province of Quebec, Chapter 118. Amendments in 1920, Chapter 129, and in 1929, Chapter 105. Province of Ontario Crown Trust Company Act, 1931. Granted registry in Ontario, 6th January, 1937.

The company has a deposit in the Province of Ontario amounting to \$200,000.00. Order-in-Council assented to 16th January, 1937.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Company Funds:											
Quebec.....(b)	270,469	67	800	77	2,663	54	273	933	98	1,050	00
Guaranteed Funds:											
Quebec.....(b)	357,015	06	774	13	4,595	09	362,384	28		966	42
Total.....	627,484	73	1,574	90	7,258	63	636,318	26		2,016	42

THE EASTERN TRUST COMPANY—Continued

Guaranteed Funds

9. Amount secured by mortgages on real estate including:			
First mortgages		\$ 1,368,515	96
Interest due			133 30
Interest accrued		6,861	53
			<u>\$ 1,375,510 79</u>
			(See Schedule B)
10. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		\$ 844,320	33
Interest due			58 87
			<u>844,379 20</u>
11. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom		\$ 2,874,216	81
Interest accrued		5,494	04
			<u>\$ 2,879,710 85</u>
(b) Provincial and Provincial Guaranteed:			
Interest accrued		\$ 450,357	00
		2,673	58
			<u>453,030 58</u>
(c) Canadian municipalities, school districts and rural telephone companies:			
Interest accrued		\$ 1,119,866	01
		6,484	96
			<u>1,126,350 97</u>
(d) All other bonds:			
Interest accrued		\$ 1,011,388	22
		5,903	69
			<u>1,017,291 91</u>
			<u>5,476,384 31</u>
12. Cash on deposit with chartered banks in Canada, \$18,558.53; elsewhere, \$10,166.99			<u>28,725 52</u>
Total Guaranteed Funds			<u>\$ 7,724,999 82</u>

Estates, Trusts and Agency Funds

13. Unrealized assets		\$ 4,502,089	08
14. Investments		57,502,147	26
15. Cash on hand and in banks		1,293,848	28
			<u>\$63,298,084 62</u>

Summary of Assets

Company Funds		\$ 1,462,963	59
Guaranteed Funds		7,724,999	82
Estates, Trusts and Agency Funds		63,298,084	62
Grand Total of Assets			<u>\$72,486,048 03</u>

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate		\$ 65,460	12
2. Dividends to shareholders declared and unpaid		20,000	00
Total			<u>\$ 85,460 12</u>

To the Shareholders:

3. Paid-in Capital		\$ 1,000,000	00
4. Reserve Fund		350,000	00
5. Balance of Profit and Loss Account		27,503	47
Total			<u>\$ 1,377,503 47</u>
Total Company Funds			<u>\$ 1,462,963 59</u>

THE EASTERN TRUST COMPANY—Continued

Guaranteed Funds

6. Specific Guaranteed Funds	\$ 1,177,543	26
7. General Guaranteed Funds	6,547,456	56
Total Guaranteed Funds	\$ 7,724,999	82

Estates, Trusts and Agency Funds

8. Estates, Trusts and Agencies	\$63,151,082	98
9. Due to Company Funds	147,001	64
	\$63,298,084	62

Summary of Liabilities

Company Funds	\$ 1,462,963	59
Guaranteed Funds	7,724,999	82
Estates, Trusts and Agency Funds	63,298,084	62
Grand Total of Liabilities	\$72,486,048	03

REVENUE ACCOUNT

Income

1. Interest and Dividends earned:		
(a) Mortgages and agreements for sale	\$ 28,972	28
(b) Collateral loans	2,241	74
(c) Bonds and debentures	19,630	66
(d) Dividends on stocks	4,227	75
(e) Advances	3,802	44
	\$	58,874 87
2. Profit on sale of securities and real estate		1,725 77
3. Profit in guaranteed funds		97,814 25
4. Agency fees and commissions earned		239,315 31
5. All other revenue for the year		7,650 16
Total	\$	405,380 36

Expenditure

6. Amount by which ledger values of assets were written down	\$	10,428 46
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 52,000	00
(b) Provincial	571	77
(c) Municipal	3,399	55
(d) Government of Newfoundland	8,097	51
		64,068 83
8. All other expenses incurred:		
(a) Salaries	\$ 161,258	03
(b) Directors' and Advisory Committee fees	12,300	00
(c) Auditors' fees	3,899	00
(d) Legal fees	147	50
(e) Rents	24,143	68
(f) Travelling expenses	4,736	85
(g) Printing and Stationery	4,417	82
(h) Advertising	7,143	70
(i) Postage, telegrams, telephones and express	5,640	62
(j) Miscellaneous	26,952	69
		250,639 89
9. Net profit transferred to Profit and Loss Account		80,243 18
Total	\$	405,380 36

THE EASTERN TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 27,260 29
2. Amount transferred from Revenue Account	80,243 18
Total	\$ 107,503 47
3. Dividends to shareholders declared during year	\$ 80,000 00
4. Balance of account at 31st December, 1943	27,503 47
Total	\$ 107,503 47

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—\$200,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - (a) December 2nd, 1942; (b) January 2nd, 1943; (c) 2%.
 - (a) March 10th, 1943; (b) April 1st, 1943; (c) 2%.
 - (a) June 2nd, 1943; (b) July 2nd, 1943; (c) 2%.
 - (a) September 1st, 1943; (b) October 1st, 1943; (c) 2%.
3. Date appointed for the Annual Meeting—February 16th, 1944.
Date of last Annual Meeting—February 17th, 1943.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department \$ 518,754 15

CONSTATING INSTRUMENTS

Incorporated in 1893 by Act of the Parliament of Canada, 56 Vic., C. 84. Amendments in 1899, 62-63 Vic., c. 110, and in 1908, 7-8 Edw. VII, c. 103. Commenced business in 1893. Granted registry in Ontario, 1st November, 1936.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province	Principal out- standing	Interest due and unpaid	Interest accrued	Totals		Amount of Interest due and not charged	
				\$	c.	\$	c.
Company Funds:							
Nova Scotia.....(b)	373,041 31		2,442 64	375,483 95			
Nova Scotia.....(a)	20,877 82		111 30	20,989 12			
New Brunswick.....(b)	54,446 33		310 51	55,756 84			
Prince Edward Island.....(b)	33,833 34		654 78	34,488 12			
Quebec.....(b)	15,575 00		245 03	15,820 03			
Total.....	497,773 80		3,764 26	502,538 06			
Guaranteed Funds:							
Nova Scotia.....(b)	696,837 47		2,765 41	699,602 88			
Nova Scotia.....(a)	109,972 37		790 70	110,763 07			
New Brunswick.....(b)	210,848 46		1,601 52	212,449 98			
New Brunswick.....(a)	410 00		2 36	412 36			
Prince Edward Island.....(b)	21,645 03		84 77	21,729 80			
Prince Edward Island.....(a)	21,377 31		59 28	21,436 59			
Quebec.....(b)	122,158 25		513 84	122,672 09			
Ontario.....(b)	17,250 00			17,250 00			
Newfoundland.....(b)	168,017 07	133 30	1,043 65	169,194 02			
Total.....	1,368,515 96	133 30	6,861 53	1,375,510 79			Nil
Grand Total.....	1,866,289 76	133 30	10,625 79	1,878,048 85			

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages	\$	990,204	76
Agreements for sale		31,578	36
Interest due		2,510	53
Interest accrued		14,678	33
			\$ 1,038,971 98
			(See Schedule B)
12. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	1,325,819	04
Interest accrued		6,576	27
			\$ 1,332,395 31
(b) Provincial and Provincial Guaranteed	\$	787,168	62
Interest accrued		27,184	82
			814,353 44
(c) Canadian municipalities, school districts and rural telephone companies	\$	383,707	08
Interest accrued		4,446	99
			388,154 07
(d) All other bonds	\$	253,894	67
Interest accrued		2,303	69
			256,198 36
			2,791,101 18
13. Book value of Stocks			91,767 99
14. Cash on hand			21,275 97
15. Cash on deposit with chartered banks in Canada, \$302,990.39; elsewhere, \$6,279.74			369,270 13
Total Guaranteed Funds			\$ 4,312,387 25

Estates, Trusts and Agency Funds

16. Unrealized assets	\$	1,576,030	29
17. Investments		257,770	67
18. Cash on hand and in banks		241,612	03
			\$ 2,075,412 99

Summary of Assets

Company Funds	\$	782,848	71
Guaranteed Funds		4,312,387	25
Estates, Trusts and Agency Funds		2,075,412	99
Grand Total of Assets	\$	7,170,648	95

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	29,475	19
2. Investment reserves		124,310	54
3. All other liabilities		352	39
Total	\$	154,138	12

To the Shareholders:

4. Paid-in Capital	\$	544,700	00
5. Reserve Fund		75,000	00
6. General Contingency Reserve		9,010	59
Total	\$	628,710	59
Total Company Funds	\$	782,848	71

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

7. Trust deposits		\$ 1,839,564 63
8. General Guaranteed Funds	\$ 2,450,865 84	
Interest due and accrued	21,956 78	
		<u>2,472,822 62</u>
Total Guaranteed Funds		<u>\$ 4,312,387 25</u>

Estates, Trusts and Agency Funds

9. Estates	\$ 1,783,645 15	
10. Trusts and Agencies	273,081 23	
11. Due to Company Funds	18,686 61	
		<u>\$ 2,075,412 99</u>

Summary of Liabilities

Company Funds	\$ 782,848 71
Guaranteed Funds	4,312,387 25
Estates, Trusts and Agency Funds	2,075,412 99
	<u>\$ 7,170,648 95</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 13,649 06	
(b) Collateral loans	2,867 48	
(c) Bonds and debentures	6,507 13	
(d) Dividends on stocks	2,808 10	
		<u>\$ 25,831 77</u>
2. Profit on sale of securities and real estate		6,176 10
3. Profit in guaranteed funds		56,373 36
4. Agency fees and commissions earned		12,902 47
5. All other revenue for the year		5,481 53
		<u>\$ 106,765 23</u>

Expenditure

6. Interest incurred		\$ 623 35
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 23,522 36	
(b) Provincial	255 00	
(c) Municipal	485 00	
		<u>24,262 36</u>
8. Commissions on loans and on sale of real estate		441 92
9. Amount transferred to Investment Reserves		4,292 67
10. All other expenses incurred:		
(a) Salaries	\$ 24,586 50	
(b) Directors' and Advisory Committee fees	1,274 00	
(c) Auditors' fees	550 00	
(d) Travelling expenses	911 29	
(e) Printing and stationery	2,295 87	
(f) Advertising	4,600 81	
(g) Postage, telegrams, telephones and express	2,195 58	
(h) Commission on sale of G.I. Certificates	3,289 18	
(i) Maintenance of Office Premises	3,548 39	
(j) Miscellaneous	3,508 92	
		<u>46,760 54</u>
11. Net profit transferred to Profit and Loss Account		30,384 39
		<u>\$ 106,765 23</u>

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	Nil
2. Amount transferred from Revenue Account	\$ 30,384 39
Total	\$ 30,384 39
3. Dividends to shareholders declared during year	\$ 27,235 00
4. Amount transferred to General Contingency Reserve	3,149 39
5. Balance of account at 31st December, 1943	Nil
Total	\$ 30,384 39

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—\$49,000.00.	
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:	
(a) June 7th, 1943; (b) June 20th, 1943; (c) 2% and bonus ½%.	
(a) November 16th, 1943; (b) December 20th, 1943; (c) 2% and bonus ½%.	
(5% for year.)	
3. Date appointed for the Annual Meeting—February 22nd, 1944.	
Date of last Annual Meeting—February 19th, 1943.	
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	\$ 209,960 35
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, <i>due</i> and unpaid	\$ 8,062 43

CONSTATING INSTRUMENTS

The Grey and Bruce Trust and Savings Company, cited 16 Geo. V (1926), c. 123. This Act confirms the amalgamation of The Grey and Bruce Loan Company and The Owen Sound Loan and Savings Company, and constitutes the amalgamated corporation a new corporation under the name of The Grey and Bruce Trust and Savings Company, with Head Office in the City of Owen Sound, and empowers the new corporation to carry on the business of a trust company under The Loan and Trust Corporations Act.

The Grey and Bruce Loan Company was incorporated under The Buildings Societies Act, R.S.O. 1887, c. 169, as a permanent building society under the name of The Owen Sound, Grey, and Bruce Loan and Savings Company, by declaration filed with the Clerk of the Peace for the County of Grey, May 10th, 1889. The corporate name was by Order-in-Council of Ontario, September 15th, 1897, changed to The Grey and Bruce Loan Company.

The Owen Sound Loan and Savings Company was incorporated under The Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Grey on the 1st April, 1889.

The date of incorporation of The Grey and Bruce Trust and Savings Company being April 8th, 1926.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province	Principal out-standing	Charges out-standing	Interest due and unpaid		Interest accrued		Totals	Amount of interest due and not charged	
			\$	c.	\$	c.		\$	c.	$	c.
Company Funds:									
Ontario.....(a)	105,034 39	43 15	3,518 72	978 13	109,574 39				
Ontario.....(b)	119,726 20	172 18	1,600 58	1,826 68	123,325 64				
Guaranteed Funds:									
Ontario.....(a)	259,697 66		490 84	4,320 95	264,509 45				
Ontario.....(b)	761,945 83	139 63	2,019 69	10,357 38	774,462 53				
Total.....(a)	364,732 05	43 15	4,009 56	5,299 08	374,083 84				
Total.....(b)	881,672 03	311 81	3,620 27	12,184 06	897,788 17				
Total.....	1,246,404 08	354 96	7,629 83	17,483 14	1,271,872 01				Nil

GUARANTY TRUST COMPANY OF CANADA

Head Office, Windsor, Ontario

Executive Office, Toronto, Ontario

OFFICERS

President—E. BLAKE WINTER
 Vice-Presidents—J. WILSON BERRY
 F. H. LESLIE
 ROBERT MAISEY
 E. M. PROCTOR

General Manager—J. WILSON BERRY
 Secretary—J. A. THOMPSON
 Treasurer—EDWARD T. BERRY

DIRECTORS

E. BLAKE WINTER
 W. H. FURLONG, K.C.
 J. WILSON BERRY
 ROBERT MAISEY
 J. M. HAYES
 E. C. KENNING, K.C.

L. A. LANDRIAU, K.C.
 G. G. ROBINSON
 LOUIS BLAKE DUFF
 FRANK H. LESLIE
 GEORGE B. SNYDER, M.D.
 E. M. PROCTOR, B.A.Sc.

Auditors—BROKENSHERE, SCARFF & COMPANY

CAPITAL

Amount of Capital Stock authorized (5,000 shares of \$100.00 each) .. \$	500,000 00
Amount subscribed ..	500,000 00
Amount paid in cash ..	300,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

Company Funds

1. Office premises ..		\$ 19,844 59
2. Amount secured by mortgages on real estate including:		
First mortgages ..	\$ 66,227 16	
Agreements for sale ..	44,315 53	
Interest due ..	27 25	
Interest accrued ..	805 55	
	111,375 49	

(See Schedule B)

3. Amount of loans secured by stocks, bonds and other collateral:		
Principal ..	\$ 10,710 00	
Interest accrued ..	21 63	
	10,731 63	
4. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom ..	\$ 7,343 00	
Interest accrued ..	38 71	
	\$ 7,381 71	
(b) Canadian municipalities, school districts and rural telephone companies ..	\$ 161,183 60	
Interest accrued ..	2,545 29	
	163,728 89	
(c) All other bonds ..	\$ 56,650 00	
Interest accrued ..	620 47	
	57,270 47	
5. Cash on hand ..		228,381 07
6. Cash on deposit with chartered banks in Canada .. (Debit)		32,400 34
7. Advances to estates, trusts, etc., under administration ..		4,206 31
8. Accrued fees and charges for administering estates ..		2,500 00
9. All other assets ..		3,661 53
		8,405 74

Total Company Funds ..	\$ 413,094 08
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GUARANTY TRUST COMPANY OF CANADA—Continued

Guaranteed Funds

10. Amount secured by mortgages on real estate including:			
First mortgages	\$	223,530	92
Agreements for sale		32,281	19
Interest accrued		1,908	28
			\$ 257,720 39
			(See Schedule B)
11. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$	149,316	57
Interest accrued		31	09
			149,347 66
12. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	931,940	75
Interest accrued		5,351	74
			\$ 937,292 49
(b) Provincial and Provincial Guaranteed	\$	609,864	00
Interest accrued		4,523	72
			614,387 72
(c) Canadian municipalities, school districts and rural telephone companies	\$	521,537	93
Interest accrued		5,905	50
			527,443 43
(d) All other bonds	\$	18,325	00
Interest accrued		68	53
			18,393 53
			2,097,517 17
13. Cash on hand			31,169 06
14. Cash on deposit with chartered banks in Canada			227,051 17
			<u>\$ 2,762,805 45</u>

Estates, Trusts and Agency Funds

15. Unrealized assets	\$	11,788,383	24
16. Investments		678,489	38
17. Cash on hand and in banks		813,190	02
			<u>\$13,280,062 64</u>

Summary of Assets

Company Funds	\$	413,094	08
Guaranteed Funds		2,762,805	45
Estates, Trusts and Agency Funds		13,280,062	64
			<u>\$16,455,962 17</u>

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	6,016	58
2. Dividends to shareholders declared and unpaid		3,750	00
3. Investment reserves		11,000	00
			<u>\$ 20,766 58</u>

To the Shareholders:

4. Paid-in Capital	\$	300,000	00
5. Reserve Fund		89,000	00
6. Balance of Profit and Loss Account		3,327	50
			<u>\$ 392,327 50</u>
Total	\$	413,094	08
Total Company Funds	\$	413,094	08

GUARANTY TRUST COMPANY OF CANADA—Continued

Guaranteed Funds

7. Trust deposits		\$ 1,345,577 88
8. General Guaranteed Funds	\$ 1,405,812 61	
Interest due and accrued	11,414 96	
		<u>1,417,227 57</u>
Total Guaranteed Funds		<u>\$ 2,762,805 45</u>

Estates, Trusts and Agency Funds

9. Estates	\$ 5,338,910 86	
10. Trusts and Agencies	7,938,651 78	
11. Due to Company Funds	2,500 00	
		<u>\$13,280,062 64</u>

Summary of Liabilities

Company Funds	\$ 413,094 08
Guaranteed Funds	2,762,805 45
Estates, Trusts and Agency Funds	13,280,062 64
Grand Total of Liabilities	<u>\$16,455,962 17</u>

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises		\$ 373 24
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 6,496 47	
(b) Collateral loans	1,461 10	
(c) Bonds and debentures	22,302 19	
		<u>\$ 30,259 76</u>
3. Profit on sale of securities and real estate		6,176 00
4. Profit in guaranteed funds		32,083 61
5. Agency fees and commissions earned		78,736 28
6. All other revenue for the year—Safety Deposit Rentals		6,510 50
Total		<u>\$ 154,139 39</u>

Expenditure

7. Interest incurred		\$ 7,208 78
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 11,727 91	
(b) Provincial	432 32	
(c) Municipal	1,773 13	
		<u>13,933 36</u>
9. Amount transferred to Investment Reserves		6,176 00
10. All other expenses incurred:		
(a) Salaries	\$ 66,714 56	
(b) Directors' and Advisory Committee fees	1,000 00	
(c) Auditors' fees	1,300 00	
(d) Legal fees	626 50	
(e) Rents	10,899 96	
(f) Travelling expenses	2,191 05	
(g) Printing and stationery	5,046 30	
(h) Advertising	7,798 45	
(i) Postage, telegrams, telephones and express	4,582 01	
(j) Commission on sale of G.I. Certificates	517 33	
(k) Miscellaneous	9,111 31	
		<u>109,787 47</u>
11. Net profit transferred to Profit and Loss Account		17,033 78
Total		<u>\$ 154,139 39</u>

GUARANTY TRUST COMPANY OF CANADA—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 13,240 74
2. Amount transferred from Revenue Account	17,033 78
Total	\$ 30,274 52
3. Dividends to shareholders declared during year	\$ 15,000 00
4. Amount transferred to Reserve Fund	11,947 02
5. Balance of account at 31st December, 1943	3,327 50
Total	\$ 30,274 52

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation—\$25,000.00 on each officer and employee.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - March 27th, 1943; (b) April 15th, 1943; (c) 1¼%.
 - June 19th, 1943; (b) July 15th, 1943; (c) 1¼%.
 - September 27th, 1943; (b) October 15th, 1943; (c) 1¼%.
 - December 11th, 1943; (b) January 15th, 1944; (c) 1¼%.
Being at rate of 5% per annum.
- Date appointed for the Annual Meeting—Fourth Thursday in January.
Date of last Annual Meeting—January 28th, 1943.
- Special General Meetings held during year—September 27th, 1943, and December 30th, 1943.
- Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department \$ 254,986 81

CONSTATING INSTRUMENTS

Incorporated on the 12th June, 1925, by Special Act of Parliament of Dominion of Canada; registered as a Trust Company in Ontario, 13th day of May, 1926.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province	Principal out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
(a) Farm (b) Urban					
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds:					
Ontario.....(b)	110,542 69	27 25	835 55	111,375 49	.....
Guaranteed Funds:					
Ontario.....(b)	255,812 11	.....	1,908 28	257,720 39	.....
Total.....	333,354 80	27 25	2,713 83	339,095 83	Nil

THE GUELPH TRUST COMPANY—Continued

(b) Provincial	\$	4,942 80		
Interest accrued		20 96		
			\$	4,963 76
(c) All other bonds	\$	3,169 84		
Interest accrued		54 16		
				3,224 00
			\$	103,399 95
9. Cash on hand				3,771 42
10. Cash on deposit with chartered banks in Canada				5,442 41
Total Guaranteed Funds			\$	516,293 19

Estates, Trusts and Agency Funds

11. Unrealized assets		\$	2,284,174 05
12. Investments			3,009,901 84
13. Cash on hand and in banks			330,172 41
			\$ 5,624,248 30

Summary of Assets

Company Funds		\$	573,581 67
Guaranteed Funds			516,293 19
Estates, Trusts and Agency Funds			5,624,248 30
Grand Total of Assets		\$	6,714,123 16

Liabilities*Company Funds*

<i>To the Public:</i>			
1. Reserved for Government Taxes		\$	21,735 98
2. Dividends to shareholders declared and unpaid			7,562 52
3. Investment reserves			10,000 00
Total		\$	39,298 50
<i>To the Shareholders:</i>			
4. Paid-in Capital		\$	302,500 49
5. Reserve Fund			151,000 00
6. Balance at credit of Profit and Loss Account			80,782 68
Total		\$	534,283 17
Total Company Funds		\$	573,581 67

Guaranteed Funds

7. Specific Guaranteed Funds		\$	8,392 73
Interest due and accrued			146 87
			\$ 8,539 60
8. General Guaranteed Funds		\$	496,167 11
Interest due and accrued			8,244 88
			504,411 99
9. Due to Company Funds			3,341 60
Total Guaranteed Funds		\$	516,293 19

Estates, Trusts and Agency Funds

10. Estates		\$	3,003,464 77
11. Trusts and Agencies			2,617,783 53
12. Due to Company Funds			3,000 00
			\$ 5,624,248 30

THE GUELPH TRUST COMPANY—Continued

Summary of Liabilities

Company Funds	\$ 573,581 67
Guaranteed Funds	516,293 19
Estates, Trusts and Agency Funds	5,624,248 30
 Grand Total of Liabilities	 <u>\$ 6,714,123 16</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$ 26,554 98		
(b) Bonds and debentures	6,661 55		
(c) Bank deposits	3 92		
		<u>\$</u>	33,220 45
2. Profit on bonds sold			185 00
3. Profit in guaranteed funds			7,596 74
4. Agency fees and commissions earned			17,767 32
5. All other revenue for the year			1,785 15
6. Exchange, etc.			130 36
 Total		 <u>\$</u>	 <u>60,685 02</u>

Expenditure

7. License fees and taxes other than taxes on real estate:			
(a) Dominion	\$ 14,563 25		
(b) Provincial	255 00		
(c) Municipal	181 08		
(d) Amount set aside for Government Taxes	6,000 00		
		<u>\$</u>	20,999 33
8. Amount transferred to Investment Reserves			10,000 00
9. All other expenses incurred:			
(a) Salaries	\$ 2,750 00		
(b) Directors' fees	1,515 00		
(c) Auditors' fees	400 00		
(d) Rents and office services	6,000 00		
(e) Travelling expenses, valuation fees and commissions on western collections	1,543 11		
(f) Printing and stationery	1,074 89		
(g) Advertising	147 22		
(h) Postage, telegrams, telephones and express	399 60		
(i) Miscellaneous	362 74		
			14,192 56
10. Net profit transferred to Profit and Loss Account			15,493 13
 Total		 <u>\$</u>	 <u>60,685 02</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 80,414 59
2. Amount transferred from Revenue Account	15,493 13
 Total	 <u>\$ 95,907 72</u>
3. Dividends to shareholders declared during year	\$ 15,125 04
4. Balance at credit of account at 31st December, 1943	80,782 68
 Total	 <u>\$ 95,907 72</u>

THE GUELPH TRUST COMPANY—Continued

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—\$53,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - (a) June 9th, 1943; (b) July 2nd, 1943; (c) 2½%.
 - (a) December 8th, 1943; (b) January 3rd, 1944; (c) 2½%.
3. Date appointed for the Annual Meeting—February 23rd, 1944.
Date of last Annual Meeting—February 24th, 1943.
4. Amount of interest permanently capitalized during the year \$ 79 92
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid 822 44

CONSTATING INSTRUMENTS

Incorporated on the 26th day of May, 1917, by Letters Patent of Ontario, issued under The Loan and Trust Corporations Act, R.S.O. 1927, Chap. 223.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing		Charges out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Company Funds:												
Ontario.....(a)	2,000	00					36	66	2,036	66		
Ontario.....(b)	314,990	21	13	00	66	91	3,874	52	318,944	64		
Saskatchewan.....(a)	52,304	71	290	34					52,595	05		
Total.....	369,294	92	303	34	66	91	3,911	18	373,576	35		
Guaranteed Funds:												
Ontario.....(a)	1,300	00					38	02	1,338	02		
Ontario.....(b)	397,542	65	99	64	245	05	4,454	05	402,341	39		
Total.....	398,842	65	99	64	245	05	4,492	07	403,679	41		
Grand Total.....	768,137	57	402	98	311	96	8,403	25	777,255	76	Nil	

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY

Head Office, Sarnia, Ontario

OFFICERS

President—JOHN COWAN, K.C. Manager and Secretary-Treasurer—W. R. PAUL
 First Vice-President—JOHN H. ANDERSON
 Second Vice-President—WILLIAM J. SKINNER

DIRECTORS

JOHN COWAN, K.C.	HOMER LOCKHART
JOHN H. ANDERSON	MALCOLM MCGUGAN
WILLIAM J. SKINNER	CHARLES HARDY
WILLIAM ROBERT PAUL	THOMAS L. MCCORMICK
ALEXANDER R. MCKAY	WILLIAM D. MCKENZIE

Auditors—G. D. CAMPBELL, F.C.A.; T. E. LAWLESS, F.C.A.
 (of Campbell, Lawless, Parker & Black, Chartered Accountants)

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$50.00 each)	\$ 1,000,000 00
Amount subscribed	635,000 00
Amount paid in cash	635,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

Company Funds

1. Office premises		\$ 33,900 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 49,462 46	
(b) Held under power of sale, etc.	1 00	
		49,463 46
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 300,218 68	
Agreements for sale	394,574 79	
Interest accrued	171 07	
		694,964 54

(See Schedule B)

4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral \$59,900.00 of the Company's own stock upon which \$59,900.00 has been paid.)		
Principal	\$ 68,823 77	
Interest due	1,058 52	
Interest accrued	142 31	
		70,024 60
5. Book value of bonds, debentures and debenture stocks:		
(a) Provincial and Provincial Guar- anteed	\$ 10,050 00	
Interest due	1,625 00	
		11,675 00
(b) Canadian municipalities, school districts and rural telephone companies	4,269 63	
		15,944 63
6. Cash on hand		9,791 86
7. Cash on deposit with chartered banks in Canada		154,363 41
8. Advances to estates, trusts, etc., under administration		19,673 88
9. All other assets		4,297 44
		1,052,423 82
Total Company Funds		\$ 1,052,423 82

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

Guaranteed Funds

10. Amount secured by mortgages on real estate including:			
First mortgages		\$ 1,582,174	98
Interest due		6,825	54
Interest accrued		17,712	31
			\$ 1,606,712 83
			(See Schedule B)
11. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$ 1,035,000	00	
Interest accrued	5,675	00	
			\$ 1,040,675 00
(b) Provincial and Provincial Guaranteed:			
Interest due	\$ 608,846	98	
Interest due	11,778	00	
Interest accrued	4,841	96	
			625,466 94
(c) Canadian municipalities, school districts and rural telephone companies:			
Interest accrued	\$ 179,169	51	
	1,607	49	
			180,777 00
(d) All other bonds:			
Interest accrued	\$ 85,619	25	
	346	24	
			85,965 49
12. Book value of Stocks			1,932,884 43
13. Cash on hand			249,665 10
14. Cash on deposit with chartered banks in Canada			31,473 37
15. All other assets			187,515 41
			105,000 00
Total Guaranteed Funds			\$ 4,113,251 14

Estates, Trusts and Agency Funds

16. Unrealized assets	\$ 838,516	72	
17. Investments	179,932	46	
18. Cash on hand and in banks	45,047	92	
			\$ 1,063,497 10

Summary of Assets

Company Funds	\$ 1,052,423	82
Guaranteed Funds	4,113,251	14
Estates, Trusts and Agency Funds	1,063,497	10
Grand Total of Assets	\$ 6,229,172	06

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$ 21,054	07
2. Dividends to shareholders declared and unpaid	19,050	00
3. Investment reserves	85,000	00
4. All other liabilities	2,060	70
Total	\$ 127,164	77

To the Shareholders:

5. Paid-in Capital	\$ 635,000	00
6. Reserve Fund	250,000	00
7. Balance of Profit and Loss Account	40,259	05
Total	\$ 925,259	05
Total Company Funds	\$ 1,052,423	82

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

Guaranteed Funds

8. Trust deposits		\$ 1,722,951 03
9. General Guaranteed Funds	\$ 2,347,415 14	
Interest due and accrued	42,884 97	
		<u>2,390,300 11</u>
Total Guaranteed Funds		<u>\$ 4,113,251 14</u>

Estates, Trusts and Agency Funds

10. Estates	\$ 533,783 64	
11. Trusts and Agencies	510,039 58	
12. Due to Company Funds	19,673 88	
		<u>\$ 1,063,497 10</u>

Summary of Liabilities

Company Funds	\$ 1,052,423 82
Guaranteed Funds	4,113,251 14
Estates, Trusts and Agency Funds	1,063,497 10
Grand Total of Liabilities	<u><u>\$ 6,229,172 06</u></u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 41,204 85	
(b) Collateral loans	4,565 40	
(c) Bonds and debentures	1,459 10	
(d) Bank deposits	185 66	
(e) Other interest earned	462 10	
		<u>\$ 47,877 11</u>
2. Profit on sale of securities and real estate		4,248 80
3. Profit in guaranteed funds		60,928 64
4. Agency fees and commissions earned		4,536 51
5. All other revenue for the year		903 67
6. Amounts transferred from Investment Reserves		15,959 05
Total		<u><u>\$ 134,453 78</u></u>

Expenditure

7. Interest incurred		\$ 13 55
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 33,000 00	
(b) Provincial	365 50	
(c) Municipal	499 08	
		<u>33,864 58</u>
9. Commissions on loans and on sale of real estate		209 94
10. Amount transferred to Investment Reserves		19,000 00
11. All other expenses incurred:		
(a) Salaries	\$ 25,257 67	
(b) Directors' and Advisory Committee fees	1,500 00	
(c) Auditors' fees	1,925 00	
(d) Legal fees	56 04	
(e) Rents	420 00	
(f) Travelling expenses	345 17	
(g) Printing and stationery	3,211 44	
(h) Advertising	330 60	
(i) Postage, telegrams, telephones and express	1,215 67	
(j) Maintenance of Office Premises	573 59	
(k) Miscellaneous	7,202 73	
		<u>42,037 91</u>
12. Net profit transferred to Profit and Loss Account		39,327 80
Total		<u><u>\$ 134,453 78</u></u>

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 22,681 25
2. Amount transferred from Revenue Account	39,327 80
3. Part of assets disallowed returned	10,000 00
Total	\$ 72,009 05
4. Dividends to shareholders declared during year	\$ 31,750 00
5. Balance of account at 31st December, 1943	40,259 05
Total	\$ 72,009 05

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—\$20,000.00.	
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates: (a) April 28th, 1943; (b) July 2nd, 1943; (c) 2%. (a) November 3rd, 1943; (b) January 2nd, 1944; (c) 3%.	
3. Date appointed for the Annual Meeting—First Tuesday in February. Date of last Annual Meeting—February 9th, 1943.	
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	\$ 256 33
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, <i>due</i> and unpaid	\$ 13,134 89

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

By Order-in-Council approved March 6th, 1907, pursuant to the provisions of Section 4 (6), cap. 27, 63 Victoria, the authorized capital stock of the Company was increased from \$500,000.00 to \$1,000,000.00

By 18 George V. Chapter 112, the Company was given Trust Company powers and its name changed to The Industrial Mortgage and Trust Company.

By 24 George V. Chapter 79, the Company assumed the liabilities and purchased under agreement the business, assets, etc., of The East Lambton Farmers' Loan and Savings Company.

The lending and borrowing powers are governed by The Loan and Trust Corporations Act R.S.O. 1937, c. 257.

By Order-in-Council approved 22nd April, 1936, the Lieutenant-Governor assented to The Industrial Mortgage and Trust Company assuming the liabilities and purchase under agreement dated 24th December, 1935, of the business, assets, etc., of The Crown Savings and Loan Company.

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Urban (b) Farm	Principal out-standing		Charges out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Company Funds:											
Ontario.....(a)	168,140	80	1,315	93					169,456	73	
Ontario.....(b)	414,362	34	2,977	72	3,030	07	171	07	420,541	20	
Total Ontario.....	582,503	14	4,293	65	3,030	07	171	07	589,997	93	
Saskatchewan.....(b)	142,437	38	1,790	17	1,208	48			145,436	03	
Alberta.....(b)	44,762	24	2,553	53					47,315	77	
Total Company Funds	769,702	76	8,637	35	4,238	55	171	07	782,749	73	46,645 42
Guaranteed Funds:											
Ontario.....(a)	522,078	85	875	23	2,619	02	4,050	59	529,623	69	
Ontario.....(b)	1,027,084	94	1,782	24	11,006	56	13,661	72	1,053,535	46	
Total Ontario.....	1,549,163	79	2,657	47	13,625	58	17,712	31	1,583,159	15	
Saskatchewan.....(b)	74,680	77	148	20					74,828	97	
Alberta.....(b)	15,187	63	62	07					15,249	70	
Total Guaranteed Funds.....	1,639,032	19	2,867	74	13,625	58	17,712	31	1,673,237	82	29,351 29
Total.....(a)	690,219	65	2,191	16	2,619	02	4,050	59	699,080	42	
Total.....(b)	1,718,515	30	9,313	93	15,245	11	13,832	79	1,756,907	13	
Grand Total.....	2,408,734	95	11,505	09	17,864	13	17,883	38	2,455,987	55	

THE LAMBTON TRUST COMPANY, LIMITED

Head Office, Sarnia, Ontario

OFFICERS

President—

Vice-President—COL. ROBERT MACKENZIE

Manager—G. C. NORSWORTHY

Secretary-Treasurer—E. A. PARDEE

DIRECTORS

C. H. BELTON

COL. ROBERT MACKENZIE

A. J. JOHNSTON

A. G. MINIELLY

R. M. E. MCDIARMID

W. H. KENNY

ORRIE CROWE

Auditors—W. D. GLENDINNING, F.C.A., W. F. MACLENNAN, C.A.,
of Glendinning, Gray and Roberts.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$50.00 each) . . .	\$ 1,000,000 00
Amount subscribed	315,350 00
Amount paid in cash	315,350 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

Company Funds

1. Amount secured by mortgages on real estate including:			
First mortgages	\$	199,151 88	
Agreements for sale		10,817 94	
Interest due		729 15	
			\$ 210,698 97
<i>(See Schedule B)</i>			
2. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom \$	95,893 88		
Interest accrued	655 00		
		\$ 96,548 88	
(b) Provincial and Provincial Guaranteed:			
\$	60,974 73		
Interest accrued	102 50		
		61,077 23	
(c) Canadian municipalities, school districts and rural telephone companies:			
\$	12,288 56		
Interest accrued	77 00		
		12,365 56	
			\$ 169,991 67
3. Cash on deposit with chartered banks in Canada			19,308 82
4. Advances to estates, trusts, etc., under administration			3,500 00
			<u>403,499 46</u>
Total Company Funds			\$ 403,499 46

Estates, Trusts and Agency Funds

5. Unrealized assets	\$	529,651 98	
6. Investments		130,743 39	
7. Cash on hand and in banks		46,368 96	
			\$ 706,764 33

Summary of Assets

Company Funds	\$	403,499 46
Estates, Trusts and Agency Funds		706,764 33
Grand Total of Assets		<u>\$ 1,110,263 79</u>

THE LAMBTON TRUST COMPANY, LIMITED—Continued

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$	5,198 65
2. Investment reserves		10,000 00
Total	\$	15,198 65

To the Shareholders:

3. Paid-in Capital	\$	315,350 00
4. Reserve Fund		50,000 00
5. Balance of Profit and Loss Account		22,950 81
Total	\$	388,300 81
Total Company Funds	\$	403,499 46

Estates, Trusts and Agency Funds

6. Estates	\$	261,948 83
7. Trusts and Agencies		441,315 50
8. Due to Company Funds		3,500 00
	\$	706,764 33

Summary of Liabilities

Company Funds	\$	403,499 46
Estates, Trusts and Agency Funds		706,764 33
Grand Total of Liabilities	\$	1,110,263 79

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$	14,958 51
(b) Bonds and debentures		4,806 41
	\$	19,764 92
2. Agency fees and commissions earned		3,891 97
3. Amount transferred from Investment Reserve		10,000 00
Total	\$	33,656 89

Expenditure

4. Loss on sale of securities and real estate owned	\$	37 18
5. Amount by which ledger values of assets were written down		4,286 00
6. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$	8,500 00
(b) Provincial		198 89
		8,698 89
7. All other expenses incurred:		
(a) Salaries	\$	936 45
(b) Directors' and Advisory Committee fees		400 00
(c) Auditors' fees		350 00
(d) Legal fees		250 00
(e) Rents and General Office Expense		2,100 00
(f) Miscellaneous		232 27
		4,268 72
8. Net profit transferred to Profit and Loss Account		16,366 10
Total	\$	33,656 89

THE LAMBTON TRUST COMPANY, LIMITED—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 16,045 21
2. Amount transferred from Revenue Account	16,366 10
Total	\$ 32,411 31
3. Dividends to shareholders declared during year	\$ 9,460 50
4. Balance of account at 31st December, 1943	22,950 81
Total	\$ 32,411 31

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation—\$20,000.00.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) November 15th, 1943; (b) December 31st, 1943; (c) 3%.
- Date appointed for the Annual Meeting—February 9th, 1944.
Date of last Annual Meeting—January 27th, 1943.

CONSTATING INSTRUMENTS

Incorporated on the 26th day of April, 1928, by Letters Patent of Ontario, issued under The Loan and Trust Corporations Act, R.S.O. 1927, Chapter 223. Registered as a Trust Company in Ontario, May 15th, 1928.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing	Interest due and unpaid	Interest accrued	Totals		Amount of interest due and not charged	
				\$	c.		
Company Funds:				\$	c.	\$	c.
Ontario.....(a)	87,123 91	479 90	.....	87,603 81		254 51	
Ontario.....(b)	122,845 91	249 25	.....	123,095 16		993 18	
Total.....	209,969 82	729 15	.....	210,698 97		1,247 69	

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—RT. HON. ARTHUR MEIGHEN, K.C., P.C.
 Vice-Presidents—G. H. AIKINS, K.C.; RAY LAWSON, O.B.E.; H. R. MACMILLAN, C.B.E.
 Manager—T. F. WALKER Secretary—M. W. L. MURRAY Treasurer—J. GODWIN

DIRECTORS

G. H. AIKINS, K.C.	H. R. MACMILLAN, C.B.E.
G. MONTEGU BLACK	THE RT. HON. ARTHUR MEIGHEN, K.C., P.C.
W. H. CARTER	A. MCPHERSON
BRIG.-GEN. J. A. CLARK	J. MCCLARY MOORE
W. L. DUFFIELD	JOHN S. MOORE
GORDON FARRELL	LIEUT.-COL. NORMAN C. PEARCE
W. GRANT FISHER	PHILIP POCOCK
DAVID H. GIBSON	SIGMUND SAMUEL, LL.D.
ROBERT E. GRASS, K.C.	COLONEL J. E. SMALLMAN
LIEUT.-COL. G. INGRAM	A. E. SILVERWOOD
J. MCCLARY GUNN	J. GORDON THOMPSON
RAY LAWSON, O.B.E.	EDWIN TOMLIN

J. WATSON YOUNGE

Auditors

W. D. GLENDINNING, F.C.A., Toronto, Ontario; A. G. CALDER, F.C.A., London, Ontario.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of \$100.00 each)	\$ 5,000,000 00
Amount subscribed	1,213,700 00
Amount paid in cash	1,213,700 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

	<i>Company Funds</i>		
1. Office premises		\$	165,741 64
2. Book value of real estate held for sale:			
Freehold land (including buildings)			239,883 97
3. Amount secured by mortgages on real estate including:			
First mortgages	\$	103,739 42	
Second and subsequent mortgages		7,100 00	
Agreements for sale		310,989 40	
Interest due		5,334 30	
Interest accrued		1,508 72	
			428,671 84
	<i>(See Schedule B)</i>		
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal	\$	33,771 51	
Interest due		244 62	
Interest accrued		26 65	
			34,042 78
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	554,450 00	
Interest accrued		2,913 51	
		\$	557,363 51
(b) All other bonds	\$	16,057 20	
Interest accrued		303 36	
			16,360 56
			573,724 07
6. Book value of stocks			5,422 00
7. Cash on hand			775 00
8. Cash on deposit with chartered banks in Canada			50,029 85
9. Advances to estates, trusts, etc., under administration			89,799 26
10. Accrued fees and charges for administering estates			19,216 89
11. All other assets			43,979 16
			<hr/>
Total Company Funds	\$		1,651,286 46

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

Guaranteed Funds

12. Amount secured by mortgages on real estate including:			
First mortgages	\$	1,695,629	49
Second and subsequent mortgages		17,940	42
Agreements for sale		9,000	00
Interest due		7,079	27
Interest accrued		17,862	28
			\$ 1,747,511 46
			(See Schedule B)
13. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$	36,378	12
Interest due		423	13
Interest accrued		224	56
			37,025 81
14. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	921,883	75
Interest accrued		4,692	10
			\$ 926,575 85
(b) Provincial and Provincial Guaranteed	\$	117,593	32
Interest accrued		2,114	39
			119,707 71
(c) Canadian municipalities, school districts and rural telephone companies	\$	9,963	00
Interest accrued		162	50
			10,125 50
(d) All other bonds	\$	17,582	28
Interest accrued		264	82
			17,847 10
			1,074,256 16
15. Book value of Stocks			21,968 50
16. Cash on deposit with chartered banks in Canada, \$10,923.15; elsewhere, \$705.57			11,628 72
Total Guaranteed Funds			\$ 2,892,390 65

Estates, Trusts and Agency Funds

17. Unrealized assets and Investments	\$39,937,658	71
18. Cash on hand and in banks	2,028,479	25
		\$41,966,137 96

Summary of Assets

Company Funds	\$ 1,651,286	46
Guaranteed Funds	2,892,390	65
Estates, Trusts and Agency Funds	41,966,137	96
Grand Total of Assets	\$46,509,815	07

*Liabilities**Company Funds*

<i>To the Public:</i>		
1. Taxes other than taxes on real estate	\$	41,244 17
2. Dividends to shareholders declared and unpaid		12,137 00
3. All other liabilities		17,213 49
Total	\$	70,594 66

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

To the Shareholders:

4. Paid-in Capital	\$ 1,213,700 00
5. Reserve Fund	300,000 00
6. Balance of Profit and Loss Account	66,991 80
Total	<u>\$ 1,580,691 80</u>
Total Company Funds	<u>\$ 1,651,286 46</u>

Guaranteed Funds

7. Past Due Certificates	\$ 82,257 92	
8. Specific Guaranteed Funds	604,400 10	
Interest due and accrued	4,416 75	
	<u>\$ 691,074 77</u>	
9. General Guaranteed Funds	\$ 2,172,881 29	
Interest due and accrued	28,171 14	
	<u>2,201,052 43</u>	
10. Account Payable		263 45
Total Guaranteed Funds	<u>\$ 2,892,390 65</u>	

Estates, Trusts and Agency Funds

11. Estates	\$13,905,929 47	
12. Trusts and Agencies	27,970,409 23	
13. Due to Company Funds	89,799 26	
	<u>\$41,966,137 96</u>	

Summary of Liabilities

Company Funds	\$ 1,651,286 46
Guaranteed Funds	2,892,390 65
Estates, Trusts and Agency Funds	41,966,137 96
Grand Total of Liabilities	<u>\$46,509,815 07</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 29,021 48	
(b) Collateral loans	2,451 28	
(c) Bonds and debentures	15,132 12	
	<u>\$ 46,604 88</u>	
2. Profit on sale of securities and real estate		2,545 75
3. Profit in guaranteed funds		39,659 09
4. Agency fees and commissions earned		203,403 82
5. Net rents earned on real estate		12,947 03
Total		<u>\$ 305,160 57</u>

Expenditure

6. Interest incurred		\$ 614 52
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 20,068 75	
(b) Provincial	882 02	
(c) Municipal	2,886 45	
	<u>23,837 22</u>	
8. All other expenses incurred:		
(a) Salaries	\$ 158,761 56	
(b) Directors' and Advisory Committee fees	1,216 85	
(c) Auditors' fees	5,500 00	
(d) Legal fees	192 15	
(e) Rents	13,673 20	

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

(f) Travelling expenses	\$	5,609 72	
(g) Printing and stationery		7,015 37	
(h) Advertising		7,976 28	
(i) Postage, telegrams, telephones and express		5,758 20	
(j) Maintenance of Office Premises		2,186 45	
(k) Miscellaneous		41,655 66	
			\$ 249,545 44
9. Net profit transferred to Profit and Loss Account			31,163 39
Total			\$ 305,160 57

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	60,102 41
2. Amount transferred from Revenue Account		31,163 39
Total	\$	91,265 80
3. Dividends to shareholders declared during year	\$	24,274 00
4. Balance of account at 31st December, 1943		66,991 80
Total	\$	91,265 80

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation—\$25,000.00 on each employee and \$100,000.00 Excess Bonds on employees in charge of securities.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - October 8th, 1943; (b) November 15th, 1943.
 - February 11th, 1944; (b) May 1st, 1944; (c) \$1.00 per share.
- Date appointed for the Annual Meeting—February 25th, 1944.
Date of last Annual Meeting—February 26th, 1943.
- Amount of interest permanently capitalized during the year \$ 4,320 03
- Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid \$ 4,850 00

CONSTATING INSTRUMENTS

February 18th, 1929—Order-in-Council confirming By-law No. 14 of the Corporation incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under The Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1887, Chap. 157. See also The Loan and Trust Corporations Act, R.S.O. 1937, Chap. 257. action to increase the capital stock from \$500,000.00 to \$1,000,000.00.

August 21st, 1929—Order-in-Council confirming By-law No. 18 of the Corporation to increase the capital stock from \$1,000,000.00 to \$5,000,000.00.

On the 10th day of September, 1929, His Honour the Lieutenant-Governor approved by Order-in-Council the removal of the Head Office of The London and Western Trusts Company, Limited, from the City of London to the City of Toronto.

By an agreement, dated the 15th day of October, 1929, The London and Western Trusts Company, Limited, of London, Ontario, purchased the assets and liabilities, business, rights, property and goodwill, etc., of The Standard Trusts Company with Head Office in Toronto, Ontario. The agreement was ratified and confirmed by the shareholders of both companies and was subsequently approved by the Lieutenant-Governor in Council. The transfer became effective on the 18th day of December, 1929. The Standard Trusts Company had, by authority of By-law No. 35, moved its Head Office from Winnipeg to Toronto, and was granted registry in Ontario under date of October 26th, 1929.

June 28th, 1932—Order-in-Council assenting to the conversion of partly-paid shares into fully paid shares equivalent to the amount paid in on account of subscriptions not including premiums.

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing		Charges out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Company Funds:												
Ontario.....(a)	14,554	35	62	87	306	25	404	36	15,327	83		
Manitoba.....(a)	16,731	74	1,106	55	4,966	92			22,805	21	4,641	66
Saskatchewan.....(a)	67,182	27	781	40					67,963	67	11,027	43
Alberta.....(a)	221,726	13	726	50					222,452	63	20,392	92
	320,194	49	2,677	32	5,273	17	404	36	328,549	34	36,062	01
Ontario.....(b)	150,374	58	8	51	61	13	1,104	36	151,548	58	25	51
Manitoba.....(b)	29,036	50							29,036	50		
Saskatchewan.....(b)	2,025	00							2,025	00		
Alberta.....(b)	1,662	65							1,662	65		
	183,098	73	8	51	61	13	1,104	36	184,272	73	25	51
Total Company Funds	503,293	22	2,685	83	5,334	30	1,508	72	512,822	07	36,087	52
Guaranteed Funds:												
Ontario.....(a)	107,964	68	107	28	1,658	34	2,319	44	112,049	74		
Manitoba.....(a)	1,000	00							1,000	00		
Saskatchewan.....(a)	10,510	57							10,510	57	3,756	04
Alberta.....(a)	15,227	58	159	80					15,387	38	7,071	85
	134,702	83	267	08	1,658	34	2,319	44	138,947	69	10,827	89
Ontario.....(b)	1,527,160	32	1,259	36	27,359	23	15,158	37	1,570,937	28		
Manitoba.....(b)	46,311	56			1,471	00			47,782	56	1,921	66
British Columbia..(b)	42,973	24					384	47	43,357	71		
	1,616,445	12	1,259	36	28,830	23	15,542	84	1,662,077	55	1,921	66
Total Guaranteed Funds.....	1,751,147	95	1,526	44	30,488	57	17,862	28	1,801,025	24	12,749	55

MONTREAL TRUST COMPANY**Head Office, Montreal, Quebec****OFFICERS**President and General Manager—**F. G. DONALDSON**Vice-Presidents—**MORRIS W. WILSON; GORDON W. MACDOUGALL, K.C.**

Assistant General Managers:

W. S. GREENE J. P. ANGUS H. J. KNUBLEY J. C. KELLY C. D. CORNELL**DIRECTORS****WILLIAM F. ANGUS
C. H. CARLISLE
ARTHUR CROSS
W. H. COVERDALE
HAROLD CRABTREE
SYDNEY G. DOBSON
F. G. DONALDSON
VICTOR M. DRURY
G. H. DUGGAN
GEORGE B. FOSTER, K.C.
ANDREW P. HOLT,
J. D. JOHNSON****R. V. LESUEUR
GORDON W. MACDOUGALL, K.C.
B. L. MITCHELL
GEORGE H. MONTGOMERY, K.C.
JOHN C. NEWMAN
JOHN S. NORRIS
FRANK W. ROSS
JAMES MCG. STEWART, K.C.
PAUL F. SISE
LIONEL O. P. WALSH
JAMES WILSON
MORRIS W. WILSON****Auditors—DELOITTE, PLENDER, HASKINS & SELLS****CAPITAL**

Amount of Capital Stock authorized (80,000 shares of \$25.00 each)	\$	2,000,000	00
Amount subscribed		2,000,000	00
Amount paid in cash		2,000,000	00

BALANCE SHEET AS AT 31st, DECEMBER, 1943**Assets***Company Funds*

1. Office premises		\$	179,308	33
2. Archives Building			25,882	61
3. Book value of real estate held for sale: Freehold land (including buildings)			88,332	59
4. Amount secured by mortgages on real estate including: First mortgages	\$	256,834	61	
Interest due			75	55
Interest accrued			4,168	11
			<hr/>	261,078
				27
<i>(See Schedule B)</i>				
5. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral \$57,050.00 of the Company's own stock upon which \$57,050.00 has been paid.)				
Principal	\$	595,631	34	
Interest due			7,442	94
			<hr/>	603,074
				28
6. Book value of bonds, debentures and debenture stocks: (a) Government and Government Guaranteed: Dominion and United Kingdom	\$	1,599,562	50	
Interest accrued			7,000	00
			<hr/>	1,606,562
				50
(b) Provincial and Provincial Guaranteed	\$	918,715	00	
Interest accrued			5,589	01
			<hr/>	924,304
				01

MONTREAL TRUST COMPANY—Continued

(c) Canadian municipalities, school districts and rural telephone companies	\$ 74,507 50		
Interest accrued	927 07		
		\$ 75,434 57	
(d) All other bonds	\$ 1,735,497 60		
Interest accrued	30,344 19		
		1,765,841 79	
			\$ 4,372,142 87
7. Book value of stocks			3,651,091 83
8. Cash on hand			1,250 00
9. Cash on deposit with chartered banks in Canada, \$324,050.92; elsewhere, \$4.82			324,055 74
10. Cash on deposit, Government of Trinidad Deposit Receipt			10,000 00
11. Advances to estates, trusts, etc., under administration			122,572 41
12. Accrued fees			72,527 26
13. All other assets			63,350 51
Total Company Funds		\$ 9,774,666 70	

Guaranteed Funds

14. Amount secured by mortgages on real estate including:			
First mortgages	\$ 79,662 13		
Interest accrued	624 68		
		\$ 80,286 81	

(See Schedule B)

15. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$ 4,983,380 92		
Interest due	9,262 93		
		4,992,643 85	
16. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom.	\$ 6,593,054 49		
Interest accrued	38,567 39		
		\$ 6,631,621 88	
(b) Provincial and Provincial Guaranteed	\$ 221,843 79		
Interest accrued	2,262 08		
		224,105 87	
(c) Canadian municipalities, school districts and rural telephone companies	\$ 152,204 40		
Interest accrued	966 66		
		153,171 06	
(d) All other bonds	\$ 2,049,139 96		
Interest accrued	26,797 68		
		2,075,937 64	
			9,084,836 45
17. Book value of Stocks			674,132 90
18. Cash on deposit with chartered banks in Canada			1,186,027 59
Total Guaranteed Funds		\$ 16,017,927 60	

Estates, Trusts and Agency Funds

19. Investments and Unrealized Assets	\$890,407,004 20		
20. Cash on hand and in banks	8,203,760 81		
		\$898,610,765 01	

Summary of Assets

Company Funds	\$ 9,774,666 70
Guaranteed Funds	16,017,927 60
Estates, Trusts and Agency Funds	898,610,765 01
Grand Total of Assets	\$924,403,359 31

MONTREAL TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:

1. (a) Money borrowed from banks:		
With security	\$	10,000 00
(b) Money borrowed elsewhere:		
With security	\$	2,722,128 21
Without security from Subsidiary Companies, etc.		429,069 62
		<hr/>
		3,151,197 83
2. Taxes other than taxes on real estate		411,714 75
3. Dividends to shareholders declared and unpaid		64,000 00
4. All other liabilities		372,265 08
		<hr/>
Total	\$	4,009,177 66
		<hr/>
<i>To the Shareholders:</i>		
5. Paid-in Capital	\$	2,000,000 00
6. Reserve Fund		3,000,000 00
7. Balance of Profit and Loss Account		765,489 04
		<hr/>
Total	\$	5,765,489 04
		<hr/>
Total Company Funds	\$	9,774,666 70
		<hr/>

Guaranteed Funds

8. Specific Guaranteed Funds	\$	79,662 13
9. General Guaranteed Funds	\$	15,938,265 47
		<hr/>
Total Guaranteed Funds	\$	16,017,927 60
		<hr/>

Estates, Trusts and Agency Funds

10. Estates and Trusts	\$395,179,186 44	
11. Agencies and Safe-Custody	503,309,006 16	
12. Due to Company Funds	122,572 41	
	<hr/>	\$898,610,765 01
		<hr/>

Summary of Liabilities

Company Funds	\$	9,774,666 70
Guaranteed Funds		16,017,927 60
Estates, Trusts and Agency Funds		898,610,765 01
		<hr/>
Grand Total of Liabilities		\$924,403,359 31
		<hr/> <hr/>

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises	\$	1,639 29
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$	14,645 73
(b) Collateral loans		19,207 78
(c) Bonds and debentures		77,734 02
(d) Dividends on stocks		142,783 59
(e) Bank deposits		24,878 36
(f) Other interest earned		7,497 43
		<hr/>
		286,746 91
3. Profit on sale of securities		203,542 50
4. Profit in guaranteed funds		276,140 37
5. Agency fees and commissions earned		695,818 27
		<hr/>
Total	\$	1,463,887 34
		<hr/> <hr/>

MONTREAL TRUST COMPANY—Continued

Expenditure

6. License fees and taxes other than taxes on real estate:			
(a) Dominion	\$	166,135	14
(b) Provincial		1,684	93
(c) Municipal		6,692	75
			\$ 174,512 82
7. Amount transferred to Investment Reserves			233,542 50
8. All other expenses incurred:			
(a) Salaries	\$	498,482	14
(b) Directors' and Advisory Committee fees		20,000	00
(c) Auditors' fees		14,125	00
(d) Legal fees		3,930	50
(e) Rents		65,476	97
(f) Travelling expenses		4,141	50
(g) Printing and stationery		14,155	83
(h) Advertising		12,223	72
(i) Postage, telegrams, telephones and express		9,156	15
(j) Maintenance, etc., of real estate held for sale		3,473	68
(k) Miscellaneous		39,826	09
			684,991 58
9. Net profit transferred to Profit and Loss Account			370,840 44
Total	\$	1,463,887	34

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	660,648	60
2. Amount transferred from Revenue Account		370,840	44
Total	\$	1,031,489	04
3. Dividends to shareholders declared during year	\$	256,000	00
4. Transfer to Pension Fund		10,000	00
5. Balance of account at 31st December, 1943		765,489	04
Total	\$	1,031,489	04

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation—All Officers and Employees of this Company are under Bond to the extent of \$1,000.00 each. In addition we have an excess Fidelity Insurance Policy for a sum not exceeding \$100,000.00 in the aggregate, in respect of any or all losses in excess of \$1,000.00 sustained by reason of the infidelity or dishonesty of any or all of our Employees.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - January 12th, 1943; (b) January 15th, 1943; (c) 80 cents per share.
 - April 13th, 1943; (b) April 15th, 1943; (c) 80 cents per share.
 - July 13th, 1943; (b) July 15th, 1943; (c) 80 cents per share.
 - October 12th, 1943; (b) October 15th, 1943; (c) 80 cents per share.
- Date appointed for the Annual Meeting—Any day in January or February at will of Directors.
Date of last Annual Meeting—February 12th, 1943.
- Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department \$ 528,828 35

MONTREAL TRUST COMPANY—Continued

CONSTATING INSTRUMENTS

The Montreal Trust Company was incorporated on the 21st day of March, 1889, by Special Act of the Province of Quebec, 52 Vic., c. 72 (Q) and the following subsequent special amending Acts, 54 Vic., c. 75; 55-56 Vic., c. 78; 63 Vic., c. 77; 20 Geo. V, c. 139; and 24 Geo. V, c. 121.

By Special Acts the name was changed in 1895 to Montreal Trust and Deposit Company, 59 Vic., c. 70 (Q), and again in 1909 to the Montreal Trust Company, 9 Edw. VII, c. 115 (Q).

Authorized by Order-in-Council to carry on business in the Province of Ontario as from the 11th day of March, 1909, subject to certain conditions and limitations.

Registered in the Trust Companies Register, January 21st, 1913.

By Order-in-Council, dated February 25th, 1928, the Capital Stock was increased from \$1,000,000.00 to \$2,000,000.00.

The Company has a deposit with the Province of Ontario amounting to \$200,000.00. Order-in-Council assented to 6th July, 1909.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Urban (b) Farm	Principal out- standing	Charges out- standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds						
Quebec..... (a)	277,396 71		75 55	3,846 33	281,318 59	
Ontario..... (a)	7,950 00				7,950 00	
Saskatchewan..... (a)	11,250 00			321 78	11,571 78	
Saskatchewan..... (b)	1,294 00				1,294 00	
Total..... (a)	296,596 71		75 55	4,168 11	300,840 37	
Total..... (b)	1,294 00				1,294 00	
Grand Total.....	297,890 71		75 55	4,168 11	302,134 37	
Guaranteed Funds						
Quebec..... (a)	79,662 13			624 68	80,286 81	Nil

NATIONAL TRUST COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—J. M. MACDONNELL	General Manager—W. M. O'CONNOR
Vice-Presidents—SIR THOMAS WHITE, G.C.M.G.	Secretary—W. G. DAVIDSON
J. A. MCLEOD	Assistant General Managers—H. A. CLARKE
G. A. MORROW	H. V. LAUGHTON
A. N. MITCHELL	T. SHEARD

DIRECTORS

W. E. RUNDLE	R. Y. EATON
HON. LEIGHTON MCCARTHY, K.C.	S. H. LOGAN
HERBERT C. COX	R. A. BRYCE
RT. HON. SIR THOMAS WHITE, G.C.M.G.	J. M. MACDONNELL
W. M. BIRKS	A. STEWART McNICHOLS
EDWARD FITZGERALD	COLIN OSBORNE
CARL RIORDON	SIR ELLSWORTH FLAVELLE, BART.
WALTER MOLSON	R. A. LAIDLAW
D'ARCY MARTIN, K.C.	ALLAN S. BOND
WILLIAM LEGGAT	HON. FRANK J. HUGHES, K.C.
J. A. MCLEOD	W. J. HASTIE
G. A. MORROW	F. P. WOOD
A. N. MITCHELL	E. P. TAYLOR
AIME GEOFFRION, K.C.	E. K. WILLIAMS, K.C.
J. P. BICKELL	C. S. GUNN

Auditors—GEORGE EDWARDS and THOMAS P. GEGGIE, Toronto; EDWARDS, MORGAN & COMPANY, Montreal; G. E. SMITH and R. S. WATSON, Hamilton;
 GEORGE A. TOUCHE & COMPANY, Winnipeg and Edmonton.

CAPITAL

Amount of Capital Stock authorized (30,000 shares of \$100.00 each) . . .	\$3,000,000 00
Amount subscribed	3,000,000 00
Amount paid in cash	3,000,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

Company Funds

1. Office premises	\$	819,952 30
2. Book value of real estate held for sale:		
Freehold land (including buildings)		1,076,772 69
3. Amount secured by mortgages on real estate including:		
First mortgages	\$	169,053 56
Agreements for sale		1,117,755 90
		1,286,809 46

(See Schedule B)

4. Amount of loans secured by stocks, bonds and other collateral:		
Principal		98,299 51
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$	956,330 00
Provincial and Provincial Guaranteed		26,000 00
(c) All other bonds		133,953 98
		1,116,283 98

NATIONAL TRUST COMPANY, LIMITED—Continued

6. Book value of stocks	\$	683,274	73
7. Cash on hand		34,616	23
8. Cash on deposit with chartered banks in Canada, \$401,020.43; else- where, \$19.23		401,039	66
9. Advances to estates, trusts, etc., under administration		78,236	36
10. All other assets		2,729	25
Total Company Funds	\$	5,598,014	17

Guaranteed Funds

11. Amount secured by mortgages on real estate including: First mortgages	\$	6,738,508	75
<i>(See Schedule B)</i>			
12. Amount of loans, secured by stocks, bonds and other collateral: Principal		128,925	00
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed: Dominion and United Kingdom	\$	8,805,479	15
(b) Provincial and Provincial Guaranteed		1,267,720	62
(c) Canadian municipalities, school districts and rural telephone companies		507,010	66
(d) All other bonds		1,249,179	49
		11,829,389	92
14. Book value of Stocks		263,214	85
15. Cash on hand		149,524	43
16. Cash on deposit with chartered banks in Canada		728,445	26
Total Guaranteed Funds	\$	19,838,008	21

Estates, Trusts and Agency Funds

17. Unrealized assets	\$	148,430,702	12
18. Investments		136,316,706	29
19. Cash on hand and in banks		11,617,157	73
		\$296,364,566	14

Summary of Assets

Company Funds	\$	5,598,014	17
Guaranteed Funds		19,838,008	21
Estates, Trusts and Agency Funds		296,364,566	14
Grand Total of Assets	\$	321,800,588	52

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate — Reserve for Dominion Income Tax	\$	142,386	51
2. Dividends to shareholders declared and unpaid		60,000	00
3. All other liabilities		50,000	00
Total	\$	252,386	51

NATIONAL TRUST COMPANY, LIMITED—Continued

To the Shareholders:

4. Paid-in Capital		\$ 3,000,000 00
5. Reserve Fund		1,750,000 00
6. Balance of Profit and Loss Account		595,627 66
Total		<u>\$ 5,345,627 66</u>
Total Company Funds		<u>\$ 5,598,014 17</u>

Guaranteed Funds

7. Trusts deposits		\$ 18,371,943 84
8. Specific Guaranteed Funds		10,000 00
9. General Guaranteed Funds	\$ 1,450,913 59	
Interest due and accrued	5,150 78	
Total Guaranteed Funds		<u>\$ 19,838,008 21</u>

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	\$296,286,329 78	
11. Due to Company Funds	78,236 36	
		<u>\$296,364,566 14</u>

Summary of Liabilities

Company Funds	\$ 5,598,014 17
Guaranteed Funds	19,838,008 21
Estates, Trusts and Agency Funds	296,364,566 14
Grand Total of Liabilities	<u>\$321,800,588 52</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 118,846 53	
(b) Collateral loans	1,829 14	
(c) Bonds and debentures	23,132 53	
(d) Dividends on stocks	36,970 50	
(e) Bank deposits	5,875 74	
(f) Other interest earned	1,544 59	
		<u>\$ 188,199 03</u>
2. Profit in guaranteed funds		484,423 35
3. Agency fees and commissions earned		1,270,729 06
4. All other revenue for the year		22,790 69
Total		<u>\$ 1,966,142 13</u>

Expenditure

5. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 172,346 20	
(b) Provincial	1,777 95	
(c) Municipal	15,276 01	
		<u>\$ 189,400 16</u>
6. Commissions on loans and on sale of real estate		22 09
7. All other expenses incurred:		
(a) Salaries	\$ 954,364 92	
(b) Directors' and Advisory Committee fees	30,895 00	
(c) Auditors' fees	19,150 00	
(d) Legal fees	18,166 84	
(e) Rents	15,169 96	
(f) Travelling expenses	12,347 57	

NATIONAL TRUST COMPANY, LIMITED—Continued

(g) Printing and stationery	\$	26,474	23
(h) Advertising		32,866	84
(i) Postage, telegrams, telephones and express		26,994	54
(j) Maintenance of Office Premises		89,074	59
(k) Miscellaneous		262,827	25
			\$ 1,488,331 74
8. Net profit transferred to Profit and Loss Account			288,388 14
Total	\$	1,966,142	13

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	547,239	52
2. Amount transferred from Revenue Account		288,388	14
Total	\$	835,627	66
3. Dividends to shareholders declared during year	\$	240,000	00
4. Balance of account at 31st December, 1943		595,627	66
Total	\$	835,627	66

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation—The Company carries its own Fidelity and Indemnity Insurance.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - March 3rd, 1943; (b) April 1st, 1943; (c) 8% per annum.
 - June 2nd, 1943; (b) July 2nd, 1943; (c) 8% per annum.
 - September 1st, 1943; (b) October 1st, 1943; (c) 8% per annum.
 - December 1st, 1943; (b) January 3rd, 1944; (c) 8% per annum.
- Date appointed for the Annual Meeting for year 1943—January 25th, 1944.
Date of last Annual Meeting—January 26th, 1943.
- Amount of interest permanently capitalized during the year \$ 124,856 16
- Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department 1,505,476 85

CONSTATING INSTRUMENTS

August 12, 1898—Incorporated August 12, 1898, as The National Trust Company of Ontario, Limited, by Letters Patent under The Ontario Companies Act.

September 21, 1899—Order-in-Council, Province of Ontario, changing name of The National Trust Company of Ontario, Limited, to National Trust Company, Limited.

March 23, 1900—Authorized to do business in the Province of Quebec—Chap. 78, Statutes of Quebec, 63 Victoria.

July, 1900—Acquired Manitoba Trust Company by the purchase of its entire assets for \$115.00 a share of capital stock.

June 1, 1900—Authorized to carry on and transact business in Manitoba, Chap. 69, Statutes of Manitoba, 63 and 64 Victoria, 1900.

August, 1924—Absorbed The Mercantile Trust Company of Canada, Limited, paying one share National Trust Company, Limited, stock and \$30.00 cash for each two shares The Mercantile Trust Company of Canada, Limited, stock. Order-in-Council, Province of Ontario, assenting to above absorption.

NATIONAL TRUST COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing		Charges out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.
Company Funds												
Ontario.....(b)	184,373	44			164	45			184,537	89	241	25
Quebec.....(b)	10,000	00							10,000	00		
Manitoba.....(b)	98,153	86	7	38	434	39			98,595	63		
Saskatchewan.....(b)	42,198	31	1	53	89	53			42,289	37		
Alberta.....(b)	996	43							996	43		
Total.....	335,722	04	8	91	688	37			336,419	32	241	25
Ontario.....(a)	4,201	25							4,201	25	2,292	72
Manitoba.....(a)	762,926	97	10,374	39	150,319	78			923,621	14		
Saskatchewan.....(a)	415,691	75	1,632	76	35,030	82			452,355	33		
Alberta.....(a)	364,422	65	4,847	54	59,272	58			428,542	77	3,059	35
Total.....	1,547,242	62	16,854	69	244,623	18			1,808,720	49	5,352	07
Total Company Funds	1,882,964	66	16,863	60	245,311	55			2,145,139	81	5,593	32
Guaranteed Funds												
Ontario.....(b)	2,964,209	41	2,997	78	8,846	66			2,976,053	85		
Quebec.....(b)	569,698	51	16,644	64	7,286	23			593,629	38		
Manitoba.....(b)	358,717	76	292	42	1,630	02			360,640	20		
Saskatchewan.....(b)	31,433	32	1,222	71	692	00			33,348	03		
Alberta.....(b)	15,421	64			1,037	53			16,459	17		
Total.....	3,939,480	64	21,157	55	19,492	44			3,980,130	63		
Ontario.....(a)	15,250	00	611	36	69	00			15,930	36		
Manitoba.....(a)	496,373	41	1,421	82	32,373	78			530,169	01		
Saskatchewan.....(a)	1,524,284	40	30,925	45	275,258	53			1,830,468	38		
Alberta.....(a)	1,108,247	86	14,357	26	176,354	68			1,298,959	80		
Total.....	3,144,155	67	47,315	89	484,055	99			3,675,527	55		
Total Guaranteed Funds.....	7,083,636	31	68,473	44	503,548	43			7,655,658	18		

THE NORTHERN TRUSTS COMPANY

Head Office, Winnipeg, Manitoba

OFFICERS

President—C. S. RILEY
 Vice-Presidents—R. J. GOURLEY
 W. A. MURPHY

General Manager—J. H. RILEY
 Secretary—WILLIAM MILTON
 Treasurer—M. J. MARSHALL

DIRECTORS

N. J. BREEN
 J. A. CROWE
 A. L. DENISON
 W. J. DOWLER
 D. K. ELLIOTT
 R. J. GOURLEY

H. B. LYALL
 W. A. MURPHY
 GEORGE MCLEAN
 C. S. RILEY
 R. T. RILEY
 SIDNEY T. SMITH

E. J. TARR, K.C.

Auditors—WILLIAM GRAY & COMPANY, C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of \$20.00 each)	\$ 1,000,000 00
Amount subscribed (30,000 shares of \$20.00 each)	600,000 00
Amount paid in cash	600,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

Company Funds

1. Office premises		\$ 12,000 00
2. Book value of real estate held for sale:		
Freehold land (including buildings)		74,085 76
3. Amount secured by mortgages on real estate including:		
First mortgages including charges	\$ 666,492 32	
Agreements for sale including charges	235,175 70	
		901,668 02
<i>(See Schedule B)</i>		
4. Amount secured by Guaranteed Funds Assets		340 55
5. Amount of loans secured by stocks, bonds and other collateral:		
Principal		1,000 00
6. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 50,000 00	
(b) Canadian municipalities, school districts and rural telephone companies	28,861 00	
(c) All other bonds	85,860 00	
		164,721 00
7. Book value of stocks		11,106 00
8. Cash on hand		183 94
9. Cash on deposit with chartered banks in Canada		170,198 07
10. Advances to estates, trusts, etc., under administration		5,111 40
11. All other assets		1,866 39
		\$ 1,342,281 13

Guaranteed Funds

12. Amount secured by mortgages on real estate including:		
First mortgages	\$ 167,181 32	
<i>(See Schedule B)</i>		
13. Cash on deposit with chartered banks in Canada		11,866 73
		\$ 179,048 05

THE NORTHERN TRUSTS COMPANY—Continued

Estates, Trusts and Agency Funds

14. Unrealized assets	\$10,472,847 64	
15. Investments	3,651,450 26	
16. Cash on hand and in banks	385,821 03	
		<u>\$14,510,118 93</u>

Summary of Assets

Company Funds	\$ 1,342,281 13
Guaranteed Funds	179,048 05
Estates, Trusts and Agency Funds	14,510,118 93
	<u>\$16,031,448 11</u>

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$ 900 00
2. Other expenses due and accrued	1,833 23
3. Investment reserves	376,943 46
4. All other liabilities	5,231 84
	<u>\$ 384,908 53</u>

To the Shareholders:

5. Paid-in Capital	\$ 600,000 00
6. Balance of Profit and Loss Account	357,372 60
	<u>\$ 957,372 60</u>

Total Company Funds

\$ 1,342,281 13*Guaranteed Funds*

7. Specific Guaranteed Funds	\$ 179,048 05
	<u>\$ 179,048 05</u>

Estates, Trusts and Agency Funds

8. Estates, Trusts and Agencies	\$14,505,007 53
9. Due to Company Funds	5,111 40
	<u>\$14,510,118 93</u>

Summary of Liabilities

Company Funds	\$ 1,342,281 13
Guaranteed Funds	179,048 05
Estates, Trusts and Agency Funds	14,510,118 93
	<u>\$16,031,448 11</u>

REVENUE ACCOUNT**Income**

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 66,771 88	
(b) Collateral loans	185 87	
(c) Bonds and debentures	13,101 91	
(d) Dividends on stocks	1,522 50	
(e) Bank deposits	409 50	
(f) Other interest earned	331 79	
		<u>\$ 82,323 45</u>
2. Profit in guaranteed funds		9,408 44
3. Agency fees and commissions earned		79,037 73
4. All other revenue for the year		37,099 13
		<u>\$ 207,868 75</u>

THE NORTHERN TRUSTS COMPANY—Continued

Expenditure

5. Interest incurred		\$	105 53
6. License fees and taxes other than taxes on real estate:			
(a) Provincial	\$	542 80	
(b) Municipal		1,758 22	
			2,301 02
7. All other expenses incurred:			
(a) Salaries	\$	65,421 55	
(b) Directors' and Advisory Committee fees		3,350 00	
(c) Auditors' fees		2,500 00	
(d) Legal fees		276 32	
(e) Rents		8,942 04	
(f) Travelling expenses		4,978 87	
(g) Printing and stationery		2,040 70	
(h) Advertising		274 11	
(i) Postage, telegrams, telephones and express		2,258 62	
(j) Miscellaneous		8,285 68	
			98,327 89
8. Net profit transferred to Profit and Loss Account			107,134 31
Total		\$	<u>207,868 75</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	250,238 29
2. Amount transferred from Revenue Account		107,134 31
Total	\$	<u>357,372 60</u>
3. Balance of account at 31st December, 1943	\$	<u>357,372 60</u>
Total	\$	<u><u>357,372 60</u></u>

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation—\$57,000.00.
- Date appointed for the Annual Meeting—Second Wednesday in February. Date of last Annual Meeting—February 10th, 1943.
- Special General Meetings held during year—March 10th, 1943.
- Amount of interest permanently capitalized during the year \$ 7,738 07
- Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department—\$92,118.82 original assets of estates and \$33,052.93 as Investment for which Company is responsible.

CONSTATING INSTRUMENTS

Incorporated by Chapter 60 of Statutes of Manitoba, 1902.

Incorporated by Act of Parliament of Canada, 13-14 George V, c. 89, Act brought into force by proclamation, December 19th, 1923. Amalgamation effected, January 1st, 1924.

Registered as a Trust Company in Ontario, July 21st, 1930.

Amended, Chapter 56, 1. Edward VIII, 1936, Assented to June 2nd, 1936.

THE NORTHERN TRUSTS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF
31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing		Charges out- standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Company Funds:												
Ontario.....(a)												
Ontario.....(b)	3,121	00							3,121	00		
Manitoba.....(a)	94,141	30	135	99	697	45			94,277	29	17,693	48
Manitoba.....(b)	62,700	25			287	00			62,700	25	13,542	50
Saskatchewan.....(a)	357,621	54	371	20	5,403	97			357,992	74	158,764	48
Saskatchewan.....(b)	107,608	19			979	16			107,608	19	2,410	70
Alberta.....(a)	258,940	40	2,197	73	2,118	91			261,138	13	134,320	11
Alberta.....(b)	14,830	42			9	00			14,830	42	203	25
Total.....(a)	710,703	24	2,704	92	8,220	33			713,408	16	310,778	07
Total.....(b)	188,259	86			1,275	16			188,259	86	16,156	45
Total.....	898,963	10	2,704	92	9,495	49			901,668	02	326,934	52
Guaranteed Funds:												
Manitoba.....(a)	11,000	00							11,000	00		
Manitoba.....(b)	18,606	16							18,606	16		
Saskatchewan.....(a)	38,468	90	26	98	918	43			38,495	88	7	07
Saskatchewan.....(b)	28,611	58							28,611	58		
Alberta.....(a)	20,889	92	313	57	221	95			21,203	49	172	70
Alberta.....(b)	49,604	76			213	75			49,604	76		
Total.....(a)	70,358	82	340	55	1,140	38			70,699	37	179	77
Total.....(b)	96,822	50			213	75			96,822	50		
Total.....	167,181	32	340	55	1,354	13			167,521	87	179	77

THE PREMIER TRUST COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages	\$	1,130,376	33
Agreements for sale		73,511	66
Interest due		10,029	42
Interest accrued		14,038	38
			\$ 1,227,955 79
			(See Schedule B)
12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$	286,891	62
Interest due		1,319	11
Interest accrued		270	99
			388,481 72
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	1,176,924	60
Interest accrued		6,917	05
			\$ 1,183,841 65
(b) Provincial and Provincial Guaranteed:			
Interest accrued	\$	140,985	10
		564	57
			141,549 67
(c) Canadian municipalities, school districts and rural telephone companies:			
Interest accrued	\$	14,677	72
		104	75
			14,782 47
			1,340,173 79
14. Cash on hand			13,323 65
15. Cash on deposit with chartered banks in Canada, \$140,828.56; elsewhere, \$72.45			140,901 01
			\$ 3,010,835 96
Total Guaranteed Funds			

Estates, Trusts and Agency Funds

16. Unrealized assets	\$	5,619,425	97
17. Investments		1,554,245	69
18. Cash on hand and in banks		298,824	89
			\$ 7,472,496 55
			<i>Summary of Assets</i>
Company Funds	\$	1,381,941	49
Guaranteed Funds		3,010,835	96
Estates, Trusts and Agency Funds		7,472,496	55
			\$11,865,274 00
Grand Total of Assets			

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	6,306	73
2. Other expenses due and accrued		2,899	70
3. Investment reserves		135,000	00
4. Additional investment reserve set up by Registrar		50,000	00
5. All other liabilities		700	30
			\$ 194,906 73

To the Shareholders:

6. Paid-in Capital	\$	1,232,634	00
7. Balance of Profit and Loss Account (Deficit)		—	45,599 24
			\$ 1,187,034 76
Total			
Total Company Funds	\$	1,381,941	49

THE PREMIER TRUST COMPANY—Continued

Guaranteed Funds

8. Trust deposits	\$ 1,523,705 04	
Interest due and accrued	6,399 16	
		\$ 1,530,104 20
9. General Guaranteed Funds	\$ 1,471,542 44	
Interest due and accrued	9,189 32	
		1,480,731 76
Total Guaranteed Funds		\$ 3,010,835 96

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	\$ 7,322,500 33	
11. Due to Company Funds	149,996 22	
		\$ 7,472,496 55

Summary of Liabilities

Company Funds	\$ 1,381,941 49
Guaranteed Funds	3,010,835 96
Estates, Trusts and Agency Funds	7,472,496 55
Grand Total of Liabilities	\$ 11,865,274 00

REVENUE ACCOUNT**Income**

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 1,849 16	
(b) Collateral loans	431 40	
(c) Bonds and debentures	10,658 86	
(d) Dividends on stocks	6,203 00	
(e) Other interest earned	9,072 78	
		\$ 28,215 20
2. Profit in guaranteed funds		67,467 08
3. Agency fees and commissions earned		102,209 56
4. All other revenue for the year		2,014 62
Total		\$ 199,906 46

Expenditure

5. Interest incurred	\$ 3,571 72
6. Loss on sale of securities and real estate owned	254 02
7. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 14,285 94
(b) Provincial	326 00
(c) Municipal	2,546 12
	17,158 06
8. Amount transferred to Investment Reserves	24,000 00
9. All other expenses incurred:	
(a) Salaries	\$ 79,661 32
(b) Directors' and Advisory Committee fees	1,620 00
(c) Auditors' fees	2,200 00
(d) Legal fees	1,615 62
(e) Rents	175 00
(f) Travelling expenses	3,018 84
(g) Printing and stationery	3,047 76
(h) Advertising	2,212 78
(i) Postage, telegrams, telephones and express	4,016 90
(j) Maintenance of Office Premises	6,085 47
(k) Miscellaneous	23,431 91
	127,085 60
10. Net profit transferred to Profit and Loss Account	27,837 06
Total	\$ 199,906 46

THE PREMIER TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ — 68,819 10
2. Amount transferred from Revenue Account	27,837 06
3. Premium on capital stock sold during year	32 29
4. Additional Investment Reserve set up by Registrar now returned	20,000 00
Total	\$ — 20,949 75
5. Dividends to shareholders declared during year	\$ 24,649 49
6. Balance of account at 31st December, 1943	— 45,599 24
Total	\$ — 20,949 75

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—\$50,000.00.	
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates: (a) June 14th, 1943; (b) June 30th, 1943; (c) 1%. (a) December 15th 1943; (b) December 31st, 1943; (c) 1%.	
3. Date appointed for the Annual Meeting—February 16th, 1944. Date of last Annual Meeting—February 17th, 1943.	
4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is	\$ 430,641 07
The amount of interest due and unpaid, whether capitalized or not	182,119 04
The amount of interest on such loans taken credit for in the Revenue Account for the year (<i>Credit</i>)	5,200 00
5. Amount of interest permanently capitalized during the year	3,143 89
6. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	116,301 63
7. Amount of Company's own Guaranteed Investment Receipts and interest thereon, <i>due</i> and unpaid	35,117 50

CONSTATING INSTRUMENTS

Incorporated April 2nd, 1913, under Chap. 179, Parliament of Canada, 3-4 Geo. V, Extended March 24th, 1915. Registered in Ontario, November 20th, 1918.

Amalgamation with The Imperial Trusts Company of Canada. Agreement for purchase approved by the Treasury Board of Canada, 28th March, 1934, and also approved by Order-in-Council by the Lieutenant-Governor, Province of Ontario, on 24th April, 1934, as of 28th March, 1934.

Amalgamation with the Security Loan and Savings Company, St. Catharines, Ontario. Agreement of purchase approved by the Treasury Board of Canada, September 1st, 1937, and also approved by Order-in-Council of the Lieutenant-Governor for the Province of Ontario, June 23rd, 1937, as of March 24th, 1937.

THE PREMIER TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal out- standing	Charges out- standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds						
Mortgages:						
Ontario..... (a)	6,050 00			45 08	6,095 08	
Ontario..... (b)	567,510 07	206 51	2,072 17	1,713 67	571,502 42	5,227 12
Saskatchewan..... (a)	1,406 27		120 86		1,527 13	1,040 71
Agreements for Sale:						
Ontario..... (a)	10,175 53		226 95	176 71	10,579 19	
Ontario..... (b)	37,153 44	71 09	188 19	406 91	37,819 63	
Alberta..... (a)	711 50				711 50	251 46
Total	623,006 81	277 60	2,608 17	2,342 37	628,234 95	6,519 29
Less held under Power of Sale.....	430,641 07				430,641 07	
	192,365 74	277 60	2,608 17	2,342 37	197,594 88	6,519 29
Guaranteed Funds						
Mortgages:						
Ontario..... (a)	200,299 92		1,762 84	2,244 49	204,307 25	5,668 14
Ontario..... (b)	923,687 83	2,698 16	6,191 77	11,152 85	943,730 61	9,156 59
Alberta..... (a)	1,200 00		61 00	9 86	1,270 86	95 00
Saskatchewan..... (a)	2,558 24	232 18	1,713 44		4,503 86	2,193 70
Agreements for Sale:						
Ontario..... (b)	73,470 96	40 70	538 33	631 18	74,681 17	
Total	1,201,216 95	2,971 04	10,267 38	14,038 38	1,228,493 75	17,113 43
TOTALS:						
Company Funds (a)	18,343 30		347 81	221 79	18,912 90	1,292 17
Guaranteed Funds (a)	204,058 16	232 18	3,537 28	2,254 35	210,081 97	7,956 84
Total	222,401 46	232 18	3,885 09	2,476 14	228,994 87	9,249 01
Company Funds (b)	604,663 51	277 60	2,260 36	2,120 58	609,322 05	5,227 12
Guarantee Funds (b)	997,158 79	2,738 86	6,730 10	11,784 03	1,018,411 78	9,156 59
Total	1,601,822 30	3,016 46	8,990 46	13,904 61	1,627,733 83	14,383 71
Grand total	1,824,223 76	3,248 64	12,875 55	16,380 75	1,856,728 70	23,632 72

THE PRUDENTIAL TRUST COMPANY, LIMITED

Head Office, Montreal, Quebec

OFFICERS

President—H. N. CHAUVIN, K.C.
Vice-President—L. R. CHAMPION

Manager—FRANK S. TAYLOR
Secretary—ALFRED HALL
Treasurer—GEORGE M. RAE

DIRECTORS

H. N. CHAUVIN, K.C.
L. R. CHAMPION
W. DOIG ROBB
GEORGE GANETAKOS
FRANK S. TAYLOR

MURDOCH M. FALCONER
H. F. STANFIELD
E. V. BARTHE
D. F. ROGERS
DONALD MORRISON

Auditors—RIDDELL, STEAD, GRAHAM & HUTCHISON

CAPITAL

Amount of Capital Stock authorized (100,000 shares of \$10.00 each)	\$ 1,000,000 00
Amount subscribed—Capital Stock	175,270 00
Amount paid in cash	175,270 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

Company Funds

1. Office premises		\$ 65,557 61
2. Book value of real estate (less encumbrances, \$30,762.67) held for sale:		
Freehold land (including buildings)		54,992 69
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 2,044 21	
Agreements for sale	544 78	
		<u>2,588 99</u>
	<i>(See Schedule B)</i>	
4. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 110,000 00	
Interest accrued	568 76	
		<u>\$ 110,568 76</u>
(b) Provincial and Provincial Guaranteed	\$ 15,400 00	
Interest accrued	226 85	
		<u>15,626 85</u>
(c) Canadian municipalities, school districts and rural telephone companies	\$ 13,083 70	
Interest accrued	243 84	
		<u>13,327 54</u>
(d) All other bonds	\$ 3,010 00	
Interest accrued	62 47	
		<u>3,072 47</u>
		<u>142,595 62</u>
5. Book value of stocks		1 00
6. Cash on hand		170 00
7. Cash on deposit with chartered banks in Canada		38,610 28
8. Advances to estates, trusts, etc., under administration		8,672 47
9. All other assets		14,644 21
		<u>327,832 87</u>
Total Company Funds		\$ 327,832 87

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

Estates, Trusts and Agency Funds

10. Investments	\$ 2,530,466 39	
11. Cash on hand and in banks	489,868 06	
	<u> </u>	\$ 3,020,334 45

Summary of Assets

Company Funds	\$ 327,832 87
Estates, Trusts and Agency Funds	3,020,334 45
	<u> </u>
Grand Total of Assets	<u><u>\$ 3,348,167 32</u></u>

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$ 7,233 92
2. Other expenses due and accrued	11,344 98
3. All other liabilities	2,529 71
	<u> </u>
Total	\$ 21,108 61

To the Shareholders:

4. Paid-in Capital	\$ 175,270 00
5. Balance of Profit and Loss Account	131,454 26
	<u> </u>
Total	\$ 306,724 26
	<u> </u>
Total Company Funds	\$ 327,832 87

Estates, Trusts and Agency Funds

6. Estates	\$ 3,011,661 98
7. Due to Company Funds	8,672 47
	<u> </u>
	\$ 3,020,334 45

Summary of Liabilities

Company Funds	\$ 327,832 87
Estates, Trusts and Agency Funds	3,020,334 45
	<u> </u>
Grand Total of Liabilities	<u><u>\$ 3,348,167 32</u></u>

REVENUE ACCOUNT**Income**

1. Rents earned, net —on office premises	\$ 3,926 00
2. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 233 87
(b) Collateral loans	6 28
(c) Bonds and debentures	4,670 64
(d) Other interest earned	227 48
	<u> </u>
	5,138 27
3. Profit on sale of securities and real estate	11,783 60
4. Agency fees and commissions earned	107,555 93
5. All other revenue for the year	3,752 24
	<u> </u>
Total	<u><u>\$ 132,156 04</u></u>

Expenditure

6. Amount by which ledger values of assets were written down	\$ 6,652 88
7. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 9,773 11
(b) Provincial	679 08
(c) Municipal	913 05
	<u> </u>
	11,365 24

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

8. All other expenses incurred:			
(a) Salaries	\$	68,000	45
(b) Directors' and Advisory Committee fees		940	00
(c) Auditors' fees		2,575	00
(d) Legal fees		9	00
(e) Rents		12,972	00
(f) Travelling expenses		1,340	87
(g) Printing and stationery (<i>Credit</i>)		237	17
(h) Advertising		682	71
(i) Postage, telegrams, telephones and express		2,334	97
(j) Miscellaneous		4,571	34
9. Net profit transferred to Profit and Loss Account			\$ 93,189 17
			20,948 75
Total			<u>\$ 132,156 04</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	110,505	51
2. Amount transferred from Revenue Account			20,948 75
Total			<u>\$ 131,454 26</u>
3. Balance of account at 31st December, 1943	\$	131,454	26
Total			<u>\$ 131,454 26</u>

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—All officers bonded.
2. Date appointed for the Annual Meeting—March 8th, 1944.
Date of last Annual Meeting—March 11th, 1943.

CONSTATING INSTRUMENTS

The Prudential Trust Company, Limited, was incorporated in 1909 by a Special Act of the Parliament of the Dominion of Canada, 8-9 Edward VII, Chapter 124.

Authorized in 1911 by Special Act of the Legislature, 1 Geo. V, Chapter 139, to transact business in the Province of Ontario as specified in Section 1 (5) of the said Act, which enacts as follows:

“(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in this Act or granted from time to time to trust companies by any Public Act or Order of the Lieutenant-Governor in Council of the said Province and shall be subject to the general public law of the said Province relating to trust companies and trusts.”

In 1922, by Chap. 71, George V, 12-13, the authorized capital was increased from \$1,500,000 to \$2,000,000 representing 20,000 shares of par value \$100.

In 1930, by Chap. 70, George V, 20-21, the capital structure was altered to represent 100,000 shares of stock with a par value of \$20 a share.

In 1934 by Bill No. 11, 5th Session, 17th Parliament 24, George V, the par value of the shares was reduced from \$20 to \$10.

Under the provisions of 1 Geo. V, c. 139, as amended by 10 Geo. V, c. 158, the deposit as security to do business in Ontario may be fixed from time to time by the Lieutenant-Governor in Council. By Order-in-Council, dated June 15th, 1920, the Company's deposit of \$200,000 was reduced to \$50,000.00. By Order-in-Council, dated July 4th, 1933, the deposit required was further reduced to \$30,000.00.

The Company has a deposit in the Province of Ontario amounting to \$30,000.00.

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF
31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing	Charges out- standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Mortgages:						
Quebec.....(b)	2,044 21				2,044 21	
Agreements for Sale:						
Alberta.....(a)	544 78				544 78	
Total.....	2,588 99				2,588 99	Nil

THE ROYAL TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

Honorary President—HUNTLY R. DRUMMOND General Manager—ROSS CLARKSON
 President—ROBERT P. JELLETT Assistant General Manager—J. F. WILKES
 Vice-President—GEORGE W. SPINNEY, C.M.G. Secretary—G. T. BOGERT

DIRECTORS

HUNTLY R. DRUMMOND ROBERT P. JELLETT GEORGE W. SPINNEY, C.M.G. THE HON. C. C. BALLANTYNE, P.C. LAMONTE J. BELNAP WILLIAM A. BOG THE HON. HENRY COCKSHUTT D'ALTON C. COLEMAN NORMAN J. DAWES C. W. DEAN JACKSON DODDS, C.B.E.	THE HON. CHARLES A. DUNNING, P.C. JAMES A. ECCLES GEORGE W. HUGGETT R. S. McLAUGHLIN ROSS H. McMASTER THE HON. S. C. MEWBURN, K.C. HERBERT W. MOLSON THE HON. ALPHONSE RAYMOND CHARLES F. SISE WALTER M. STEWART THE HON. L. A. TASCHEREAU, K.C., LL.D. SIR FREDERICK WILLIAMS-TAYLOR, LL.D.
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Auditors—JOHN PATERSON, C.A.; ALASTAIR A. GOWAN, C.A., Montreal.

CAPITAL

Amount of Capital Stock authorized (100,000 shares of \$20 each, 30,000 shares of \$100 each)	\$5,000,000 00
Amount subscribed (100,000 shares of \$20 each)	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

Company Funds

1. Interest in Royal Trust Building, Montreal	\$	305,000 00
2. Office premises		562,972 53
3. Book value of real estate held for sale: Freehold land (including buildings)		1 00
4. Amount secured by mortgages on real estate including:		
First mortgages	\$	1,075,637 61
Second and subsequent mortgages		594 25
Agreements for sale		25,928 97
Interest accrued		12,006 36
		1,114,167 19
<i>(See Schedule B)</i>		
5. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$	2,019,282 87
Interest accrued		1,136 20
		2,020,419 07
6. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom.	\$	3,846,542 50
Interest accrued		21,033 55
	\$	3,867,576 05

THE ROYAL TRUST COMPANY—Continued

(b) Provincial and Provincial Guaranteed	\$ 2,325,822 70		
Interest accrued	17,193 85		
		\$ 2,343,016 55	
(c) Canadian municipalities, school districts and rural telephone companies	\$ 478,497 76		
Interest accrued	5,662 91		
		484,160 67	
(d) All other bonds	\$ 1,447,485 12		
Interest accrued	28,371 51		
		1,475,856 63	
			\$ 8,170,609 90
7. Book value of stocks			763,758 78
8. Cash on hand			4,380 52
9. Advances to estates, trusts, etc., under administration			1,082,752 79
10. Accrued fees and charges for administering estates			144,370 57
11. All other assets			107,914 44
Total Company Funds			\$ 14,276,346 79

Guaranteed Funds

12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$ 1,170,374 13		
Interest accrued	886 07		
		\$ 1,171,260 20	
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed: Dominion and United Kingdom.	\$ 3,891,115 32		
Interest accrued	23,895 80		
		\$ 3,915,011 12	
(b) Provincial and Provincial Guaranteed	\$ 118,405 48		
Interest accrued	613 53		
		119,019 01	
(c) Canadian municipalities, school districts and rural telephone companies	\$ 279,954 20		
Interest accrued	2,937 43		
		282,891 63	
(d) All other bonds	\$ 117,169 85		
Interest accrued	803 75		
		117,973 60	
			4,434,895 36
14. Cash on deposit with chartered banks in Canada			71,650 78
15. All other assets			38,332 52
Total Guaranteed Funds			\$ 5,716,138 86

Estates, Trusts and Agency Funds

16. Unrealized assets and Investments	\$747,320,628 44		
17. Cash on hand and in banks	21,681,403 63		
			\$769,002,032 07

Summary of Assets

Company Funds	\$ 14,276,346 79
Guaranteed Funds	5,716,138 86
Estates, Trusts and Agency Funds	769,002,032 07
Grand Total of Assets	\$788,994,517 72

THE ROYAL TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:

1. Money borrowed from banks with security	\$	6,877,825	98
2. Taxes other than taxes on real estate		165,621	80
3. Other expenses due and accrued		16,300	09
4. All other liabilities		157,395	60
Total	\$	7,217,143	47

To the Shareholders:

5. Paid-in Capital	\$	2,000,000	00
6. Reserve Fund		4,000,000	00
7. Balance of Profit and Loss Account		1,059,203	32
Total	\$	7,059,203	32
Total Company Funds	\$	14,276,346	79

Guaranteed Funds

8. Indemnity, Surety and Guarantee Bonds	\$	38,332	52
9. Specific Guaranteed Funds		349,953	35
10. General Guaranteed Funds	\$	5,327,621	51
Interest due and accrued		231	48
Total Guaranteed Funds	\$	5,716,138	86

Estates, Trusts and Agency Funds

11. Estates, Trusts and Agencies	\$767,919,279	28
12. Due to Company Funds	1,082,752	79
	\$769,002,032	07

Summary of Liabilities

Company Funds	\$	14,276,346	79
Guaranteed Funds		5,716,138	86
Estates, Trusts and Agency Funds		769,002,032	07
Grand Total of Liabilities	\$	788,994,517	72

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	91,837	04
(b) Collateral loans		137,753	80
(c) Bonds and debentures		281,541	29
(d) Dividends on stocks		54,106	52
	\$	565,238	65
2. Profit in guaranteed funds		109,549	99
3. Agency fees and commissions earned		2,099,334	36
4. All other revenue for the year		36,647	59
Total	\$	2,810,770	59

THE ROYAL TRUST COMPANY—Continued

Expenditure

5. Interest incurred		\$	15,924	71
6. License fees and taxes other than taxes on real estate:				
(a) Dominion	\$	240,000	00	
(b) Provincial		3,318	46	
(c) Municipal		20,455	02	
				263,773 48
7. Amount transferred to Specific Reserves				20,473 33
8. All other expenses incurred:				
(a) Salaries	\$	1,538,967	37	
(b) Directors' and Advisory Committee fees		44,116	63	
(c) Auditors' fees		39,232	64	
(d) Legal fees		3,864	72	
(e) Rents		170,123	53	
(f) Travelling expenses		12,408	45	
(g) Printing and stationery		36,808	56	
(h) Advertising		26,079	06	
(i) Postage, telegrams, telephones and express		48,171	36	
(j) Maintenance of Office Premises		43,377	55	
(k) Miscellaneous		143,755	31	
				2,106,905 18
9. Net profit transferred to Profit and Loss Account				403,693 89
Total		\$	2,810,770	59

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	1,005,509	43
2. Amount transferred from Revenue Account		403,693	89
Total	\$	1,409,203	32
3. Dividends to shareholders declared during year	\$	320,000	00
4. Amount transferred to Staff Pension Fund—Special contribution		30,000	00
5. Balance of account at 31st December, 1943		1,059,203	32
Total	\$	1,409,203	32

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation—\$100,000.00.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - January 12th, 1943; (b) February 1st, 1943; (c) 80 cents.
 - April 13th, 1943; (b) May 1st, 1943; (c) 80 cents.
 - July 13th, 1943; (b) August 2nd, 1943; (c) 80 cents.
 - October 12th, 1943; (b) November 1st, 1943; (c) 80 cents.
- Date appointed for the Annual Meeting—Second Tuesday in February.
Date of last Annual Meeting—February 9th, 1943.
- In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans \$ 16,500 00
- The amount of interest on such loans taken credit for in the Revenue Account for the year \$ 226 48

THE ROYAL TRUST COMPANY—Continued

CONSTATING INSTRUMENTS

The Royal Trust Company was incorporated in 1892, by Special Act of the Province of Quebec, 55-56 Vict., chap. 79, which was amended by 55-56 Vict. (1892), chap. 80 (Q), and by 59 Vict. 1895), chap. 67 (Q), and by 63 Vict. (1900), chap 76 (Q), 6 Edw. VII (1906), chap. 73 (Q), 17 Geo. V (1927), chap. 96 (Q), 19 Geo. V. (1929), chap. 104 (Q).

Authorized by Special Act of the Legislature of Ontario, 2 Edw. V. (1902), chap. 103, to transact business therein as specified in Section 1 (5) of the said Act, which enacts as follows:

“(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to The Ontario Trust Companies' Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts.”

The Company has a deposit in the Province of Ontario amounting to \$200,000.00.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Urban (b) Farm	Principal out-standing		Charges out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Alberta.....(a)	1,460	59							1,460	59		676 41
Alberta.....(b)	14,309	03	589	35	206	69			15,105	07	3,209	31
New Brunswick....(a)	8,100	00					49	23	8,149	23		
British Columbia..(a)	204,970	91	602	59					205,573	50		146 02
Manitoba.....(a)	30,240	07	223	59					30,463	66		766 70
Manitoba.....(b)	6,402	59							6,402	59		134 75
Nova Scotia.....(a)	10,539	31							10,539	31		
Ontario.....(a)	340,144	08					4,221	14	344,365	22		14,306 34
Quebec.....(a)	642,611	67					7,735	99	650,347	66		4,011 62
Saskatchewan.....(a)		918 68								918 68		3 95
Saskatchewan.....(b)	332,190	81	12,298	06	28,019	41			372,508	28		111,297 37
Total.....(a)	1,238,985	31	826	18			12,006	36	1,251,817	85		19,911 04
Total.....(b)	352,902	43	12,887	41	28,226	10			394,015	94		114,641 43
Grand Total	1,591,887	74	13,713	59	28,226	10	12,006	36	1,645,833	79		134,552 47

THE STERLING TRUSTS CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President and General Manager—CHARLES BAUCKHAM
 Vice-President—A. W. BRIGGS, K.C. Assistant Manager—JAMES R. LOVATT
 Secretary—E. R. MEREDITH Treasurer—J. M. SMILLIE

DIRECTORS

CHARLES BAUCKHAM	LORNE JOHNSON
A. W. BRIGGS, K.C.	S. J. BOYD, M.D.
JOHN HALLAM	J. R. BOYS
C. H. BURGESS	R. T. BIRKS, K.C.

JAMES R. LOVATT

Auditors—PEAT, MARWICK, MITCHELL & COMPANY

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$100.00 each)	\$ 2,000,000 00
Amount subscribed	940,200 00
Amount paid in cash—On \$940,200.00 stock 50% called	804,700 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

Company Funds

1. Office premises		\$ 77,500 00
2. Book value of real estate held for sale:		
Freehold land (including buildings)		107,338 08
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 133,545 19	
Second mortgages	35,342 85	
Agreements for sale	176,386 72	
Interest due	23,300 49	
Interest accrued	1,093 61	
	369,668 86	

(See Schedule B)

4. Book value of bonds, debentures and debenture stocks:		
(a) Government — Dominion	\$ 15,000 00	
Interest accrued	73 97	
	\$ 15,073 97	
(b) Canadian municipalities	\$ 41,393 87	
Interest accrued	589 27	
	41,983 14	
(c) All other bonds	\$ 80,152 75	
Interest accrued	419 75	
	80,572 50	
5. Book value of stocks	\$ 151,235 12	137,629 61
Accrued dividends thereon	964 75	
	152,199 87	
6. Cash on hand		7,195 38
7. Cash on deposit with chartered banks in Canada		41,973 60
8. Advances to estates, trusts, etc., under administration		61,376 07
9. Accrued fees and charges		8,582 07
10. All other assets		12,541 10
	\$ 976,004 64	

THE STERLING TRUSTS CORPORATION—Continued

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	\$ 6,023,848 47	
11. Due to Company Funds	37,376 07	
		<u>\$ 6,061,224 54</u>

Summary of Liabilities

Company Funds	\$ 976,004 64
Guaranteed Funds	2,632,996 64
Estates, Trusts and Agency Funds	6,061,224 54
	<u>\$ 9,670,225 82</u>

REVENUE ACCOUNT

Income

1. Rents earned, net —on office premises	\$	2,645 46
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 18,032 22	
(b) Collateral loans	71 70	
(c) Bonds and debentures	6,712 16	
(d) Dividends on stocks	8,419 90	
(e) Other interest earned	264 71	
		<u>\$ 33,550 69</u>
3. Profit on sale of securities and real estate		3,751 22
4. Profit in guaranteed funds		43,216 75
5. Agency fees and commissions earned		46,393 49
6. All other revenue for the year—rentals		6,213 49
		<u>\$ 135,771 10</u>

Expenditure

7. Loss on sale of securities and real estate owned	\$	2,609 50
8. Amount by which ledger values of assets were written down		5,879 70
9. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 18,526 70	
(b) Provincial	362 00	
(c) Municipal	916 65	
		<u>19,805 35</u>
10. All other expenses incurred:		
(a) Salaries	\$ 49,679 43	
(b) Directors' and Advisory Committee fees	655 00	
(c) Auditors' fees	2,050 00	
(d) Rents	9,710 00	
(e) Travelling expenses	2,207 45	
(f) Printing and stationery	1,380 36	
(g) Advertising	2,927 75	
(h) Postage, telegrams, telephones and express	1,515 59	
(i) Miscellaneous	3,783 03	
		<u>73,908 61</u>
11. Net profit transferred to Profit and Loss Account		33,567 94
		<u>\$ 135,771 10</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	31,247 17
2. Amount transferred from Revenue Account		33,567 94
		<u>\$ 64,815 11</u>

THE STERLING TRUSTS CORPORATION—Continued

3. Dividends to shareholders declared during year	\$ 24,139 83
4. Amount transferred to Reserve Fund	25,000 00
5. Amount transferred to Staff Retirement Fund	1,000 00
6. Balance of account at 31st December, 1943	14,675 28
Total	<u>\$ 64,815 11</u>

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—\$37,000.00.	
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:	
(a) June 14th, 1943; (b) July 2nd, 1943; (c) 1½%.	
(a) December 6th, 1943; (b) January 3rd, 1944; (c) 1½%.	
3. Date appointed for the Annual Meeting—February 14th, 1944.	
Date of last Annual Meeting—February 8th, 1943.	
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	\$ 260,840 89
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid:	
Unpresented Certificates	\$ 7,319 28
Unpresented Coupons	6 00
	<u>7,325 28</u>

CONSTATING INSTRUMENTS

The Sterling Trusts Corporation was incorporated 19th May, 1911, by Special Act of Parliament of Canada, 1-2 Geo. V, chap. 144.

The original head office of the Company was at Regina, in the Province of Saskatchewan.

By Order-in-Council (D), head office was changed to the City of Toronto, in the Province of Ontario.

Registered on the Trust Companies' Register, 1st December, 1913.

By an Act of the Parliament of Canada, 17 Geo. V, chap. 94, April 14th, 1927, the authorized capital stock of the corporation was increased from \$1,000,000 to \$2,000,000.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
(a) Farm (b) Urban						
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds						
Ontario.....(a)	1,131 50			4 65	1,136 15	
Ontario.....(b)	121,430 46	289 68		620 69	122,340 83	
Saskatchewan.....(a)	204,805 80	3,175 51	23,258 18	374 02	231,613 51	Not computed
Saskatchewan.....(b)	12,249 81			94 25	12,344 06	
Alberta.....(a)	2,192 00		42 31		2,234 31	
	341,809 57	3,465 19	23,300 49	1,093 61	369,668 86	
Guaranteed Funds						
Ontario.....(b)	1,784,481 40	473 97	275 09	19,253 35	1,804,483 81	Nil

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

9. Advances to estates, trusts, etc., under administration	\$	146,373	28
10. All other assets		9,917	16
Total Company Funds	\$	5,912,957	11

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages	\$	9,019,814	24
Interest due		145,617	72
Interest accrued		54,257	20
	\$	9,219,689	16

(See Schedule B)

12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$	933,002	27
Interest due		802	94
Interest accrued		1,022	60
		934,827	81
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom.	\$	3,094,675	17
Interest accrued		26,547	15
	\$	3,121,222	32
(b) Provincial and Provincial Guaranteed	\$	1,043,170	88
Interest due		5,476	81
Interest accrued		10,024	32
		1,058,672	01
(c) Canadian municipalities, school districts and rural telephone companies	\$	1,561,715	89
Interest accrued		21,777	74
		1,583,493	63
(d) All other bonds	\$	90,206	95
Interest accrued		1,175	95
		91,382	90
		5,854,770	86
14. Book value of Stocks	\$	74,310	90
Accrued dividends thereon		184	38
		74,495	28
15. Cash on hand		56,390	70
16. Cash on deposit with chartered banks in Canada		1,116,129	13
Total Guaranteed Funds	\$	17,256,302	94

Estates, Trusts and Agency Funds

17. Unrealized assets	\$	146,323,331	38
18. Investments		82,321,179	74
19. Cash on hand and in banks		5,982,639	82
	\$	234,627,150	94

Summary of Assets

Company Funds	\$	5,912,957	11
Guaranteed Funds		17,256,302	94
Estates, Trusts and Agency Funds		234,627,150	94
Grand Total of Assets	\$	257,796,410	99

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$	136,774	93
2. Dividends to shareholders declared and unpaid		30,000	00
3. Other expenses due and accrued		15,330	51
4. Investment reserves		616,544	26
Total	\$	798,649	70

To the Shareholders:

5. Paid-in Capital	\$	3,000,000	00
6. Reserve Fund		1,500,000	00
7. Balance of Profit and Loss Account		614,307	41
Total	\$	5,114,307	41
Total Company Funds	\$	5,912,957	11

Guaranteed Funds

8. Trust deposits	\$	6,576,173	79
9. Specific Guaranteed Funds		189,823	00
10. General Guaranteed Funds	\$	10,375,245	79
Interest due and accrued		85,060	36
11. Investment Reserve		30,000	00
Total Guaranteed Funds	\$	17,256,302	94

Estates, Trusts and Agency Funds

12. Estates, Trusts and Agencies	\$234,480,777	66
13. Due to Company Funds	146,373	28
	\$234,627,150	94

Summary of Liabilities

Company Funds	\$	5,912,957	11
Guaranteed Funds		17,256,302	94
Estates, Trusts and Agency Funds		234,627,150	94
Grand Total of Liabilities	\$257,796,410	99	

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises	\$	83,672	06
2. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	90,451	79
(b) Collateral loans		1,170	02
(c) Bonds and debentures		6,336	96
(d) Dividends on stocks		2,085	70
(e) Other interest earned		139,723	14
3. Profit in guaranteed funds		239,767	61
4. Agency fees and commissions earned		428,798	58
5. All other revenue for the year		846,550	62
		22,490	78
Total	\$	1,621,279	65

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

Expenditure

6. Transferred to Staff Retirement or Pension Fund	\$	50,000 00
7. Loss on sale of securities and real estate owned		140,221 06
8. Amount by which ledger values of assets were written down		50,000 00
9. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$	90,687 63
(b) Provincial		933 20
(c) Municipal		18,379 17
		<hr/>
		110,000 00
10. Amount transferred to Investment Reserves		25,000 00
11. All other expenses incurred:		
(a) Salaries	\$	720,180 23
(b) Directors' and Advisory Committee fees		28,065 50
(c) Auditors' fees		13,775 00
(d) Legal fees		1,400 38
(e) Rents		113,450 00
(f) Travelling expenses		15,209 40
(g) Printing and stationery		25,453 10
(h) Advertising		25,007 18
(i) Postage, telegrams, telephones and express		25,054 30
(j) Miscellaneous		92,608 39
		<hr/>
		1,060,203 48
12. Net profit transferred to Profit and Loss Account		185,855 11
		<hr/>
Total	\$	1,621,279 65

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	548,452 30
2. Amount transferred from Revenue Account		185,855 11
		<hr/>
Total	\$	734,307 41
		<hr/>
3. Dividends to shareholders declared during year	\$	120,000 00
4. Balance of account at 31st December, 1943		614,307 41
		<hr/>
Total	\$	734,307 41

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—\$100,000.00.		
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:		
(a) March 1st, 1943; (b) April 1st, 1943; (c) 1%		
(a) June 1st, 1943; (b) July 2nd, 1943; (c) 1%		
(a) August 31st, 1943; (b) October 1st, 1943; (c) 1%		
(a) November 30th, 1943; (b) January 2nd, 1944; (c) 1%		
3. Date appointed for the Annual Meeting—First Wednesday in February. Date of last Annual Meeting—February 3rd, 1943.		
4. Amount of interest permanently capitalized during the year:		
Capital	\$	1,615 62
Guaranteed		14,046 68
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department		726 39
6. Amount of Company's own Guaranteed Investment Receipts and interest thereon, <i>due</i> and unpaid		194,069 00

CONSTATING INSTRUMENTS

1882—An Act to incorporate The Toronto General Trusts Company. Approval of Company by Lieutenant-Governor of Ontario in Council.

1885—Letters Patent extending the powers of the Company.

1887—Letters Patent increasing the stock of the Company to One Million Dollars.

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

1888—Letters Patent empowering the Directors to fix the Quorum of the Board by By-law.

1888—Letters Patent incorporating The Trusts Corporation of Ontario.

1889—Letters Patent authorizing the Company to hold Real Estate and to act as a Safe Deposit Company.

1896—Letters Patent incorporating the Ottawa Trusts and Deposit Company, Limited.

1897—Letters Patent authorizing the Company to act in the winding up of Estates, Partnerships, Companies and Corporations.

1899—An Act to amalgamate The Toronto General Trusts Company and The Trusts Corporation of Ontario.

1899—An Act to incorporate The Winnipeg General Trusts Company.

1902—An Act to permit The Toronto General Trusts Corporation to carry on business in Manitoba, and to confirm a deed of agreement with The Winnipeg General Trusts Company.

1902—Approval of Corporation by Lieutenant-Governor of Manitoba in Council.

1903—An Ordinance to permit the Corporation to carry on business in the Northwest Territories.

1903—An indenture of purchase of The Ottawa Trust and Deposit Company, Limited. A Supplementary Indenture. Approval of above Indentures by Lieutenant-Governor of Ontario in Council. Certificate of Attorney-General of Ontario under Loan Corporations Act.

1904—Certificate of Corporations Register.

1904—An Act to permit The Toronto General Trusts Corporation to carry on business in the Province of Quebec.

1905—License to carry on business in British Columbia.

1909—Letters Patent amending Act of 1899 with reference to dividend.

1912—Order-in-Council increasing Capital from \$1,000,000.00 to \$2,000,000.00.

1928—Order-in-Council increasing Capital from \$2,000,000.00 to \$3,000,000.00.

1931—Order-in-Council dated February 17th, 1931, increasing Capital from \$3,000,000.00 to \$5,000,000.00.

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing		Charges out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Company Funds											
Ontario.....(a)	18,441	25	12	43			244	23	18,697	91	
Manitoba.....(a)	381,692	12	965	93	56,318	38			438,976	43	
Saskatchewan.....(a)	887,312	68	8,981	27	108,328	70			1,004,622	65	
Alberta.....(a)	54,651	53	212	87	3,459	24			58,323	64	
Total.....(a)	1,342,097	58	10,172	50	168,106	32	244	23	1,520,620	63	
Ontario.....(b)	378,764	16	6,393	26	23,903	40	3,061	85	412,122	67	
Quebec.....(b)	64,848	68	28	12	44	78	335	15	65,256	73	
Manitoba.....(b)	55,358	78	54	98	353	28	775	00	56,542	04	
Saskatchewan.....(b)	106,488	03	1,847	53	1,023	18	1,401	48	110,760	22	
Alberta.....(b)	6,642	08	365	81	2,211	10	39	48	9,258	47	
British Columbia..(b)	31,551	38	Cr. 62	70	20	46	125	58	31,634	72	
Total.....	643,653	11	8,627	00	27,556	20	5,738	54	685,574	85	
Grand Total.....	1,985,750	69	18,799	50	195,662	52	5,982	77	2,206,195	48	Nil
Guaranteed Funds											
Ontario.....(a)	96,130	23	476	58	Cr. 3	80	1,424	03	98,027	04	
Manitoba.....(a)	593,473	96	9,413	46	87,432	37			690,319	79	
Saskatchewan.....(a)	3,040,698	39	67,038	79	565,887	33			3,673,624	51	
Alberta.....(a)	302,599	19	6,463	39	42,914	16			351,976	74	
British Columbia..(a)	1,882	25							1,882	25	
Total.....	4,034,784	02	83,392	22	696,230	06	1,424	03	4,815,830	33	
Ontario.....(b)	3,155,574	81	66,095	87	146,327	71	25,430	13	3,393,428	52	
Quebec.....(b)	142,524	71					1,940	13	144,464	84	
Manitoba.....(b)	423,353	83	14,249	31	105,608	06	4,589	00	547,800	20	
Saskatchewan.....(b)	681,721	64	40,087	68	23,538	31	9,936	97	755,284	60	
Alberta.....(b)	283,913	25	1,514	61	4,003	94	4,583	72	294,015	52	
British Columbia..(b)	595,608	35	Cr. 198	36	Cr. 64	53	6,353	22	601,698	68	
Total.....	5,282,696	59	121,749	11	279,413	49	52,833	17	5,736,692	36	
Grand Total.....	9,317,480	61	205,141	33	975,643	55	54,257	20	10,552,522	69	Nil

THE TRUSTS AND GUARANTEE COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—ARTHUR F. WHITE	General Managers—C. S. HAMILTON
Vice-Presidents—HON. DR. H. A. BRUCE	H. A. HOWARD
C. S. HAMILTON	Secretary—J. E. ROBINSON
H. A. HOWARD	Treasurer—R. S. ANDERSON

DIRECTORS

W. M. ARCHIBALD	THAYER LINDSLEY
HERBERT BEGG	JOHN A. McDOUGALD
W. D. BELL	J. BRUCE McMARTIN
COL. THE HON. HERBERT A. BRUCE,	GORDON W. NICHOLSON
M.D., F.R.C.S. (Eng.)	LT.-COL. W. E. PHILLIPS,
HON. G. P. CAMPBELL, K.C.	D.S.O., M.C., B.A.Sc.
F. J. CRAWFORD	MAJOR EDMUND SWEET, K.C.
C. S. HAMILTON	ARTHUR F. WHITE
H. A. HOWARD	COL. ERNEST WIGLE, B.A., K.C.

E. GORDON WILLS

Auditors—GEORGE EDWARDS, F.C.A.; H. PERCY EDWARDS F.C.A.
(of Edwards, Morgan and Company.)

CAPITAL

Amount of Capital Stock authorized (15,000 shares of \$100.00 each)	\$ 1,500,000 00
Amount subscribed	1,267,500 00
Amount paid in cash:	
On \$1,267,500.00 stock 70% called	1,267,500 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

Company Funds

1. Office premises	\$ 61,724 65
2. Book value of real estate held for sale:	
Freehold land (including buildings)	195,456 63
3. Amount secured by mortgages on real estate including:	
First mortgages	\$ 190,217 67
Agreements for sale	288,390 15
Interest due	13,510 04
Interest accrued	1,751 15
	493,869 01
(See Schedule B)	
4. Amount of loans secured by stocks, bonds and other collateral:	
Principal	\$ 48,853 37
Interest due	288 51
	49,141 88
5. Book value of bonds, debentures and debenture stocks:	
(a) Government and Government Guaranteed:	
Dominion and United Kingdom	\$ 47,600 00
Interest accrued	351 00
	\$ 47,951 00
(b) Provincial and Provincial Guaranteed	5,592 24
(c) Canadian municipalities, school districts and rural telephones companies	6,217 42
(d) All other bonds	373,686 68
	433,447 34
6. Book value of stocks	\$ 244,516 14
Accrued dividends thereon	2,758 00
	247,274 14
7. Cash on hand	3,718 36
8. Cash on deposit with chartered banks in Canada	77,480 32

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

9. Advances to estates, trusts, etc., under administration	\$	44,792	44
10. Accrued fees and charges for administering estates		27,905	24
11. All other assets		26,100	74
Total Company Funds	\$	1,660,910	65

Guaranteed Funds

12. Amount secured by mortgages on real estate including:			
First mortgages	\$	3,796,456	53
Agreements for sale		1,285,694	34
Interest due		67,602	82
Interest accrued		37,551	59
			\$ 5,187,305 28

(See Schedule B)

13. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$	93,393	95
Interest due		419	79
			93,813 74
14. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	1,363,183	17
Interest accrued		8,376	18
			\$ 1,371,559 35
(b) Provincial and Provincial Guaranteed:			
Interest accrued	\$	821,441	50
		6,292	61
			827,734 11
(c) Canadian municipalities, school districts and rural telephone companies:			
Interest accrued	\$	294,773	22
		5,850	55
			300,623 77
(d) All other bonds		100,000	00
			2,599,917 23
15. Book value of Stocks			87,165 22
16. Cash on hand			21,438 83
17. Cash on deposit with chartered banks in Canada			449,118 39
Total Guaranteed Funds	\$	8,438,758	69

Estates, Trusts and Agency Funds

18. Unrealized assets	\$	27,269,453	08
19. Investments		10,350,448	23
20. Cash on hand and in banks		2,386,500	84
			\$40,006,402 15

Summary of Assets

Company Funds	\$	1,660,910	65
Guaranteed Funds		8,438,758	69
Estates, Trusts and Agency Funds		40,006,402	15
Grand Total of Assets	\$	50,106,071	49

*Liabilities**Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	10,000	00
2. Dividends to shareholders declared and unpaid		12,648	50
3. All other liabilities		7,764	41
Total	\$	30,412	91

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

To the Shareholders:

4. Paid-in Capital		\$ 1,267,500 00
5. Balance of Profit and Loss Account		362,997 74
Total		<u>\$ 1,630,497 74</u>
Total Company Funds		<u>\$ 1,660,910 65</u>

Guaranteed Funds

6. Trust deposits		\$ 2,622,189 30
7. Specific Guaranteed Funds	\$ 2,273,800 81	
Interest due and accrued	25,237 64	
		<u>2,299,038 45</u>
8. General Guaranteed Funds	\$ 3,516,663 09	
Interest due and accrued	867 85	
		<u>3,517,530 94</u>
Total Guaranteed Funds		<u>\$ 8,438,758 69</u>

Estates, Trusts and Agency Funds

9. Estates	\$34,488,398 10	
10. Trusts and Agencies	5,473,211 61	
11. Due to Company Funds	44,792 44	
		<u>\$40,006,402 15</u>

Summary of Liabilities

Company Funds	\$ 1,660,910 65
Guaranteed Funds	8,438,758 69
Estates, Trusts and Agency Funds	40,006,402 15
Grand Total of Liabilities	<u>\$50,106,071 49</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 29,025 74	
(b) Collateral loans	1,421 35	
(c) Bonds and debentures	11,730 50	
(d) Dividends on stocks	12,073 00	
(e) Other interest earned	2,119 77	
		<u>\$ 56,370 36</u>
2. Profit in guaranteed funds		121,450 96
3. Agency fees and commissions earned		324,163 08
4. All other revenue for the year		23,405 05
Total		<u>\$ 525,389 45</u>

Expenditure

5. Interest incurred		\$ 1 30
6. Loss on sale of securities and real estate owned		1,940 50
7. Amount by which ledger values of assets were written down		14,825 25
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 6,744 64	
(b) Provincial	823 76	
(c) Municipal	4,005 30	
		<u>11,573 70</u>
9. All other expenses incurred:		
(a) Salaries	\$ 246,186 84	
(b) Directors' and Advisory Committee fees	8,920 00	
(c) Auditors' fees	6,219 77	
(d) Legal fees	1,947 18	
(e) Rents	64,141 07	
(f) Travelling expenses	7,100 53	
(g) Printing and stationery	8,999 09	
(h) Advertising	9,402 59	

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

(i) Postage, telegrams, telephones and express	\$	8,618 98	
(j) Miscellaneous		37,060 95	
			\$ 398,597 00
10. Net profit transferred to Profit and Loss Account			98,451 70
Total			<u>\$ 525,389 45</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	409,844 04
2. Amount transferred from Revenue Account		98,451 70
Total	\$	<u>508,295 74</u>
3. Dividends to shareholders declared during year	\$	25,298 00
4. Amount appropriated to establish an Employees' Pension Fund		120,000 00
5. Balance of account at 31st December, 1943		362,997 74
Total	\$	<u>508,295 74</u>

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation—\$191,000.00.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - June 11th, 1943; (b) July 2nd, 1943; (c) 2% per annum.
 - December 3rd, 1943; (b) January 3rd, 1944; (c) 2% per annum.
- Date appointed for the Annual Meeting—Between January 15th and March 1st as Directors may determine.
Date of last Annual Meeting—February 9th, 1943.
- Amount of contingent liability not shown as direct debts in the foregoing statement \$ 724,000 00
- Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department 434,454 46
- Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid 42,970 79

CONSTATING INSTRUMENTS

Incorporated on the 24th February, 1897, by Letters Patent of Ontario, issued under R.S.O. 1897, c. 191. See Ontario Trust Company Act (R.S.O. 1897, c. 206), and The Loan and Trust Corporations Act (R.S.O. 1937, c. 257).

Amendments to Charter: December 23rd, 1897, "The Ontario Companies Act"; February 25th, 1898; "The Ontario Joint Stock Companies Letters Patent Act" and "The Trust Companies Act, 1895"; August 14th, 1900, "The Ontario Companies Act"; March 28th, 1907, "The Ontario Companies Act."

By Order-in-Council, dated January 25th, 1934, the Lieutenant-Governor in Council formally approved an agreement dated December 7th, 1933, whereby Trusts and Guarantee Company, Limited, acquired the assets and assumed the liabilities of Union Trust Company, Limited.

By Order-in-Council, dated October 30th, 1940, the Lieutenant-Governor in Council formally approved decreasing the capital stock from Three Million Dollars (\$3,000,000) to One Million Five Hundred Thousand Dollars (\$1,500,000).

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing	Charges out- standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds						
Ontario.....(b)	155,432 78	145 81	711 71	193 84	156,484 14	870 08
Manitoba.....(b)	73,465 66	14 00	5 40	77 11	73,562 17	.....
Manitoba.....(a)	98,025 72	511 04	477 82	603 61	99,618 19	6,365 77
Saskatchewan.....(a)	165,117 22	3,505 99	5,427 46	401 74	174,452 41	85,782 62
Alberta.....(b)	1,507 80	.....	.....	11 85	1,519 65	.....
Alberta.....(a)	151,976 05	8,997 12	6,887 65	460 85	168,321 67	16,123 15
Quebec.....(b)	100 00	.....	.....	2 15	102 15	.....
Total.....(b)	230,506 24	159 81	717 11	284 95	231,668 11	870 08
Total.....(a)	415,118 99	13,014 15	12,792 93	1,466 20	442,392 27	108,271 54
Guaranteed Funds						
Ontario.....(b)	4,148,437 17	3,955 40	16,375 90	32,275 06	4,201,043 53	20,031 40
Ontario.....(a)	36,030 89	.....	503 28	416 72	36,950 89	5,610 13
Manitoba.....(b)	148,409 12	753 41	333 13	1,962 04	151,457 70	.....
Manitoba.....(a)	111,614 76	977 19	898 12	720 41	114,210 48	12,259 60
Saskatchewan.....(a)	151,263 52	3,152 96	6,288 57	751 61	161,456 66	70,236 85
Alberta.....(b)	86,247 62	1,072 65	2,429 86	611 85	90,361 98	.....
Alberta.....(a)	233,570 86	26,111 69	21,109 44	813 90	281,605 89	30,822 61
British Columbia.....(a)	130,553 63	.....	19,664 52	.....	150,218 15	323,836 73
Total.....(b)	4,383,093 91	5,781 46	19,138 89	34,848 95	4,442,863 21	20,031 40
Total.....(a)	663,033 66	30,241 84	48,463 93	2,702 64	744,442 07	442,765 92
Total.....(b)	4,613,600 15	5,941 27	19,856 00	35,133 90	4,674,531 32	20,901 48
Total.....(a)	1,078,152 65	43,255 99	61,256 86	4,168 84	1,186,834 34	551,037 46
Grand Total.....	5,691,752 80	49,197 26	81,112 86	39,302 74	5,861,365 66	571,938 94

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages		\$ 3,938,673	50
First mortgages where Company is Mortgagee in possession		600,605	97
Interest due		57,682	05
Interest accrued		48,736	15
			<u>\$ 4,645,697 67</u>
			(See Schedule B)
12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		\$ 7,553	44
Interest accrued		18	90
			<u>7,572 34</u>
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$ 1,240,497	68	
Interest accrued	6,905	09	
			<u>\$ 1,247,402 77</u>
(b) Provincial and Provincial Guaranteed	\$ 385,461	80	
Interest accrued	3,660	81	
			<u>389,122 61</u>
(c) Canadian municipalities, school districts and rural telephone companies	358,278	31	
Interest accrued	4,380	00	
			<u>362,658 31</u>
(d) All other bonds	\$ 343,818	46	
Interest due	250	00	
Interest accrued	3,418	09	
			<u>347,486 55</u>
			<u>2,346,670 24</u>
14. Book value of Stocks			385,010 85
15. Cash on hand			91,709 38
16. Cash on deposit with chartered banks in Canada			157,409 31
			<u>\$ 7,634,069 79</u>

Estates, Trusts and Agency Funds

17. Unrealized assets	\$ 1,504,783	21	
18. Investments	308,920	03	
19. Cash on hand and in banks	222,091	87	
			<u>\$ 2,035,795 11</u>

Summary of Assets

Company Funds	\$ 1,453,484	33
Guaranteed Funds	7,634,069	79
Estates, Trusts and Agency Funds	2,035,795	11
		<u>\$11,123,349 23</u>

*Liabilities**Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$ 21,127	74
2. Dividends to shareholders declared and unpaid	8,100	00
3. Investment reserves	385,000	00
4. All other liabilities	1,530	00
		<u>\$ 415,757 74</u>

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

To the Shareholders:

5. Paid-in Capital	\$ 810,000 00
6. Reserve Fund	200,000 00
7. Balance of Profit and Loss Account	27,725 59
Total	\$ 1,037,726 59
Total Company Funds	\$ 1,453,484 33

Guaranteed Funds

8. Trust deposits	\$ 2,138,495 91
9. General Guaranteed Funds	\$ 5,351,864 40
Interest due and accrued	143,709 48
	<u>5,495,573 88</u>
Total Guaranteed Funds	\$ 7,634,069 79

Estates, Trusts and Agency Funds

10. Estates	\$ 1,434,302 65
11. Trusts and Agencies	586,887 12
12. Due to Company Funds	14,605 34
	<u>\$ 2,035,795 11</u>

Summary of Liabilities

Company Funds	\$ 1,453,484 33
Guaranteed Funds	7,634,069 79
Estates, Trusts and Agency Funds	2,035,795 11
Grand Total of Liabilities	\$11,123,349 23

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 24,695 78
(b) Collateral loans	1,880 59
(c) Bonds and debentures	2,217 70
(d) Dividends on stocks	726 87
	<u>\$ 29,520 94</u>
2. Profit on sale of securities	512 05
3. Profit in guaranteed funds	92,451 68
4. Agency fees and commissions earned	11,026 03
5. All other revenue for the year	2,470 31
Total	\$ 135,981 01

Expenditure

6. Interest incurred	\$ 1,137 24
7. License fees and taxes other than taxes on real estate:	
(a) Dominion Income Tax	\$ 15,000 00
(b) Provincial License Fees	320 00
	<u>15,320 00</u>
8. Commissions on loans and on sale of real estate	242 25
9. Amount transferred to Investment Reserves	10,000 00
10. All other expenses incurred:	
(a) Salaries and Cost of Living Bonus	\$ 34,115 76
(b) Directors' and Advisory Committee fees	4,550 00
(c) Auditors' fees	2,541 67
(d) Legal fees	167 70
(e) Travelling expenses	947 91

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

(f) Printing and stationery	\$	4,868 62	
(g) Advertising		847 10	
(h) Postage, telegrams, telephones, express and excise		2,395 09	
(i) Commission on sale of G.I. Certificates		2,487 83	
(j) Maintenance of Office Premises		9,041 97	
(k) Miscellaneous		13,905 95	
			75,869 60
11. Net profit transferred to Profit and Loss Account	\$		33,411 92
Total	\$		<u>135,981 01</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$—	73,285 33
2. Amount transferred from Revenue Account		33,411 92
3. Investment Reserve set up by Registrar now returned		100,000 00
4. Amount transferred from Reserve Fund		100,000 00
Total	\$	<u>160,126 59</u>
5. Dividends to shareholders declared during year	\$	32,400 00
6. Amount transferred to Investment Reserve		100,000 00
7. Balance of account at 31st December, 1943		27,726 59
Total	\$	<u>160,126 59</u>

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation, \$82,000.00.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
Four Quarterly Dividends of 1% each, payable first of April, July, October, 1943, and January, 1944 (declared 15th of month preceding).
- Date appointed for the Annual Meeting—February 1st, 1944.
Date of last Annual Meeting—February 2nd, 1943.
- Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department \$ 222,091 87
- Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid 62,684 84

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, 1887, c. 169, as amended by 56 Vic., c. 31 (O), by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1897.

The operations of the Company were for a time by law restricted to the County of Victoria (56 Vic., c. 31), continued by R.S.O. 1897, c. 205, s. 8 (4); but the Company, having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

By a special Act of the Legislature of Ontario, 13 Geo. V, c. 107, the Company was granted the powers of a trust company and the name was changed to The Victoria Trust and Savings Company. (See also The Loan and Trust Corporations Act, R.S.O., 1937, chap. 257).

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF
31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing including charges		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Company Funds										
Ontario.....(a)	114,439	75	1,221	14	2,610	29	118,271	18		
Ontario.....(b)	362,689	76	1,221	50	1,347	00	365,258	26		
Saskatchewan.....(a)	649,408	34	7,960	99	5,698	54	663,067	87		
Saskatchewan.....(b)	21,933	86		00	116	65	22,150	51		
Guaranteed Funds										
Ontario.....(a)	371,603	60	4,651	30	9,157	65	385,412	55		
Ontario.....(b)	3,518,267	09	30,061	39	29,788	73	3,578,117	21		
Saskatchewan.....(a)	635,686	22	22,968	96	9,532	60	668,187	78		
Saskatchewan.....(b)	13,722	56		40	257	17	13,980	13		
Total.....(a)	1,771,137	91	36,802	39	26,999	08	1,834,939	38		
Total.....(b)	3,916,613	27	31,383	29	31,511	55	3,979,508	11	Nil	
Grand Total.....	5,687,751	18	68,185	68	58,510	63	5,814,447	49		

THE WATERLOO TRUST AND SAVINGS COMPANY

Head Office, Waterloo, Ontario

OFFICERS

President—**FORD S. KUMPF**
 First Vice-President—**LOUIS L. LANG** Second Vice-President—**HENRY KNELL**
 Managing Director and Secretary-Treasurer—**P. V. WILSON**

DIRECTORS

FORD S. KUMPF LOUIS L. LANG HENRY KNELL GEORGE A. DOBBIE HON. W. D. EULER P. R. HILBORN W. L. HILLIARD, M.D. FRED HALSTEAD	WILLIAM HENDERSON, SR. ALLAN HOLMES W. J. MOTZ J. E. F. SEAGRAM T. W. SEAGRAM H. J. SIMS, K.C. W. H. SOMERVILLE HUGH L. McCULLOCH P. V. WILSON
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Auditors—**J. F. SCULLY, C.A.**; **R. P. UFFELMANN, C.A.**

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$100.00 each)	\$2,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1943

Assets

Company Funds

1. Office premises		\$ 162,591 42
2. Book value of real estate held for sale:		
Freehold land (including buildings)		110,414 93
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 277,112 97	
Interest accrued	7,575 78	
		284,688 75
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$50,100.00 of the Company's own stock upon which \$50,100.00 has been paid.)		
Principal	\$ 129,044 23	
Interest due	348 85	
Interest accrued	1,675 09	
		131,068 17
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 434,875 78	
Interest accrued	2,523 51	
		\$ 437,399 29
(b) Canadian municipalities, school districts and rural telephone companies	\$ 9,713 11	
Interest accrued	27 04	
		9,740 15
(c) All other bonds	\$ 87,633 95	
Interest accrued	50 74	
		87,684 69
6. Book value of stocks		534,824 13
7. Cash on hand		28,203 08
8. Cash on deposit with chartered banks in Canada		100,038 08
		3,999 29

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

9. Advances to estates, trusts, etc., under administration	\$	63,893	94
10. Accrued fees and charges for administering estates		69,402	19
11. All other assets		36,249	41
Total Company Funds	\$	1,525,373	39

Guaranteed Funds

12. Amount secured by mortgages on real estate including:			
First mortgages	\$	5,803,442	14
Agreements for sale		167,161	05
Interest due		16,517	96
Interest accrued		73,395	93
			\$ 6,060,517 08

(See Schedule B)

13. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$	51,474	28
Interest due		114	32
Interest accrued		464	81
			52,053 41
14. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	3,226,875	60
Interest accrued		19,186	30
			\$ 3,246,061 90
(b) Provincial and Provincial Guaranteed	\$	981,714	10
Interest accrued		9,862,63	
			991,576 73
(c) Canadian municipalities, school districts and rural telephone companies	\$	801,392	61
Interest accrued		6,207	89
			807,600 50
(d) All other bonds	\$	409,848	00
Interest accrued		2,846	80
			412,694 80
			5,457,933 93
15. Book value of Stocks			210,295 03
16. Cash on hand			201,453 70
17. Cash on deposit with chartered banks in Canada, \$487,155.03; elsewhere, \$40,651.96			527,806 99
Total Guaranteed Funds			\$12,510,060 14

Estates, Trusts and Agency Funds

18. Unrealized assets	\$	5,197,616	77
19. Investments		3,710,414	28
20. Cash on hand and in banks		427,877	18
			\$ 9,335,908 23

Summary of Assets

Company Funds	\$	1,525,373	39
Guaranteed Funds		12,510,060	14
Estates, Trusts and Agency Funds		9,335,908	23
Grand Total of Assets			\$23,371,341 76

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	70,000	00
2. Dividends to shareholders declared and unpaid		25,000	00
3. Investment reserves		200,000	00
Total	\$	295,000	00

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

To the Shareholders:

4. Paid-in Capital		\$ 1,000,000 00
5. Reserve Fund		200,000 00
6. Balance of Profit and Loss Account		30,373 39
Total		<u>\$ 1,230,373 39</u>
Total Company Funds		<u>\$ 1,525,373 39</u>

Guaranteed Funds

7. Trust deposits	\$ 8,268,150 33	
Interest due and accrued	30,083 68	
		<u>\$ 8,298,234 01</u>
8. General Guaranteed Funds	4,145,860 80	
Interest due and accrued	65,965 33	
		<u>4,211,826 13</u>
Total Guaranteed Funds		<u>\$12,510,060 14</u>

Estates, Trusts and Agency Funds

9. Estates	\$ 4,566,655 72	
10. Trusts and Agencies	4,705,358 57	
11. Due to Company Funds	63,893 94	
		<u>\$ 9,335,908 23</u>

Summary of Liabilities

Company Funds	\$ 1,525,373 39
Guaranteed Funds	12,510,060 14
Estates, Trusts and Agency Funds	9,335,908 23
Grand Total of Liabilities	<u>\$23,371,341 76</u>

REVENUE ACCOUNT**Income**

1. Rents earned, net—on office premises		\$ 4,435 42
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 15,406 41	
(b) Collateral loans	5,776 24	
(c) Bonds and debentures	18,055 63	
(d) Dividends on stocks	600 00	
(e) Bank deposits	3,086 58	
(f) Other interest earned	1,606 65	
		<u>44,531 51</u>
3. Profit on sale of securities and real estate		13,500 54
4. Profit in guaranteed funds		219,022 96
5. Agency fees and commissions earned		50,000 00
6. All other revenue for the year		6,470 14
Total		<u>\$ 337,960 57</u>

Expenditure

7. Interest incurred		\$ 3,046 76
8. Amount by which ledger values of assets were written down		5,000 00
9. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 42,372 23	
(b) Provincial	391 00	
(c) Municipal	1,725 38	
		<u>44,488 61</u>

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

10. Commissions on loans and on sale of real estate	\$	4,633 58
11. Amount transferred to Investment Reserves		34,417 09
12. All other expenses incurred:		
(a) Salaries	\$	120,999 11
(b) Directors' and Advisory Committee fees		7,257 80
(c) Auditors' fees		2,500 00
(d) Legal fees		601 03
(e) Rents		9,504 00
(f) Travelling expenses		829 60
(g) Printing and stationery		5,912 38
(h) Advertising		12,679 08
(i) Postage, telegrams, telephones and express		3,852 94
(j) Commissions on sale of G.I. Certificates		328 59
(k) Maintenance of Office Premises		1,020 72
(l) Miscellaneous		28,913 42
		<hr/>
		194,398 67
13. Net profit transferred to Profit and Loss Account		51,975 86
		<hr/>
Total	\$	<u>337,960 57</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	28,397 53
2. Amount transferred from Revenue Account		51,975 86
		<hr/>
Total	\$	80,373 39
		<hr/>
3. Dividends to shareholders declared during year	\$	50,000 00
4. Balance of account at 31st December, 1943		30,373 39
		<hr/>
Total	\$	<u>80,373 39</u>

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—\$100,000.00 covering any one officer or clerk while in the employ of the Trust Company.		
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:		
(a) June 18th, 1943; (b) July 2nd, 1943; (c) 5%.		
(a) December 17th, 1943; (b) January 2nd, 1944; (c) 5%.		
3. Date appointed for the Annual Meeting—February 1st, 1944. Date of last Annual Meeting—February 2nd, 1943.		
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	\$	311,753 67
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid:		
Principal	\$	52,896 42
Interest		302 68
		<hr/>
		53,199 10

CONSTATING INSTRUMENTS

Originally incorporated as a Loan Corporation by Letters Patent, 7th April, 1913, under The Loan and Trust Corporations Act, 2 Geo. V, 1912, chap. 34, now R.S.O. 1937, chap. 257. The original corporate name was The Waterloo County Loan and Savings Company.

By a special Act of the Legislature of Ontario, 12-13 Geo. V, c. 148, the Company was granted the powers of a trust company and the name was changed to the Waterloo Trust and Savings Company.

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing		Charges out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Company Funds												
Ontario.....(b)	277,112	97					7,575	78	284,688	75		
Ontario.....(a)												
Guaranteed Funds												
Ontario.....(b)	4,959,008	74	3,532	32	11,414	82	62,708	88	5,036,664	76		
Ontario.....(a)	178,830	09	530	30	1,338	28	3,284	29	183,982	96		
Quebec.....(b)	562,830	00	83	70	2,853	08	5,483	52	571,250	30	23,664	76
Quebec.....(a)												
Manitoba.....(b)	98,386	27	47	31	911	78	1,919	24	101,264	60		
Manitoba.....(a)												
Saskatchewan.....(b)	8,620	07	835	06					9,455	13		
Saskatchewan.....(a)	186,396	27	1,503	06					187,899	33		
Total.....(a)	365,226	36	2,033	36	1,338	28	3,284	29	371,882	29		
Total.....(b)	5,905,958	05	4,498	39	15,179	68	77,687	42	6,003,323	54	23,664	76
Grand Total.....	6,271,184	41	6,531	75	16,517	96	80,971	71	6,375,205	83	23,664	76

ABSTRACT

OF THE

Annual Report

OF THE

Registrar

Loan and Trust Corporations

Ontario

BEING A

Tabulated Summary of the Statements (subject to correction)
made by Loan and Trust Corporations pursuant to
Section 121 of the Loan and Trust Corporations
Act. R.S.O. 1937, c. 257.

FOR THE YEAR ENDING 31st DECEMBER

1943

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



ONTARIO

TORONTO:

Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1944

Loan Corporations

Including Loaning Land Corporations and Building Societies

1. ASSETS.
 2. LIABILITIES.
 3. INCOME.
 4. EXPENDITURES.
 5. PROFIT AND LOSS ACCOUNT.
-
-

STATEMENT OF ASSETS OF LOAN CORPORATIONS

Name of Corporation	Office Premises		Real Estate held for sale		Mortgages and Agreements on Real Estate including Interest		Loans on Stocks and Bonds including Interest		Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including interest		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Canada Permanent Mortgage Corporation	3,296,500	00	1,482,180	81	42,336,194	39	198,814	62	6,363,047	34	1
Central Canada Loan and Savings Company	100,000	00	47,003	00	101,170	75	11,800	00	375,000	00	2
Credit Foncier Franco-Canadien	354,501	00	3,821,163	48	24,640,766	73	17,778	28	5,554,187	15	3
Guelph and Ontario Investment and Savings Society	30,000	00	98,710	58	3,816,255	43	14,553	50	877,571	63	4
Huron and Erie Mortgage Corporation	1,845,000	00	1,394,529	42	26,871,349	93			8,289,776	71	5
Lambton Loan and Investment Company	16,560	00	101,881	07	2,562,122	77	59,993	76	524,546	93	6
Landed Banking and Loan Company	84,000	00	244,216	37	1,651,337	22	4,407	16	572,310	49	7
Midland Loan and Savings Company	1,000	00	3,739	99	2,367,958	82	2,974	17	513,537	50	8
Niagara Falls Loan and Savings Company			151,956	36	382,333	55			331,198	34	9
Ontario Loan and Debenture Company	100,000	00	148,128	40	11,320,063	22	93,085	73	4,444,682	25	10
Peterborough Workingmen's Building and Savings Society					132,570	05	2,636	63	76,013	23	11
Provident Investment Company			2,420	21	7,281	60					12
Real Estate Loan Company of Canada			88,017	73	827,046	58			100,000	00	13
Toronto Mortgage Company	45,000	00	57,028	18	3,505,029	80			337,131	72	14
Toronto Savings and Loan Company	50,000	00	1,072,963	59	98,163	53	6,000	00	134,725	00	15
Totals	5,922,561	00	8,713,939	19	120,619,644	37	412,043	85	28,493,728	29	
Totals previous year	6,095,920	00	9,616,752	12	129,482,723	45	514,921	58	15,731,129	62	

* Unrealized assets of The Peoples' Loan and Savings Corporation.

† Credit balance.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1943

	Provincial and Provincial Guaranteed Bonds Including Interest	Canadian Municipals, School Districts, and Rural Telephone Debentures, including Interest	All other Bonds including Interest	Stocks and accrued Dividends	Cash on hand and in Banks	Other Assets	Total
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	1,658,728 97	768,122 15	171,399 70	2,202,512 98	3,947,568 85	45,520 61	62,470,590 42
2	219,896 50	12,545 00	480,109 67	3,709,274 00	51,683 94	.....	5,108,482 86
3	2,898,286 30	1,146,718 29	876,469 60	.....	2,835,653 97	189,219 09	42,334,743 89
4	152,344 95	30,635 48	33,126 17	264,450 00	206,117 40	4,150 99	5,527,916 13
5	1,332,400 84	388,503 35	520,477 31	1,705,511 17	1,089,989 80	*558,676 68	43,996,215 21
6	217,464 50	105,368 81	150,056 88	671,505 82	195,390 36	12,954 36	4,617,845 26
7	49,915 75	38,014 17	.....	154,177 29	215,142 45	.....	3,013,520 90
8	135,768 40	12,080 00	33,113 96	49,589 68	205,211 68	2,133 50	3,327,107 70
9	44,578 64	.....	.....	.....	45,129 16	335 55	955,531 60
10	727,018 75	171,688 35	354,123 00	.....	466,660 42	.....	17,825,450 12
11	3,197 92	.....	.....	.....	2,830 84	732 34	217,981 01
12	.....	.....	.....	157,455 49	1,259 74	6,742 38	175,159 42
13	.....	9,018 48	.....	31,061 51	101,875 45	.....	1,157,019 75
14	210,276 04	88,715 45	102,844 78	396,235 24	234,931 35	.....	4,977,192 56
15	24,750 00	.....	†6,400 00	1,940,459 37	22,951 09	7,503 85	3,351,116 43
	7,674,627 56	2,771,409 53	2,715,321 07	11,282,232 55	9,622,396 50	827,969 35	199,055,873 26
	7,716,938 54	2,807,821 82	2,608,102 27	10,647,917 69	8,339,226 20	1,025,377 27	194,586,830 56

STATEMENT OF LIABILITIES OF LOAN CORPORATIONS

Name of Corporation	To the									
	Debenture Stock, including Interest	Debentures, including Interest		Deposits, including Interest	Money Borrowed including Interest					
		Payable in Canada	Payable Elsewhere than in Canada							
\$	c.	\$	c.	\$	c.	\$	c.			
Canada Permanent Mortgage Corporation		26,440,757	65	5,446,602	04	16,970,801	96	1		
Central Canada Loan and Savings Company								2		
Credit Foncier Franco-Canadien		6,896,447	16	10,624,430	65			3		
Guelph and Ontario Investment and Savings Society		2,478,468	51			1,474,779	78	4		
Huron and Erie Mortgage Corporation	100,029	46	24,408,290	75	77,325	97	12,360,234	78	5	
Lambton Loan and Investment Company		1,744,079	69			1,235,833	39	6		
Landed Banking and Loan Company		438,544	39	7,215	20	851,401	56	7		
Midland Loan and Savings Company		1,874,534	58			441,526	69	8		
Niagara Falls Loan and Savings Company			7,240	00				9		
Ontario Loan and Debenture Company		9,190,725	02	72,038	64	3,921,399	03	10		
Peterborough Workingmen's Building and Savings Society								16,500	11	
Provident Investment Company								84,672	12	
Real Estate Loan Company of Canada			20,428	55	372,134	37			13	
Toronto Mortgage Company		1,237,956	13	1,272,665	71	125,524	62		14	
Toronto Savings and Loan Company									15	
Totals	100,029	46	74,737,472	43	17,872,412	58	37,381,501	81	101,172	26
Totals previous year	187,103	84	74,222,203	37	19,845,714	96	33,439,113	76	109,680	87

* Deficit.

† Included an amount difference in exchange \$4,278,617.09 and a suspense profit account \$1,621,974.91

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1943

Public				To Shareholders			
Investment Reserves	Dividends Unpaid	Other Liabilities	Total Liabilities to the Public	Paid-in Capital	Reserve Fund and Contingency Reserve	Balance of Profit and Loss Account	Total Liabilities to Shareholders
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 900,000 00	140,000 00	117,729 87	50,015,891 52	7,000,000 00	5,000,000 00	454,698 90	12,454,698 90
2 226,277 19	50,000 00	16,500 00	292,777 19	2,500,000 00	2,100,000 00	215,705 67	4,815,705 67
3 4,458,377 14	760,578 19	†6,456,498 83	29,196,331 97	9,647,667 19	2,757,669 87	733,074 86	13,138,411 92
4	24,130 00	35,172 69	4,012,550 98	965,200 00	519,435 00	30,730 15	1,515,365 15
5	50,000 00	215,033 00	37,210,913 96	5,000,000 00	1,500,000 00	285,301 25	6,785,301 25
6	23,692 50	31,902 66	3,035,508 24	789,750 00	700,000 00	92,587 02	1,582,337 02
7 50,000 00	10,000 00	21,883 36	1,379,044 51	1,000,000 00	600,000 00	34,476 39	1,634,476 39
8	14,400 00	95,000 00	2,425,461 27	360,000 00	480,000 00	61,646 43	901,646 43
9 82,000 00	.....	.....	89,240 00	773,970 00	30,000 00	62,321 60	866,291 60
10	50,000 00	79,215 62	13,313,378 31	2,000,000 00	2,400,000 00	112,071 81	4,512,071 81
11 6,595 69	.....	2,882 96	25,978 65	166,075 07	.....	25,927 29	192,002 36
12 .....	.....	1,709 42	86,381 68	100,000 00	.....	*11,222 26	88,777 74
13	5,000 00	10,292 36	407,855 28	500,000 00	220,000 00	29,164 47	749,164 47
14	24,662 50	42,560 87	2,703,369 83	986,500 00	1,165,002 00	122,320 73	2,273,822 73
15	40,000 00	17,000 00	57,000 00	2,000,000 00	1,200,000 00	94,116 43	3,294,116 43
5,723,250 02	1,192,463 19	7,143,381 64	144,251,683 39	33,789,162 26	18,672,106 87	2,342,920 74	54,804,189 87
4,568,835 91	952,059 51	6,700,330 52	140,025,042 74	33,775,436 77	18,646,791 33	2,139,559 72	54,561,787 82

REVENUE ACCOUNT OF LOAN CORPORATIONS

Income

Name of Corporation	Rents Earned on Office Premises Net	Interest and			
		On Mort- gages and Agreements for Sale	On Collateral Loans	On Bonds and Debentures	
	\$ c.	\$ c.	\$ c.	\$ c.	
Canada Permanent Mortgage Corporation.....	131,946 17	2,412,012 11	3,861, 77	234,711 96	1
Central Canada Loan and Savings Company.....	4,716 40	7,258 48	949 14	42,930 92	2
Credit Foncier Franco-Canadien.....		1,520,439 12	647 32	220,910 34	3
Guelph and Ontario Investment and Savings Society.....	7,009 74	207,832 81	800 37	41,046 07	4
Huron and Erie Mortgage Corporation.....	86,051 73	1,585,929 59	2,160 05	300,143 57	5
Lambton Loan and Investment Company.....		166,716 70	4,415 10	25,975 52	6
Landed Banking and Loan Company.....		107,294 34	211 64	20,721 95	7
Midland Loan and Savings Company.....		154,202 30	145 44	25,285 21	8
Niagara Falls Loan and Savings Company.....		34,124 33		9,942 41	9
Ontario Loan and Debenture Company.....	4,359 41	676,447 06	2,297 77	187,585 41	10
Peterborough Workingmen's Building and Savings Society.....		8,262 29	152 99	2,082 50	11
Provident Investment Company.....		414 22			12
Real Estate Loan Company of Canada.....		53,466 22		2,482 65	13
Toronto Mortgage Company.....	2,325 35	228,694 58		29,685 17	14
Toronto Savings and Loan Company.....	1,605 33	6,015 96	360 00	4,125 00	15
Totals.....	238,014 13	7,169,110 11	16,001 59	1,147,628 68	
Totals previous year.....	235,432 10	7,135,469 14	14,825 83	910,018 40	

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1943

Income

Dividends Earned		On Bank Deposits	Other Interest Earned	Profit on Sale of Securities and Real Estate	Assets Written Up	Agency Fees and Commissions Earned	All other Revenue for Year	Totals
Dividends on Stocks								
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	103,678 00	23,982 48		65,728 58		26,258 23	300,823 46	3,303,002 76
2	205,075 00	346 13		20,053 10			17,605 07	298,934 24
3		21,732 01		111,479 22			382,554 56	2,257,762 57
4	12,900 00			796 35			1,429 63	271,814 97
5	73,527 54	882 14		11,153 40		10,433 98	193,528 47	2,263,810 47
6	22,230 04	127 75		2,333 67		1,922 30	62,188 09	285,909 17
7	6,703 33			150 00		687 87	1,006 66	136,775 79
8	2,669 00	636 75		2,600 00		164 30	1,787 73	187,490 73
9							20,400 73	64,467 47
10		2,503 87		6,870 08		2,114 19	16,927 31	899,105 10
11					87 50		275 76	10,861 04
12	2,590 00	24 69		710 00		5,670 12	2,253 67	11,662 70
13	1,659 95	728 66					8,791 55	67,129 03
14	21,401 02	402 99						282,509 11
15	125,152 10			614 00		1,555 44	63,961 48	203,389 31
	577,585 98	51,367 47		222,488 40	87 50	48,806 43	1,073,534 17	10,544,624 46
	543,894 36	46,328 09		280,705 10	5,000 00	36,009 37	835,651 91	10,043,334 30

REVENUE ACCOUNT OF LOAN CORPORATIONS
Expenditure

Name of Corporation	Interest incurred on			Loss on Sale of securities and real estate	
	Debentures and debenture stock	Deposits	Other borrowed money		
	1	2	3			4
	\$ c.	\$ c.	\$ c.	\$ c.	
Canada Permanent Mortgage Corporation.....	1,106,681 79	283,941 48		152,318 06	1
Central Canada Loan and Savings Company.....					2
Credit Foncier Franco-Canadien.....	563,754 76				3
Guelph and Ontario Investment and Savings Society.....	82,579 51	25,535 15	980 88		4
Huron and Erie Mortgage Corporation.....	840,746 23	196,709 07	6,753 95		5
Lambton Loan and Investment Company.....	61,421 89	24,009 54	446 19		6
Landed Banking and Loan Company.....	15,365 69	14,593 13	4 65		7
Midland Loan and Savings Company.....	62,978 67	8,348 05			8
Niagara Falls Loan and Savings Company.....	614 40				9
Ontario Loan and Debenture Company.....	304,433 50	81,997 01		15,243 49	10
Peterborough Workingmen's Building and Savings Society..			1,728 94		11
Provident Investment Company.....			5,701 71		12
Real Estate Loan Company of Canada, Limited.....	16,993 32				13
Toronto Mortgage Company.....	82,180 27	2,060 32			14
Toronto Savings and Loan Company.....					15
Totals.....	3,137,750 03	637,193 75	15,616 32	167,561 55	
Totals previous year.....	3,264,758 08	577,584 04	12,318 40	171,043 43	

* Includes amount written off office premises.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1943

Expenditure

	Amount by which ledger values of assets were written down 5	License fees and taxes other than taxes on real estate			Transferred to Investment Reserves 9	All other expenses incurred including Commissions 10	Net profit 11	Total 12	Additional Transfers to Investment Reserves 13
		Dominion 6	Provincial 7	Municipal 8					
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1	*259,699 09	214,890 07	827 50	13,727 16	.....	669,622 23	601,295 38	3,303,002 76	.....
2	287 31	32,464 54	250 00	743 05	15,000 00	43,897 14	206,292 20	298,934 24	.....
3	.....	250,000 00	733 53	3,216 76	550,000 00	476,490 81	413,566 71	2,257,762 57	.....
4	.....	31,338 89	275 50	671 39	37,000 00	44,781 67	48,651 98	271,814 97	.....
5	*55,000 00	110,945 72	913 34	12,200 93	303,350 00	491,748 62	245,442 61	2,263,810 47	.....
6	49,181 85	43,500 00	.....	193 68	1,000 00	41,262 09	64,893 93	285,909 17	.....
7	.....	17,000 00	190 00	1,548 38	8,803 14	39,734 82	39,535 98	136,775 79	.....
8	.....	55,572 75	200 00	.....	.....	23,946 73	36,444 53	187,490 73	.....
9	.....	.....	.....	.....	.....	12,868 95	50,984 12	64,467 47	.....
10	13,296 86	140,753 18	331 70	2,802 34	801 31	128,723 09	210,722 62	899,105 10	.....
11	25 00	.....	40 51	12 38	217 22	1,008 20	7,828 79	10,861 04	.....
12	.....	26 23	40 00	133 92	622 47	4,843 41	294 96	11,662 70	.....
13	.....	9,667 39	125 50	107 12	.....	17,111 89	23,123 81	67,129 03	.....
14	.....	64,372 70	250 00	377 30	.....	33,359 83	99,908 69	282,509 11	.....
15	.....	12,810 02	200 00	.....	.....	29,231 63	161,147 66	203,389 31	.....
	377,490 11	983,341 49	4,377 58	35,734 41	916,794 14	2,058,631 11	2,210,133 97	10,544,624 46	.....
	208,700 45	724,091 54	13,112 12	36,708 02	892,765 56	2,039,912 44	2,102,340 22	10,043,334 30	.....

PROFIT AND LOSS ACCOUNT OF LOAN CORPORATIONS

Name of Corporation	Balance at January 1st, 1943		Net Profit	
	1		2	
	\$	c.	\$	c.
Canada Permanent Mortgage Corporation.....	413,403	52	601,295	38 1
Central Canada Loan and Savings Company.....	209,413	47	206,292	20 2
Credit Foncier Franco-Canadien.....	719,698	69	413,566	71 3
Guelph and Ontario Investment and Savings Society.....	30,338	17	48,651	98 4
Huron and Erie Mortgage Corporation.....	239,858	64	245,442	61 5
Lambton Loan and Investment Company.....	67,180	59	64,893	93 6
Landed Banking and Loan Company.....	34,940	41	39,535	98 7
Midland Loan and Savings Company.....	54,001	90	36,444	53 8
Niagara Falls Loan and Savings Company.....	11,337	48	50,984	12 9
Ontario Loan and Debenture Company.....	111,349	19	210,722	62 10
Peterborough Workingmen's Building and Savings Society.....	24,157	13	7,828	79 11
Provident Investment Company.....	* 11,517	22	294	96 12
Real Estate Loan Company of Canada, Limited.....	21,040	66	23,123	81 13
Toronto Mortgage Company.....	121,062	04	99,908	69 14
Toronto Savings and Loan Company.....	92,968	77	161,147	66 15
Totals.....	2,139,233	44	2,210,133	97
Totals previous year.....	2,045,549	41	2,102,340	22

* Deficit.

† Transfer to Benefit Fund for employees.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1943

	Transferred from Reserve Fund and Contingency Reserve	Totals	Dividends declared including Bonuses	Special Transfer to Investment Reserve	Transferred to Reserve Fund and Contingency Reserve	Balance as at 31st December 1943	Totals
	3	4	5	6	7	8	9
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1		1,014,698 90	560,000 00			454,698 90	1,014,698 90
2		415,705 67	200,000 00			215,705 67	415,705 67
3		1,133,265 40	379,875 00		20,315 54	733,074 86	1,133,265 40
4		78,990 15	48,260 00			30,730 15	78,990 15
5		485,301 25	200,000 00			285,301 25	485,301 25
6		132,074 52	39,487 50			92,587 02	132,074 52
7		74,476 39	40,000 00			34,476 39	74,476 39
8		90,446 43	28,800 00			61,646 43	90,446 43
9		62,321 60				62,321 60	62,321 60
10		322,071 81	200,000 00	† 10,000 00		112,071 81	322,071 81
11		31,985 92	6,058 63			25,927 29	31,985 92
12		*11,222 26				*11,222 26	*11,222 26
13		44,164 47	10,000 00		5,000 00	29,164 47	44,164 47
14		220,970 73	98,650 00			122,320 73	220,970 73
15		254,116 43	160,000 00			94,116 43	254,116 43
		4,349,367 41	1,971,131 13	10,000 00	25,315 54	2,342,920 74	4,349,367 41
	8,000 00	4,155,889 63	1,986,047 54	10,000 00	20,282 37	2,139,559 72	4,155,889 63

Trust Companies

1. ASSETS (COMPANY FUNDS).
 2. ASSETS (GUARANTEED FUNDS).
 3. LIABILITIES (COMPANY FUNDS).
 4. LIABILITIES (GUARANTEED FUNDS).
 5. INCOME.
 6. EXPENDITURES.
 7. PROFIT AND LOSS ACCOUNT.
 8. GUARANTEED FUND REVENUE.
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STATEMENT OF ASSETS OF TRUST COMPANIES

Company

Name of Company	Office Premises		Real Estate held for sale		Mortgages and Agreements on Real Estate, including Interest		Loans on Stocks and Bonds, including Interest		Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including interest		Provincial and Provincial Guaranteed Bonds including Interest	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Bankers' Trust Company.....					252,778	32			76,570	00		1
British Mortgage and Trust Corporation of Ontario.....	53,533	79	512,612	74	677,875	06			15,241	00		2
Brockville Trust and Savings Co.			8,686	31	516,896	87			154,591	56	1,748	73
Canada Permanent Trust Co....			26,201	65	503,720	79	31,551	03	365,048	95	160,344	10
Canada Trust Company.....			130,499	73	1,083,930	29		1,500	90	319,305	49	5
Capital Trust Corporation Ltd..	60,000	00	278,723	64	352,930	91	25,747	09	184,561	77	131,690	19
Chartered Trust and Executor Company.....	287,847	09	35,239	84	256,095	38	139,049	83	170,224	39	1,850	18
Crown Trust Company.....	385,913	56	31,204	73	273,933	98	20,500	00	110,110	00	147,945	00
Eastern Trust Company.....	80,000	00	24,726	70	501,538	06	45,428	20	231,228	53	11,610	00
Grey and Bruce Trust and Savings Company.....	35,368	29	82,003	76	232,900	03	56,666	61	747	69		10
Guaranty Trust Co. of Canada..	19,844	59			111,375	49	10,731	63	7,381	71		11
Guelph Trust Company.....					284,561	34			242,310	95	20,028	64
Industrial Mortgage and Trust Co.	33,900	00	49,463	46	694,964	54	70,024	60			11,675	00
Lambton Trust Company.....					210,698	97			96,548	88	61,077	23
London and Western Trust Co., Limited.....	165,741	64	239,883	97	428,671	84	34,042	78	557,363	51		15
Montreal Trust Company.....	205,190	94	88,332	59	261,078	27	603,074	28	1,606,562	50	924,304	01
National Trust Company, Ltd..	819,952	30	1,076,772	69	1,286,809	46	98,299	51	956,330	00	26,000	00
Northern Trusts Company.....	12,000	00	74,085	76	902,008	57	1,000	00	50,000	00		18
Premier Trust Company.....	202,037	61	492,573	31	194,179	40	23,092	46	146,794	06		19
Prudential Trust Company Ltd..	65,557	61	54,992	69	2,588	99			110,568	76	15,626	85
Royal Trust Company.....	867,972	53	1	00	1,114,167	19	2,020,419	07	3,867,576	05	2,343,016	55
Sterling Trusts Corporation....	77,500	00	107,338	08	369,668	86			15,073	97		22
Toronto General Trusts Corporation.....	1,550,000	00	1,497,671	93	1,744,291	37	292,957	56	128,324	63	49,624	16
Trusts and Guarantee Company Limited.....	61,724	65	195,456	53	493,869	01	49,141	88	47,951	00	5,592	24
Victoria Trust and Savings Co..	38,500	00	128,770	34	1,050,494	55	41,102	89	23,988	18		25
Waterloo Trust and Savings Co..	162,591	42	110,414	93	284,688	75	131,068	17	437,399	29		26
Totals.....	5,185,176	02	5,245,656	38	14,086,716	29	3,695,398	49	9,921,802	87	3,912,132	88
Totals previous year.....	5,300,975	17	6,952,086	59	14,287,635	93	3,855,770	20	7,094,422	30	4,039,096	53

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1943

Funds

	Canadian Municipals, School Dis- tricts and Rural Telephone Debentures including Interest	All other Bonds including Interest	Stocks and Accrued Dividends	Cash on Hand and in Banks	Due from Guaranteed Funds	Advances to Estates, Trusts, etc., under Adminis- tration	Accrued fees and charges for Adminis- tering Estates	Other Assets	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1			1 00	815 18				496 75	330,661 25
2	31,602 25		552,149 95	91,782 79		3,379 10		1,484 52	1,939,661 20
3	14,016 13		46,609 34	35,327 83		1,500 00		6,604 61	785,981 38
4		63,981 23	277,270 61	155,025 95		33,143 10		36,351 43	1,652,638 84
5			77,750 00	89,733 87		85,685 00			1,788,405 28
6	120,035 86	45,845 40		35,839 95		4,491 82		20,117 26	1,259,983 89
7	183,974 51	294,198 62	187,504 08	136,865 03		15,710 21	14,402 27	5,466 70	1,728,428 13
8		48,754 56	114,368 73	172,899 16		143,000 00		14,141 38	1,462,771 10
9	162,729 55	99,755 68	90,627 50	68,317 73		147,001 64			1,462,963 59
10	27,140 01	116,465 69	127,662 16	62,807 17		18,686 61		22,400 69	782,848 71
11	163,728 89	57,270 47		28,194 03		2,500 00	3,661 53	8,405 74	413,094 08
12		6,182 91		14,156 23	3,341 60	3,000 00			573,581 67
13	4,269 63			164,155 27		19,673 88		4,297 44	1,052,423 82
14	12,365 56			19,308 82		3,500 00			403,499 46
15		16,360 56	5,422 00	50,804 85		89,799 26	19,216 89	43,979 16	1,651,286 46
16	75,434 57	1,765,841 79	3,651,091 83	335,305 74		122,572 41	72,527 26	63,350 51	9,774,666 70
17		133,953 98	683,274 73	435,655 89		78,236 36		2,729 25	5,598,014 17
18	28,861 00	85,860 00	11,106 00	170,382 01		5,111 40		1,866 39	1,342,281 13
19		618 47	114,586 47	48,978 84		149,996 22		9,084 65	1,381,941 49
20	13,327 54	3,072 47	1 00	38,780 28		8,672 47		14,644 21	327,832 87
21	484,160 67	1,475,856 63	763,758 78	4,380 52		1,082,752 79	144,370 57	107,914 44	14,276,346 79
22	41,983 14	80,572 50	152,199 87	49,168 98		61,376 07	8,582 07	12,541 10	976,004 64
23		84,807 82	49,354 26	359,634 94		146,373 28		9,917 16	5,912,957 11
24	6,217 42	373,686 68	247,274 14	81,198 68		44,792 44	27,905 24	26,100 74	1,660,910 65
25	18,266 92	19,457 50	9,781 00	93,869 29		14,605 34		14,648 32	1,453,484 33
26	9,740 15	87,684 69	28,203 08	104,037 37		63,893 94	69,402 19	36,249 41	1,525,373 39
	1,397,853 80	4,860,227 65	7,189,996 53	2,847,426 40	3,341 60	2,349,453 34	360,068 02	462,791 86	61,518,042 13
	1,423,645 26	6,629,607 11	6,779,433 16	2,606,952 01	115,327 64	1,903,211 92	424,928 95	488,658 59	61,901,751 36

STATEMENT OF ASSETS OF TRUST COMPANIES

Name of Company	Guaranteed										
	Mortgages and Agreements on Real Estate, including Interest		Loans on Stocks and Bonds including Interest		Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including Interest		Provincial and Provincial Guaranteed Bonds including Interest		Canadian Municipals, School Districts and Rural Telephone Debentures including Interest		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Bankers' Trust Company											1
British Mortgage and Trust Corporation of Ontario	2,802,472	63			1,730,536	04	24,600	85	86,572	67	2
Brockville Trust and Savings Company	527,725	34			212,399	79	26,131	99	48,352	63	3
Canada Permanent Trust Company	615,585	35			56,835	11	25,978	73			4
Canada Trust Company	4,680,291	81	51,822	05	1,825,714	31	246,946	70	138,353	70	5
Capital Trust Corporation, Limited	3,463,299	02	10,583	00	239,969	83	1,909,298	47			6
Chartered Trust and Executor Company	491,461	43	1,101,429	09	1,278,126	11	763,730	75	360,466	30	7
Crown Trust Company	362,384	28	411,023	38	903,875	00	148,947	91			8
The Eastern Trust Company	1,375,510	79	844,379	20	2,879,710	85	453,030	58	1,126,350	97	9
Grey and Bruce Trust and Savings Co.	1,038,971	98			1,332,395	31	814,353	44	388,154	07	10
Guaranty Trust Company of Canada	257,720	39	149,347	66	937,292	49	614,387	72	527,443	43	11
Guelph Trust Company	403,679	41			95,212	19	4,963	76			12
Industrial Mortgage and Trust Company	1,606,712	83			1,040,675	00	625,466	94	180,777	00	13
Lambton Trust Company											14
London and Western Trusts Co., Limited	1,747,511	46	37,025	81	926,575	85	119,707	71	10,125	50	15
Montreal Trust Company	80,286	81	4,992,643	85	6,631,621	88	224,105	87	153,171	06	16
National Trust Company, Limited	6,738,508	75	128,925	00	8,805,479	15	1,267,720	62	507,010	66	17
Northern Trusts Company	167,181	32									18
Premier Trust Company	1,227,955	79	288,481	72	1,183,841	65	141,549	67	14,782	47	19
Prudential Trust Company, Limited											20
Royal Trust Company			1,171,260	20	3,915,011	12	119,019	01	282,891	63	21
Sterling Trusts Corporation	1,804,483	81			220,463	44	142,001	40	218,809	48	22
Toronto General Trusts Corporation	9,219,689	16	934,827	81	3,121,222	32	1,058,672	01	1,583,493	63	23
Trusts and Guarantee Company, Limited	5,187,305	28	93,813	74	1,371,559	35	827,734	11	300,623	77	24
Victoria Trust and Savings Company	4,645,697	67	7,572	34	1,247,402	77	389,122	61	362,658	31	25
Waterloo Trust and Savings Company	6,060,517	08	52,053	41	3,246,061	90	991,576	73	807,600	50	26
Totals	54,504,952	39	10,275,188	26	43,201,981	46	10,939,047	58	7,097,637	78	
Totals previous year	60,130,661	17	11,725,200	81	29,163,901	96	11,377,615	61	6,955,812	15	

* Includes stocks and accrued dividends.

† Includes unrealized assets.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1943

Funds				Estates, Trusts and Agency Funds												
All other Bonds, including Interest *		Cash on Hand and in Banks		Other Assets		Total Guaranteed Funds		Unrealized Assets		Investments †		Cash on Hand and in Banks		Total Estates Trusts and Agency Funds		
\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
										31,390	00	609	16	31,999	16	
1																
2	*1,808,800	00	224,642	12		6,677,624	31	349,279	35	373,195	91	98,381	69	820,856	95	
3	14,231	82	17,189	19		846,030	76	1,020,501	93	241,425	81	47,766	16	1,309,693	90	
4	11,789	27	11,540	16		721,728	62	37,886,286	41	19,600,652	42	2,492,331	40	59,979,270	23	
5	*326,037	50	145,546	91		7,414,712	98	20,332,005	84	8,925,211	71	1,308,363	64	30,565,581	19	
6			190,981	62		5,814,131	94	6,098,087	18	3,532,669	11	291,546	31	9,922,302	60	
7	88,283	93	439,830	83		4,523,328	44	16,131,054	54	6,020,585	52	802,093	71	22,953,733	77	
8			181,042	01		2,007,272	58			‡36,145,428	73	479,147	19	36,624,575	92	
9	1,017,291	91	28,725	52		7,724,999	82	4,502,089	08	57,502,147	26	1,293,848	28	63,298,084	62	
10	*347,966	35	390,546	10		4,312,387	25	1,576,030	29	257,770	67	241,612	03	2,075,412	99	
11	18,393	53	258,220	23		2,762,805	45	11,788,383	24	678,489	38	813,190	02	13,280,062	64	
12	3,224	00	9,213	83		516,293	19	2,284,174	05	3,009,901	84	330,172	41	5,624,248	30	
13	*335,630	59	218,988	78	105,000	00	4,113,251	14	838,516	72	179,932	46	45,047	92	1,063,497	10
14								529,651	98	130,743	39	46,368	96	706,764	33	
15	*39,815	60	11,628	72		2,892,390	65			‡39,937,658	71	2,028,479	25	41,966,137	96	
16	*2,750,070	54	1,186,027	59		16,017,927	60			‡890,407,004	20	8,203,760	81	898,610,765	01	
17	*1,512,394	34	877,969	69		19,838,008	21	148,430,702	12	136,316,706	29	11,617,157	73	296,364,566	14	
18			11,866	73		179,048	05	10,472,847	64	3,651,450	26	385,821	03	14,510,118	93	
19			154,224	66		3,010,835	96	5,619,425	97	1,554,245	69	298,824	89	7,472,496	55	
20										‡2,530,466	39	489,868	06	3,020,334	45	
21	117,973	60	71,650	78	38,332	52	5,716,138	86		‡747,320,628	44	21,681,403	63	769,002,032	07	
22			247,238	51		2,632,996	64			‡5,778,357	54	282,867	00	6,061,224	54	
23	*165,878	18	1,172,519	83		17,256,302	94	146,323,331	38	82,321,179	74	5,982,639	82	234,627,150	94	
24	*187,165	22	470,557	22		8,438,758	69	27,269,453	08	10,350,448	23	2,386,500	84	40,006,402	15	
25	*732,497	40	249,118	69		7,634,069	79	1,504,783	21	308,920	03	222,091	87	2,035,795	11	
26	*622,989	83	729,260	69		12,510,060	14	5,197,616	77	3,710,414	28	427,877	18	9,335,908	23	
	10,100,433	61	7,298,530	41	143,332	52	143,561,104	01	448,154,220	78	2,060,817,024	01	62,297,770	99	2,571,269,015	78
	8,283,768	70	7,684,577	74	180,180	52	135,501,718	66	485,150,076	99	1,939,017,957	98	59,042,433	42	2,483,210,468	39

STATEMENT OF LIABILITIES OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1943
Company Funds

Name of Company	To the Public				To Shareholders					
	Money Borrowed including Interest	Investment Reserves	Dividends Unpaid	Other Liabilities	Total Liabilities to the Public	Paid-in Capital	Reserve Fund and Contingency Reserve	Balance of Profit and Loss Account	Total Liabilities to Shareholders	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Bankers' Trust Company		37,799 75		4,000 70	41,800 45	250,000 00	500,000 00	38,800 80	284,860 80	
British Mortgage and Trust Corporation of Ontario		325,000 00	40,000 00	14,210 90	379,210 90	1,000,000 00	500,000 00	60,450 30	1,560,450 30	
Brockville Trust and Savings Company		46,174 95	6,250 27	15,205 54	67,630 76	500,000 00	200,000 00	18,350 62	718,350 62	
Canada Permanent Trust Company		89,506 30	30,000 00	19,050 00	123,556 30	1,000,000 00	500,000 00	29,082 54	1,529,082 54	
Canada Trust Company		23,603 19	13,283 55	36,375 42	73,262 16	1,000,000 00	600,000 00	76,905 28	1,676,905 28	
Capital Trust Corporation, Limited		272,592 88	10,000 00	61,941 41	344,584 32	1,000,000 00	290,000 00	11,140 95	1,186,721 73	
Chartered Trust and Executor Company			20,000 00	19,407 93	19,407 93	1,000,000 00	400,000 00	43,363 17	1,383,843 81	
Crown Trust Company				65,460 12	85,460 12	1,000,000 00	350,000 00	27,503 47	1,443,363 17	
Eastern Trust Company		124,310 54		29,827 58	154,138 12	544,700 00	84,010 59	628,710 59	1,187,034 76	
Grey and Bruce Trust and Savings Company		11,000 00	3,750 00	6,016 58	20,766 58	300,000 00	89,000 00	3,327 50	392,327 50	
Guaranty Trust Company of Canada		85,000 00	7,562 52	31,735 98	39,298 50	302,500 49	151,000 00	80,782 68	534,283 17	
Guelpth Trust Company		10,000 00	19,050 00	23,114 77	127,164 77	635,000 00	250,000 00	40,259 05	925,259 05	
Industrial Mortgage and Trust Company				5,198 65	15,198 65	315,350 00	50,000 00	22,950 81	388,300 81	
Lambton Trust Company			12,137 00	58,457 66	70,594 66	1,213,700 00	300,000 00	66,991 80	1,580,691 80	
London and Western Trusts Company, Limited		3,161,197 83	61,000 00	783,979 83	4,009,177 66	2,000,000 00	3,000,000 00	765,489 04	5,765,489 04	
Montreal Trust Company			60,000 00	192,386 51	252,386 51	3,000,000 00	1,750,000 00	595,627 66	5,345,627 66	
National Trust Company, Limited		376,943 46		7,965 07	384,908 53	600,000 00	357,372 60	957,372 60	1,354,725 16	
Northern Trusts Company		185,000 00		9,906 73	194,906 73	1,232,634 00	131,454 26	* 45,599 24	1,414,000 26	
Premier Trust Company				21,108 61	21,108 61	1,750,000 00	4,000,000 00	1,059,203 32	7,059,203 32	
Royal Trust Company		55,832 59	12,070 28	339,317 49	7,217,143 47	2,000,000 00	4,000,000 00	131,454 26	7,059,203 32	
Sterling Trusts Corporation		616,544 26	30,000 00	152,105 44	81,629 36	804,700 00	75,000 00	14,675 28	894,375 28	
Toronto General Trusts Corporation			8,100 00	12,648 50	798,649 74	3,000,000 00	1,500,000 00	614,307 41	5,114,307 41	
Trusts and Guaratee Company, Limited		200,000 00	23,000 00	22,657 74	30,412 91	1,857,500 00	200,000 00	362,997 74	1,630,497 74	
Victoria Trust and Savings Company				70,000 00	415,757 74	1,000,000 00	200,000 00	27,726 59	1,037,726 59	
Waterloo Trusts and Savings Company					295,000 00	1,000,000 00	200,000 00	30,373 39	1,230,373 39	
Totals	10,039,023 81	2,844,307 92	388,852 12	2,102,471 59	15,374,655 44	26,836,935 27	14,739,010 59	4,567,440 83	46,143,386 69	
Totals previous year	11,728,961 86	2,542,761 03	378,053 23	1,602,308 15	16,252,084 27	26,833,806 04	14,682,861 20	4,130,999 85	45,649,667 09	

* Deficit..

STATEMENT OF LIABILITIES OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1943

Name of Company	Trust Deposits			Specific Guaranteed Investment Receipts, including Interest			General Guaranteed Investment Receipts, including Interest			Due to Company Funds			Total Guaranteed Funds			Estates, Trusts and Agency Funds			Total Estates Trusts and Agency Funds						
	\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		
Bankers' Trust Company	2,952,885	76		3,724,738	55		6,677,624	31		190,600	29		626,877	56		3,379	10		820,856	95		1,309,693	90		
British Mortgage and Trust Corporation of Ontario	583,395	85		262,634	91		846,030	76		603,884	31		701,309	59		1,500	00		59,979,270	23		33,143	10		
Brookville Trust and Savings Company	3,070,744	36		474,676	42		721,728	62		49,946,127	13		59,946,127	13		85,685	00		30,565,581	19		4,491,82			
Canada Permanent Trust Company	2,153,588	47		165,037	50		5,814,712	98		9,917,810	78		9,917,810	78		15,710	21		22,953,733	77		143,000	00		
Capital Trust Corporation, Limited	3,826,650	06		586,257	36		4,523,328	44		8,830,138	17		8,830,138	17		14,107,885	39		36,924,575	92		147,001	64		
Chartered Trust and Executor Company	1,965,772	58		1,177,543	26		7,724,999	82		163,151,082	98		163,151,082	98		18,686	61		63,298,084	62		2,075,412	99		
Crown Trust Company	1,839,564	63		6,547,456	56		4,312,387	25		1,783,645	15		1,783,645	15		2,500	00		13,280,062	64		3,000	00		
Eastern Trust Company	1,345,577	88		2,472,822	62		2,762,805	45		5,338,910	86		5,338,910	86		7,938,651	78		5,024,248	30		19,673	88		
Grey and Bruce Trust and Savings Co.	1,722,951	03		1,417,227	57		516,293	19		3,003,464	77		3,003,464	77		2,617,783	53		1,063,497	10		3,500	00		
Guaranty Trust Company				2,390,300	11		4,113,251	14		533,783	64		533,783	64		510,039	58		706,764	33		89,799	26		
Industrial Mortgage and Trust Company				8,539	60					1703,264	33		1703,264	33		19,673	88		3,500	00		3,500	00		
Lambton Trust Company				691,074	77		2,892,390	65		13,905,929	47		13,905,929	47		27,970,409	23		41,966,137	96		122,572	41		
London and Western Trust Co., Limited	18,371,943	84		79,682	13		16,017,927	60		395,179,186	44		395,179,186	44		503,309,006	16		898,610,765	01		78,236	36		
Montreal Trust Company				10,000	00		19,838,008	21		4296,286,329	78		4296,286,329	78		5,111	40		296,364,596	14		5,111	40		
National Trust Company, Limited	1,530,104	20		179,048	05		3,010,835	96		14,595,007	53		14,595,007	53		149,986	22		14,510,118	93		8,672	47		
Northern Trust Company				1,480,731	76					17,322,500	33		17,322,500	33		149,986	22		7,472,496	55		8,672	47		
Premier Trust Company				388,285	87		3,010,835	96		13,011,661	98		13,011,661	98		1,082,752	79		3,020,334	45		1,082,752	79		
Prudential Trust Company, Limited				5,327,852	99		5,716,138	86		1767,919,279	28		1767,919,279	28		37,376	07		769,002,032	02		37,376	07		
Royal Trust Corporation	506,637	49		2,426,359	15		2,632,996	64		16,023,848	47		16,023,848	47		146,373	28		6,061,224	54		146,373	28		
Sterling Trusts Corporation	6,576,173	79		10,460,300	15		17,256,302	94		4234,480,777	66		4234,480,777	66		446,732	82		234,627,402	94		446,732	82		
Toronto General Trusts Corporation	2,622,189	30		3,517,530	94		8,438,758	69		34,488,398	10		34,488,398	10		5,473,211	61		40,006,402	15		5,473,211	61		
Trusts and Guarantee Company, Limited	2,138,495	91		4,291,573	88		7,634,068	79		1,434,302	65		1,434,302	65		586,887	12		2,035,795	11		63,893	34		
Victoria Trust and Savings Company	8,298,234	01		4,211,826	13		12,510,060	14		4,566,655	72		4,566,655	72		4,705,358	57		9,335,908	23		4,705,358	57		
Waterloo Trust and Savings Company	59,504,909	16		9,951,029	88		143,561,104	01		2,000,636,763	64		2,000,636,763	64		568,286,798	80		2,571,269,015	78		2,325,453	34		
Totals	55,033,282	91		8,977,711	41		135,501,718	96		1,946,666,450	86		1,946,666,450	86		1,895,439	49		2,483,210,468	39		1,895,439	49		
Totals previous year				71,325,396	70																				

† Includes Trusts and Agencies.
 * Investment Reserves.
 x Accounts payable.

REVENUE ACCOUNT OF TRUST COMPANIES

Income

Name of Company	Interest and Dividends earned										
	Rents Earned		On Mortgages and Agreements for Sale		On Collateral Loans		On Bonds and Debentures		Dividends on Stocks		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Bankers' Trust Company			12,745	92			2,280	00			1
British Mortgage and Trust Corporation of Ontario			44,178	14			1,530	90	21,677	67	2
Brockville Trust and Savings Company			30,471	36			5,036	59	1,650	00	3
Canada Permanent Trust Company			32,063	11	1,726	07	18,779	61	12,420	00	4
Canada Trust Company			62,890	21	82	85	8,431	59			5
Capital Trust Corporation, Limited	846	03	17,247	40	944	58	16,167	62			6
Chartered Trust and Executor Company	1,658	79	15,291	29	5,906	23	25,148	37	7,471	54	7
Crown Trust Company			18,216	65	12,735	94	10,092	98	4,165	00	8
Eastern Trust Company			28,972	28	2,241	74	19,630	66	4,227	75	9
Grey and Bruce Trust and Savings Company			13,649	06	2,867	48	6,507	13	2,808	10	10
Guaranty Trust Company of Canada	373	24	6,496	47	1,461	10	22,302	19			11
Guelph Trust Company			26,554	98			6,661	55			12
Industrial Mortgage and Trust Company			41,204	85	4,565	40	1,459	10			13
Lambton Trust Company			14,958	51			4,806	41			14
London and Western Trusts Co., Limited			29,021	48	2,451	28	15,132	12			15
Montreal Trust Company	1,639	29	14,645	73	19,207	78	77,734	02	142,783	59	16
National Trust Company, Limited			118,846	53	1,829	14	23,132	53	36,970	50	17
Northern Trusts Company			66,771	88	185	87	13,101	91	1,522	50	18
Premier Trust Company			1,849	16	431	40	10,658	86	6,203	00	19
Prudential Trust Company, Limited	3,926	00	233	87	6	28	4,670	64			20
Royal Trust Company			91,837	04	137,753	80	281,541	29	54,106	52	21
Sterling Trusts Corporation	2,645	46	18,082	22	71	70	6,712	16	8,419	90	22
Toronto General Trusts Corporation	83,672	06	90,451	79	1,170	02	6,336	96	2,085	70	23
Trusts and Guarantee Company, Limited			29,025	74	1,421	35	11,730	50	12,073	00	24
Victoria Trust and Savings Company			24,695	78	1,880	59	2,217	70	726	87	25
Waterloo Trust and Savings Company	4,435	42	15,406	41	5,776	24	18,055	63	600	00	26
Totals	99,196	29	865,807	86	204,716	84	619,859	02	319,911	64	
Totals previous year	78,964	65	760,967	98	179,958	09	617,073	17	283,081	94	

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1943

Income

	On Bank Deposits		Other Interest		Profit on Sale of Securities and Real Estate	Amount Assets Written Up	Profit in Guaranteed Funds	Agency Fees and Commissions Earned	Other Revenue for the year	Totals
	\$	c.	\$	c.						
1								3,878 11		18,904 03
2	881	05	540	32			86,370 57	4,839 82	24,904 20	184,922 67
3							21,837 61	12,345 95	654 39	71,995 90
4	693	17	385	11	1,527 33		13,395 74	273,239 41	21,327 08	375,556 63
5	137	15	2,096	50	949 52		93,677 22	211,436 51	22,881 63	402,583 18
6			3,173	88	5,100 99		81,168 67	69,976 31	18,952 09	213,577 57
7	302	42	2,311	27	32,478 48	41,310 54	59,180 46	410,618 21		601,677 60
8					1,372 21		35,267 71	129,303 51	7,901 83	219,055 83
9	3,802	44			1,725 77		97,814 25	239,315 31	7,650 16	405,380 36
10					6,176 10		56,373 36	12,902 47	5,481 53	106,765 23
11					6,176 00		32,083 61	78,736 28	6,510 50	154,139 39
12	3	92			185 00		7,596 74	17,767 32	1,915 51	60,685 02
13	185	66	462	10	4,248 80		60,928 64	4,536 51	16,862 72	134,453 78
14								3,891 97	10,000 00	33,656 89
15					2,545 75		39,659 09	203,403 82	12,947 03	305,160 57
16	24,878	36	7,497	43	203,542 50		276,140 37	695,818 27		1,463,887 34
17	5,875	74	1,544	59			484,423 35	1,270,729 06	22,790 69	1,966,142 13
18	409	50	331	79			9,408 44	79,037 73	37,099 13	207,868 75
19			9,072	78			67,467 08	102,209 56	2,014 62	199,906 46
20			227	48	11,783 60			107,555 93	3,752 24	132,156 04
21							109,549 99	2,099,334 36	36,647 59	2,810,770 59
22			264	71	3,751 22		43,216 75	46,393 49	6,213 49	135,771 10
23			139,723	14			428,798 58	846,550 62	22,490 78	1,621,279 65
24			2,119	77			121,450 96	324,163 08	23,405 05	525,389 45
25					512 05		92,451 68	11,026 03	2,470 31	135,981 01
26	3,086	58	1,606	65	13,500 54		219,022 96	50,000 00	6,470 14	337,960 57
	40,255	99	171,357	52	295,575 86	41,310 54	2,537,283 83	7,309,009 64	321,342 71	12,825,627 74
	35,489	75	90,121	98	88,920 58	24,296 63	2,275,245 00	7,372,781 32	237,877 27	12,044,788 36

REVENUE ACCOUNT OF TRUST COMPANIES
Expenditure

Name of Company	Interest Incurred		Loss on sale of securities and real estate owned absolutely by the Corporation	Amount by which ledger values of assets were written down	License Fees taxes	
	1	2			3	Dominion	4
	\$	c.	\$	c.	\$	c.
Bankers' Trust Company.....					7,400	00 1
British Mortgage and Trust Corporation of Ontario.....					12,000	00 2
Brockville Trust and Savings Company.....			315	99	18,468	98 3
Canada Permanent Trust Company.....				4,873	34	37,295 10 4
Canada Trust Company.....					47,360	55 5
Capital Trust Corporation, Limited.....			3,915	71	24,777	64 6
Chartered Trust and Executor Company.....			19,638	37	44,910	42 7
Crown Trust Company.....	2,079	38			2,461	15 8
Eastern Trust Company.....					10,428	46 9
Grey and Bruce Trust and Savings Company.....	623	35			23,522	36 10
Guaranty Trust Company of Canada.....	7,208	78			11,727	91 11
Guelph Trust Company.....					20,563	25 12
Industrial Mortgage and Trust Company.....	13	55			33,000	00 13
Lambton Trust Company.....			37	18	4,286	00 14
London and Western Trusts Co., Limited.....	614	52			20,068	75 15
Montreal Trust Company.....					166,135	14 16
National Trust Company, Limited.....					172,346	20 17
Northern Trusts Company.....	105	53				18
Premier Trust Company.....	3,571	72	254	02	14,285	94 19
Prudential Trust Company, Limited.....					6,652	88 20
Royal Trust Company.....	15,924	71			240,000	00 21
Sterling Trusts Corporation.....			2,609	50	5,879	70 22
Toronto General Trusts Corporation.....	*50,000	00	140,221	06	50,000	00 23
Trusts and Guarantee Company, Limited.....	1	30	1,940	50	14,825	25 24
Victoria Trust and Savings Company.....	1,137	24			15,000	00 25
Waterloo Trust and Savings Company.....	3,046	76			5,000	00 26
Totals.....	84,326	84	168,932	33	104,406	78 24
Totals previous year.....	36,081	00	158,087	00	83,214	43 99

*Transferred to Pension Fund.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1943

Expenditure

and Taxes other than on real estate		Commission on Loans and on Sale of Real Estate 7	Amount Transferred to Investment Reserves 8	All Other Expenses Incurred 9	Net Profit 10	Totals 11
Provincial 5	Municipal 6					
\$ c.	\$ c.					
1	349 10			217 86	10,937 07	18,904 03
2	255 00	609 00	898 25	7,356 00	87,604 29	184,922 67
3	175 00	885 58	128 67		23,665 43	71,995 90
4	809 04	5,982 48			256,159 28	375,556 63
5	2,721 64	2,674 01			289,663 24	402,583 18
6	700 28	3,040 63	4,331 38		153,182 06	213,577 57
7	833 29	5,833 67	59,177 79	50,097 51	355,659 93	601,677 60
8	726 74	1,538 10			146,414 98	219,055 83
9	8,669 28	3,399 55			250,639 89	405,380 36
10	255 00	485 00	441 92	4,292 67	46,760 54	106,765 23
11	432 32	1,773 13		6,176 00	109,787 47	154,139 39
12	255 00	181 08		10,000 00	14,192 56	60,685 02
13	365 50	499 08	209 94	19,000 00	42,037 91	134,453 78
14	1,198 89				4,268 72	16,366 10
15	882 02	2,886 45			249,545 44	305,160 57
16	1,684 93	6,692 75		233,542 50	684,991 58	1,463,887 34
17	1,777 95	15,276 01	22 09		1,488,331 74	1,996,142 13
18	542 80	1,758 22			98,327 89	207,868 75
19	326 00	2,546 12		24,000 00	127,085 60	199,906 46
20	679 08	913 05			93,189 17	132,156 04
21	3,318 46	20,455 02		20,473 33	2,106,905 18	2,810,770 59
22	362 00	916 65			73,908 61	135,771 10
23	933 20	18,379 17		25,000 00	1,060,203 48	1,621,279 65
24	823 76	4,005 30			398,597 00	525,389 45
25	320 00		242 25	10,000 00	75,869 60	135,981 01
26	391 00	1,725 38	4,633 58	34,417 09	194,398 67	337,960 57
	29,787 28	102,455 43	70,085 87	444,355 10	8,420,203 96	12,825,627 74
	35,194 51	104,356 03	40,236 18	294,930 72	8,254,728 78	12,044,778 36

PROFIT AND LOSS ACCOUNT OF TRUST COMPANIES

Name of Company	Balance at January 1st, 1943	Net Profit	Transferred from Reserve Fund and Contingency Reserve	Premium on Capital Stock	
	1	2	3	4	
	\$ c.	\$ c.	\$ c.	\$ c.	
Bankers' Trust Company.....	37,923 73	10,937 07			1
British Mortgage and Trust Corporation of Ontario.....	52,846 01	87,604 29			2
Brockville Trust and Savings Company.....	15,994 37	28,356 25			3
Canada Permanent Trust Company.....	118,645 15	70,437 39			4
Canada Trust Company.....	76,741 54	60,163 74			5
Capital Trust Corporation, Limited.....	9,098 03	23,629 87			6
Chartered Trust and Executor Company.....	108,317 19	65,526 62			7
Crown Trust Company.....	41,711 38	41,651 79			8
Eastern Trust Company.....	27,260 29	80,243 18			9
Grey and Bruce Trust and Savings Company.....		30,384 39			10
Guaranty Trust Company of Canada.....	13,240 74	17,033 78			11
Guelph Trust Company.....	80,414 59	15,493 13			12
Industrial Mortgage and Trust Company.....	22,681 25	39,327 80	**10,000 00		13
Lambton Trust Company.....	16,045 21	16,366 10			14
London and Western Trusts Co., Limited.....	60,102 41	31,163 39			15
Montreal Trust Company.....	660,648 60	370,840 44			16
National Trust Company, Limited.....	547,239 52	288,388 14			17
Northern Trusts Company.....	250,238 29	107,134 31			18
Premier Trust Company.....	* 68,819 10	27,837 06		32 29	19
Prudential Trust Company, Limited.....	110,505 51	20,948 75			20
Royal Trust Company.....	1,005,509 43	403,693 89			21
Sterling Trusts Corporation.....	31,247 17	33,567 94			22
Toronto General Trusts Corporation.....	548,452 30	185,855 11			23
Trusts and Guarantee Company, Limited.....	409,844 04	98,451 70			24
Victoria Trust and Savings Company.....	* 73,285 33	33,411 92	100,000 00		25
Waterloo Trust and Savings Company.....	28,397 53	51,975 86			26
Totals.....	4,130,999 85	2,240,423 91	110,000 00	32 29	
Totals previous year.....	3,774,556 06	2,013,521 72	2,106 62	58 87	

* Deficit.

† Transfer to Retirement Fund.

†† Includes \$3,000 transferred to Pension Fund.

** Part of Assets previously disallowed now returned.

‡‡ Part of Additional Investment Reserve set up now returned

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1943

	Amount transferred from Investment Reserves set up by Registrar	Totals	Dividends declared including Bonuses	Special transfer to Investment Reserves	Transferred to Reserve Fund, and Contingency Fund.	Balance as at 31st, December, 1943	Totals
	5	6	7	8	9	10	11
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1		48,860 80	10,000 00			38,860 80	48,860 80
2		140,450 30	80,000 00			60,450 30	140,450 30
3		44,350 62	25,000 00		†1,000 00	18,350 62	44,350 62
4		189,082 54	60,000 00		100,000 00	29,082 54	189,082 54
5		136,905 28	60,000 00			76,905 28	136,905 28
6		32,727 90	13,283 55		††8,303 40	11,140 95	32,727 90
7		173,843 81	40,000 00			133,843 81	173,843 81
8		83,363 17	40,000 00			43,363 17	83,363 17
9		107,503 47	80,000 00			27,503 47	107,503 47
10		30,384 39	27,235 00		3,149 39		30,384 39
11		30,274 52	15,000 00		11,947 02	3,327 50	30,274 52
12		95,907 72	15,125 04			80,782 68	95,907 72
13		72,009 05	31,750 00			40,259 05	72,009 05
14		32,411 31	9,460 50			22,950 81	32,411 31
15		91,265 80	24,274 00			66,991 80	91,265 80
16		1,031,489 04	256,000 00		†10,000 00	765,489 04	1,031,489 04
17		835,627 66	240,000 00			595,627 66	835,627 66
18		357,372 60				357,372 60	357,372 60
19	††20,000 00	* 20,949 75	24,649 49			*45,599 24	*20,949 75
20		131,454 26				131,454 26	131,454 26
21		1,409,203 32	320,000 00		†30,000 00	1,059,203 32	1,409,203 32
22		64,815 11	24,139 83	†1,000 00	25,000 00	14,675 28	64,815 11
23		734,307 41	120,000 00			614,307 41	734,307 41
24		508,295 74	25,298 00		†120,000 00	362,997 74	508,295 74
25	100,000 00	160,126 59	32,400 00	100,000 00		27,726 59	160,126 59
26		80,373 39	50,000 00			30,373 39	80,373 39
	120,000 00	6,601,456 05	1,623,615 41	101,000 00	309,399 81	4,567,440 83	6,601,456 05
	46,410 39	5,836,653 66	1,632,653 81	15,000 00	58,000 00	4,130,999 85	5,836,653 66

STATEMENT OF GUARANTEED FUND REVENUE OF TRUST COMPANIES
Income

Name of Company	Interest and Dividends Earned					Other Interest Earned	
	On Mortgages on Real Estate	On Collateral Loans	On Bonds and Debentures	On Stocks	On Bank Deposits		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Bankers' Trust Company							1
British Mortgage and Trust Corporation of Ontario	151,107 77		53,650 38	63,328 28	326 42		2
Brockville Trust and Savings Co. . .	29,115 21		10,679 62				3
Canada Permanent Trust Company	37,514 85		3,256 89		69 04		4
Canada Trust Company	250,169 43	2,616 07	69,409 89	125 00	217 02		5
Capital Trust Corporation, Limited	176,679 04	145 27	69,172 55				6
Chartered Trust and Executor Co. . .	24,813 12	34,464 88	87,798 30		69 91		7
Crown Trust Company	19,706 93	12,578 47	29,998 25				8
Eastern Trust Company	82,436 74	34,529 57	193,036 68				9
Grey and Bruce Trust and Savings Company	59,427 11		93,294 70	5,916 15	2,978 82		10
Guaranty Trust Co. of Canada	14,147 08	10,638 66	71,816 87	150 00	181 97		11
Guelph Trust Company	23,080 35		1,667 36		95		12
Industrial Mortgage and Trust Co. . .	100,371 34		55,998 59	10,678 60			13
Lambton Trust Company							14
London and Western Trusts Co., Limited	94,209 07	1,993 78	31,517 26	900 00		488 57	15
Montreal Trust Company	3,373 70	215,184 80	268,967 57	36,766 28	15,406 24		16
National Trust Company, Limited	495,265 98	3,910 06	321,050 48	6,641 26			17
Northern Trusts Company	20,230 99						18
Premier Trust Company	79,510 80	12,951 92	41,639 99		2 79		19
Prudential Trust Company, Ltd. . .							20
Royal Trust Company		25,440 04	172,042 54				21
Sterling Trusts Corporation	99,449 29		21,106 62		566 40		22
Toronto General Trusts Corporation	675,222 31	18,657 38	192,639 74	2,988 85			23
Trusts and Guarantee Company, Limited	281,110 58	2,912 11	88,187 38	3,755 00		2,831 74	24
Victoria Trust and Savings Co. . .	206,718 05	297 59	77,155 80	18,335 43			25
Waterloo Trust and Savings Co. . .	306,844 72	2,291 87	179,980 97	10,266 26			26
Totals	3,230,504 46	378,612 47	2,134,068 43	159,851 11	19,819 56	3,320 31	
Totals previous year	3,119,422 88	462,324 01	1,821,117 12	162,836 79	13,845 98	1,762 78	

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1943

Expenditure

	Profit on Sale of Securities	Other Revenue	Total Guaranteed Fund Income		Interest Incurred on		Loss on Sale of Securities	Other Expenses Incurred	Profit Transferred to Company Funds	Total
					Guaranteed Investment Receipts	Deposits				
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1										
2	880 00		269,292 85	123,466 44	59,455 84				86,370 57	269,292 85
3			39,794 83	8,461 55	9,495 67				21,837 61	39,794 83
4			40,840 78	27,445 04					13,395 74	40,840 78
5			322,537 41	148,829 13	72,036 40		7,994 66		93,677 22	322,537 41
6			245,996 86	125,453 68	33,564 70	5,566 43	243 38		81,168 67	245,996 86
7	3,129 51		150,275 72	11,031 23	53,720 83	11,419 05	14,924 15		59,180 46	150,275 72
8	3,375 00	1,362 61	67,021 26	1,509 35	30,244 20				35,267 71	67,021 26
9	8,972 39		318,975 38	205,843 91		7,864 41	7,452 81		97,814 25	318,975 38
10	6,576 56		168,193 34	82,489 37	29,330 61				56,373 36	168,193 34
11	7 86	277 49	97,219 93	42,994 65	22,078 89		62 78		32,083 61	97,219 93
12			24,748 66	17,151 92					7,596 74	24,748 66
13	3,869 57	7,241 07	178,159 17	84,322 11	32,908 42				60,928 64	178,159 17
14										
15	4,670 12	592 00	134,370 80	86,670 58			8,041 13		39,659 09	134,370 80
16	1,303 55		541,002 14	264,861 77					276,140 37	541,002 14
17		19,999 82	846,867 60	47,472 45	304,033 98		10,937 82		484,423 35	846,867 60
18			20,230 99	10,822 55					9,408 44	20,230 99
19	11,887 12	104 07	146,096 69	51,753 34	24,988 40		1,887 87		67,467 08	146,096 69
20										
21	7,944 59		205,427 17		65,355 72	29,321 46	1,200 00		109,549 99	205,427 17
22	4,949 24	1,619 79	127,691 34	75,020 42	5,800 41	3,372 86	280 90		43,216 75	127,691 34
23			889,508 28	343,248 05	117,461 65				428,798 58	889,508 28
24	3,779 46	2,835 66	385,411 93	225,624 45	33,779 92		4,556 60		121,450 96	385,411 93
25	32,566 13		335,073 00	205,424 46	37,196 86				92,451 68	335,073 00
26			499,383 82	132,224 74	146,238 94	1,173 99	723,19		219,022 96	499,383 82
	93,911 10	34,032 51	6,054,119 95	2,322,121 19	1,077,691 44	58,718 20	58,305 29	2,537,283 83	6,054,119 95	6,054,119 95
	23,184 71	25,557 58	5,630,051 85	2,246,871 47	1,002,564 56	44,263 65	61,107 17	2,275,245 00	5,630,051 85	5,630,051 85

Miscellaneous Statements and Summaries

1. MORTGAGES AND AGREEMENTS ON REAL ESTATE CLASSIFIED AS TO PROVINCES.
 - A. LOAN CORPORATIONS.
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 2. COMPARATIVE SUMMARY OF ASSETS AND LIABILITIES OF
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MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE

Loan

Name of Corporation		Western Provinces								
		British Columbia	Alberta	Saskatchewan	Manitoba					
(a) Farms	(b) Urban									
		\$	c.	\$	c.	\$	c.			
(a) Canada Permanent Mortgage Corporation		203,490	87	1,881,561	85	3,733,813	81	2,214,574	99	1
(b) Canada Permanent Mortgage Corporation		2,471,994	46	134,761	66	213,311	62	719,830	28	2
(a) Central Canada Loan and Savings Company				10,068	28			11,679	92	3
(b) Central Canada Loan and Savings Company										4
(a) Credit Foncier Franco-Canadien		4,611	18	1,631,495	35	3,237,897	02	67,469	53	5
(b) Credit Foncier Franco-Canadien		2,387,063	21	482,410	85	549,563	07	2,644,194	41	6
(a) Guelph and Ontario Investment and Savings Society				164,574	15	242,524	55	10,539	74	7
(b) Guelph and Ontario Investment and Savings Society						37,015	29			8
(a) Huron and Erie Mortgage Corporation				2,475,035	25	9,685,540	52	1,527,834	24	9
(b) Huron and Erie Mortgage Corporation		949,223	30	77,030	18	123,335	06	261,611	64	10
(a) Lambton Loan and Investment Company										11
(b) Lambton Loan and Investment Company										12
(a) Landed Banking and Loan Company								1,000,188	23	13
(b) Landed Banking and Loan Company								813	70	14
(a) Midland Loan and Savings Company										15
(b) Midland Loan and Savings Company										16
(b) Niagara Falls Loan and Savings Company										17
(a) Ontario Loan and Debenture Company						687,976	16	141,436	47	18
(b) Ontario Loan and Debenture Company		670,087	54	406,632	96	147,577	34	177,318	70	19
(b) Peterborough Workmen's Building Savings Society										20
(a) Provident Investment Company						1,167	10			21
(a) Real Estate Loan Company of Canada, Limited								2,854	61	22
(b) Real Estate Loan Company of Canada, Limited		16,763	84	6,766	30			479,895	48	23
(a) Toronto Mortgage Company										24
(b) Toronto Mortgage Company										25
(a) Toronto Savings and Loan Company										26
(b) Toronto Savings and Loan Company										27
Total (a) Farms		208,102	05	6,162,734	88	17,588,919	16	4,976,577	73	
Total (b) Urban		6,495,132	35	1,107,601	95	1,070,802	38	4,283,664	21	
Grand Total		6,703,234	40	7,270,336	83	18,659,721	54	9,260,241	94	
Total (a) Farms previous year		268,759	51	6,974,793	89	19,847,050	45	5,799,091	93	
Total (b) Urban previous year		7,078,947	55	1,365,090	17	1,267,331	72	4,403,992	05	
Grand Total previous year		7,347,707	06	8,339,884	06	21,114,382	17	10,203,083	98	

Interest accrued not taken into totals.

Gross totals reported by companies are shown in this schedule.

Where these totals differ from Balance Sheet figures, the difference is due to special reserves.

* Includes \$4,900,00 in the United States.

AS AT DECEMBER 31st, 1943 — CLASSIFIED AS TO PROVINCES

Corporations

	Totals		Interest due and unpaid		Eastern Provinces									
					Ontario		Quebec		Maritime		Totals	Interest due and unpaid		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
1	8,033,441	52	156,744	39	257,261	46	72,996	86	330,258	32	(Cr.)	6,047	76	
2	3,539,898	02	10,360	60	22,429,462	14	5,593,709	34	2,100,827	72	30,123,999	20	(Cr.) 46,148	76
3	21,748	20												
4					79,422	55			79,422	55				
5	4,941,473	08	715,321	67	19,970	13	140,044	80	160,014	93		9,474	71	
6	6,063,231	54	83,413	31	1,844,303	10	13,321,644	16	15,165,947	26		107,752	05	
7	417,638	44	12,064	51	74,440	69			74,440	69		202	26	
8	37,015	29	1,908	59	3,523,972	68			3,523,972	68		1,914	42	
9	13,688,410	01	812,260	26	1,586,875	54			1,586,875	54		11,731	53	
10	1,411,200	18	4,766	72	9,672,813	42			9,672,813	42		97,210	11	
11					*1,284,986	05			1,284,986	05		8,717	29	
12					1,321,061	70			1,321,061	70		4,014	67	
13	1,000,188	23	43,094	21	323,741	16			323,741	16		18,260	76	
14	813	70	6	20	601,594	15			601,594	15		12,902	30	
15					184,766	31			184,766	31				
16					2,321,684	25			2,321,684	25				
17					431,656	71			431,656	71		1,799	17	
18	829,412	63	108,345	29	307,774	58			307,774	58		362	82	
19	1,401,616	54	10,222	05	9,527,819	07			9,527,819	07		6,261	58	
20					130,255	95			130,255	95		1,748	94	
21	1,167	10	120	32	5,668	50			5,668	50		262	74	
22	2,854	61												
23	503,425	62			377,352	15			377,352	15				
24					3,240	68			3,240	68				
25					3,668,211	03			3,668,211	03	(Cr.)	8,690	10	
26					62,014	82			62,014	82		1,366	10	
27					54,512	61			54,512	61		270	00	
	28,936,333	82	1,847,950	65	4,110,739	92	140,044	80	72,996	86	4,323,781	58	44,330	45
	12,957,200	89	110,677	47	55,984,121	51	18,915,353	50	2,100,827	72	77,000,302	73	179,034	38
	41,893,534	71	1,958,628	12	60,094,861	43	19,055,398	30	2,173,824	58	81,324,084	31	223,364	83
	32,889,695	78	2,175,919	91	4,368,116	17	387,401	83	100,381	98	4,855,899	98	53,425	80
	14,115,361	49	139,417	91	58,387,071	75	19,968,198	15	2,250,412	77	80,605,682	67	242,537	13
	47,005,057	27	2,315,337	82	62,755,187	92	20,355,599	98	2,350,794	75	85,461,582	65	295,962	93

MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE
Trust Corporations—

Name of Company	Western Provinces							
	British Columbia		Alberta		Saskatchewan		Manitoba	
	(a) Farms	(b) Urban						
	\$	c.	\$	c.	\$	c.	\$	c.
(b) Bankers' Trust Company	26,000	00						
(a) British Mortgage and Trust Corporation								
(b) British Mortgage and Trust Corporation								
(a) Brockville Trust and Savings Company								
(b) Brockville Trust and Savings Company								
(a) Canada Permanent Trust Company			6,921	32	479	99		
(b) Canada Permanent Trust Company	3,979	90	690	00	16,910	26	24,090	04
(a) Canada Trust Company			197,298	95	188,018	56		
(b) Canada Trust Company	44,063	98			6,141	35		
(a) Capital Trust Corporation								
(b) Capital Trust Corporation					2,728	75		
(a) Chartered Trust and Executor Company								
(b) Chartered Trust and Executor Company								
(b) Crown Trust Company								
(a) Eastern Trust Company								
(b) Eastern Trust Company								
(a) Grey and Bruce Trust and Savings Company								
(b) Grey and Bruce Trust and Savings Company								
(b) Guaranty Trust Company								
(a) Guelph Trust Company					52,595	05		
(b) Guelph Trust Company								
(a) Industrial Mortgage and Trust Company			47,315	77	144,227	55		
(b) Industrial Mortgage and Trust Company								
(a) Lambton Trust Company								
(b) Lambton Trust Company								
(a) London and Western Trusts Company			222,452	63	67,963	67	17,838	29
(b) London and Western Trusts Company			1,662	65	2,025	00	29,036	50
(a) Montreal Trust Company					1,294	00		
(b) Montreal Trust Company					11,250	00		
(a) National Trust Company			369,270	19	417,324	51	773,301	36
(b) National Trust Company			996	43	42,199	84	98,161	24
(a) Northern Trusts Company			261,138	13	357,992	74	94,277	29
(b) Northern Trusts Company			14,830	42	107,608	19	62,700	25
(a) Premier Trust Company			711	50	1,406	27		
(b) Premier Trust Company								
(b) Prudential Trust Company Limited			544	78				
(a) Royal Trust Company			14,898	38	344,488	87	6,402	59
(b) Royal Trust Company	205,573	50	1,460	59	918	68	30,463	66
(a) Sterling Trusts Corporation			2,192	00	207,981	31		
(b) Sterling Trusts Corporation					12,249	81		
(a) Toronto General Trusts Corporation			54,864	40	896,293	95	382,658	05
(b) Toronto General Trusts Corporation	31,488	68	7,007	89	108,335	56	55,413	76
(a) Trusts and Guarantee Company Limited			160,973	17	168,623	21	98,536	76
(b) Trusts and Guarantee Company Limited			1,507	80			73,479	66
(a) Victoria Trust and Savings Company					649,408	34		
(b) Victoria Trust and Savings Company					21,933	86		
(b) Waterloo Trust and Savings Company								
Totals (a) Farms			1,338,036	44	3,498,098	02	1,373,014	34
Totals (b) Urban	311,106	06	28,700	56	332,301	30	373,345	11
Grand Totals	311,106	06	1,366,737	00	3,830,399	32	1,746,359	45
Totals (a) Farms previous year			1,426,400	46	3,369,820	64	1,417,043	35
Totals (b) Urban previous year	384,767	37	69,761	30	309,899	54	367,753	64
Grand totals previous year	384,767	37	1,496,161	76	3,679,720	18	1,784,796	99

Interest accrued not taken into totals. Gross totals reported by companies are shown in this schedule.

**AS AT DECEMBER 31st, 1943 — CLASSIFIED AS TO PROVINCES
Company Funds**

	Totals	Interest due and unpaid	Eastern Provinces				Interest due and unpaid
			Ontario	Quebec	Maritime	Totals	
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	26,000 00		4,500 00	218,351 64		222,851 69	1,391 95
2			16,511 65			16,511 65	15 90
3			738,095 75			738,095 75	1,156 18
4			28,850 21			28,850 21	125 10
5			480,947 70			480,947 70	692 83
6	7,401 31	419 70	13,275 00		9,205 33	22,480 33	528 24
7	45,670 20	646 66	382,342 70		43,822 45	426,165 15	867 11
8	385,317 51	29,478 01	145,318 99			145,318 99	884 37
9	50,205 33	334 19	450,060 97	191,734 12		641,795 09	3,469 89
10			6,823 54			6,823 54	
11	2,728 75		284,788 61	54,733 18		339,521 79	1,173 00
12			18,573 07			18,573 07	
13			234,452 46			234,452 46	290 94
14				270,469 67		270,469 67	800 77
15					20,877 82	20,877 82	
16				15,575 00	461,320 98	476,895 98	
17			105,077 54			105,077 54	3,518 72
18			119,898 38			119,898 38	1,600 58
19			110,542 69			110,542 69	27 25
20	52,595 05		2,000 00			2,000 00	
21			315,003 21			315,003 21	66 91
22	191,543 32	1,208 48	417,340 06			417,340 06	3,030 07
23			169,456 73			169,456 73	
24			87,123 91			87,123 91	479 90
25			122,845 91			122,845 91	249 25
26	308,254 59	4,966 92	14,617 22			14,617 22	306 25
27	32,724 15		150,383 09			150,383 09	61 13
28	1,294 00						
29	11,250 00		7,950 00	277,396 71		285,346 71	75 55
30	1,559,896 06	244,623 18	4,201 25			4,201 25	
31	141,357 51	523 92	184,373 44	10,000 00		194,373 44	164. 45
32	713,408 16	8,220 33					
33	185,138 86	1,275 16	3,121 00			3,121 00	
34	2,117 77	120 86	16,225 53			16,225 53	226 95
35			174,300 04			174,300 04	2,260 36
36	544 78			2,044 21		2,044 21	
37	365,789 84	28,226 10					
38	238,416 43		340,144 08	642,611 67	18,639 31	1,001,395 06	
39	210,173 31	23,300 49	1,131 50			1,131 50	
40	12,249 81		121,720 14			121,720 14	
41	1,333,816 40	168,106 32	18,453 68			18,453 68	
42	202,245 89	3,608 02	385,157 42	64,876 80		450,034 22	23,948 18
43	428,133 14	12,792 93					
44	74,987 46	5 40	155,578 59	100 00		155,678 59	711 71
45	649,408 34	7,960 99	114,439 75			114,439 75	1,221 14
46	21,933 86	100 00	362,689 76			362,689 76	1,221 50
47			277,112 97			277,112 97	
	6,209,148 80	529,424 31	1,009,962 90		30,083 15	1,040,046 05	10,336 64
	1,045,453 03	6,493 35	5,575,465 64	1,747,893 00	523,782 74	7,847,141 38	40,229 54
	7,254,601 83	535,917 66	6,585,428 54	1,747,893 00	553,865 89	8,887,187 43	50,566 18
	6,000,169 68	751,360 61	1,017,966 55		42,677 25	1,060,643 80	12,016 29
	1,345,276 62	12,074 78	5,715,792 62	1,774,837 53	478,727 37	7,969,357 52	46,784 61
	7,345,446 30	763,435 39	6,733,759 17	1,774,837 53	521,404 62	9,030,001 32	58,800 90

Where these totals differ from Balance Sheet figures, the difference is due to special reserves.

MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE

Trust Corporations —

Name of Company		Western Provinces						
		British Columbia	Alberta	Saskat- chewan	Manitoba			
(a) Farms	(b) Urban							
		\$	c.	\$	c.	\$	c.	
(a) British Mortgage and Trust Corporation								1
(b) British Mortgage and Trust Corporation								2
(a) Brockville Trust and Savings Company								3
(b) Brockville Trust and Savings Company								4
(b) Canada Permanent Trust Company								5
(a) Canada Trust Company								6
(b) Canada Trust Company		93,121	24					7
(a) Capital Trust Corporation								8
(b) Capital Trust Corporation								9
(a) Chartered Trust and Executor Company								10
(b) Chartered Trust and Executor Company								11
(b) Crown Trust Company								12
(a) Eastern Trust Company								13
(b) Eastern Trust Company								14
(a) Grey and Bruce Trust and Savings Company								15
(b) Grey and Bruce Trust and Savings Company								16
(b) Guaranty Trust Company								17
(a) Guelph Trust Company								18
(b) Guelph Trust Company								19
(a) Industrial Mortgage and Trust Company				15,249	70	74,828	97	20
(b) Industrial Mortgage and Trust Company								21
(a) London and Western Trusts Company				15,387	38	10,510	57	22
(b) London and Western Trusts Company		42,973	24				46,311	56
(b) Montreal Trust Company								24
(a) National Trust Company				1,122,605	12	1,555,209	85	25
(b) National Trust Company				15,421	64	32,656	03	26
(a) Northern Trusts Company				21,203	49	38,495	88	27
(b) Northern Trusts Company				49,604	76	28,611	58	28
(a) Premier Trust Company				1,200	00	2,790	42	29
(b) Premier Trust Company								30
(b) Sterling Trusts Corporation								31
(a) Toronto General Trusts Corporation		1,882	25	309,062	58	3,107,737	18	32
(b) Toronto General Trusts Corporation		595,409	99	285,427	86	721,809	32	33
(a) Trusts and Guarantee Company Limited		130,553	63	259,682	55	154,416	48	34
(b) Trusts and Guarantee Company Limited				87,320	27			35
(a) Victoria Trust and Savings Company						635,686	22	36
(b) Victoria Trust and Savings Company						13,722	56	37
(a) Waterloo Trust and Savings Company						187,899	33	38
(b) Waterloo Trust and Savings Company						9,455	13	39
Totals (a) Farms		132,435	88	1,744,390	82	5,767,574	90	60
Totals (b) Urban		731,504	47	437,774	53	806,254	62	15
Grand Totals		863,940	35	2,182,165	35	6,573,829	52	75
Totals (a) Farms previous year		143,784	34	1,888,436	30	6,637,636	99	64
Totals (b) Urban previous year		808,445	20	741,852	73	1,070,442	23	74
Grand Totals previous year		952,229	54	2,630,289	03	7,708,079	22	38

Interest accrued not taken into totals.

Gross totals reported by companies are shown in this schedule.

Where these totals differ from Balance Sheet figures, the difference is due to special reserves.

AS AT DECEMBER 31st, 1943 — CLASSIFIED AS TO PROVINCES

Guaranteed Funds

	Totals	Interest due and unpaid	Eastern Provinces				
			Ontario	Quebec	Maritime	Totals	Interest due and unpaid
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1			83,041 00			83,041 00	84 94
2			2,682,200 28			2,682,200 28	9,143 41
3			6,450 00			6,450 00	
4			513,560 06			513,560 06	(Cr.) 105 10
5			607,485 40			607,485 40	2,577 20
6			21,732 18			21,732 18	772 41
7	93,121 24	289,54	2,355,464 14	2,119,333 08		4,474,797 22	31,207 84
8			6,800 00	3,190 00		9,990 00	
9			3,079,470 17	324,947 59		3,404,417 76	13,033 99
10			22,712 51			22,712 51	
11			463,657 80			463,657 80	
12				357,015 06		357,015 06	774 13
13					131,759 68	131,759 68	
14			17,250 00	122,158 25	1,097,348 03	1,236,756 28	133 30
15			259,697 66			259,697 66	490 84
16			762,085 46			762,085 46	2,019 69
17			255,812 11			255,812 11	
18			1,300 00			1,300 00	
19			397,642 29			397,642 29	245,05
20	90,078 67		1,028,867 18			1,028,867 18	11,006 56
21			522,954 08			522,954 08	2,619 02
22	26,897 95		108,071 96			108,071 96	1,658 34
23	89,284 80	1,471 00	1,528,419 68			1,528,419 68	27,359 23
24				79,662 13		79,662 13	
25	3,175,610 20	483,986 99	15,861 36			15,861 36	69 00
26	407,087 85	3,359 55	2,967,207 19	586,343 15		3,553,550 34	16,132 89
27	70,699 37	1,140 38					
28	96,822 50	213 75					
29	3,990 42	1,774 44	200,299 92			200,299 92	1,762 84
30			999,897 65			999,897 65	6,730 10
31			1,784,955 37			1,784,955 37	275 09
32	4,021,569 43	696,233 86	96,606 81			96,606 81	(Cr.) 3 80
33	2,040,250 31	133,085 78	3,221,670 68	142,524 71		3,364,195 39	146,327 71
34	657,244 61	47,960 65	36,030 89			36,030 89	503 28
35	236,482 80	2,762 99	4,152,392 57			4,152,392 57	16,375 90
36	635,686 22	22,968 96	371,603 60			371,603 60	4,651 30
37	13,722 56	40	3,518,267 09			3,518,267 09	31,061 39
38	187,899 33		179,360 39			179,360 39	1,338 28
39	107,888 71	911 78	4,962,541 06	562,913 70		5,525,454 76	14,267 90
	8,869,676 20	1,254,065 28	2,438,435 46	3,190 00	131,759 68	2,573,385 14	22,333 99
	3,084,660 77	142,094 79	34,792,933 08	4,294,897 67	1,097,348 03	40,185,178 78	319,178 74
	11,954,336 97	1,396,160 07	37,231,368 54	4,298,087 67	1,229,107 71	42,758,563 92	341,512 73
	10,250,553 27	1,764,921 39	2,575,016 31	7,230 00	132,938 60	2,715,184 91	30,188 58
	4,079,584 90	165,581 79	37,160,043 14	4,572,961 40	1,235,613 07	42,968,617 61	471,313 50
	14,330,138 17	1,930,503 18	39,735,059 45	4,580,191 40	1,368,551 67	45,683,802 52	501,502 08

COMPARATIVE SUMMARY OF ASSETS AND

Assets and Liabilities	1938			1939			
	Amount	Percentage to Total Assets		Amount	Percentage to Total Assets		
ASSETS							
	\$	c.	%	\$	c.	%	
Office premises	6,670,875	00	3.29	6,502,000	00	3.21	1
Real Estate held for sale.....	11,333,700	13	5.61	11,730,829	85	5.78	2
Mortgages on real estate.....	145,114,597	53	71.73	143,027,783	82	70.57	3
Loans on stocks and bonds.....	326,855	76	.16	259,227	86	.14	4
†Dominion, Provincial and United Kingdom bonds.....	11,907,841	60	5.89	12,231,011	25	6.03	5
††Bonds guaranteed by Dominion and Provincial Governments, including interest.....	4,037,402	21	1.99	4,426,537	85	2.18	6
Canadian Municipalities, etc.....	3,516,980	02	1.74	3,180,318	86	1.57	7
All other bonds.....	1,975,494	18	.98	1,755,816	15	.87	8
Stocks.....	10,008,213	14	4.95	10,208,318	31	5.04	9
Cash.....	6,423,871	55	3.17	8,367,743	27	4.13	10
All other assets.....	989,944	42	.49	972,296	94	.48	11
Total Assets.....	202,305,775	54	100.00	202,661,884	16	100.00	
LIABILITIES							
To the Public							
Debentures payable in Canada.....	74,850,366	50		75,703,595	52		12
Debentures payable elsewhere.....	27,184,363	99		25,075,446	83		13
Deposits.....	33,589,119	70		35,444,125	84		14
Money borrowed from banks and elsewhere.....	98,292	45		89,195	97		15
Dividends declared and unpaid.....	483,850	51		496,333	77		16
All other liabilities.....	11,457,326	01		11,384,721	18		17
Total.....	147,663,319	16	72.99	148,193,419	11	73.12	
To Shareholders							
Capital Stock, Permanent.....	33,623,487	19		33,623,087	19		18
Capital Stock, Terminating.....	141,500	61		147,494	61		19
Reserve Fund and Contingency Reserve.....	18,822,650	65		18,583,788	49		20
Profit and loss.....	2,054,817	93		2,114,094	76		21
Total.....	54,642,456	38	27.01	54,468,465	05	26.88	
Grand Total to the Public and Shareholders.....	202,305,775	54	100.00	202,661,884	16	100.00	
Capital Stock							
Capital subscribed.....	38,039,047	19		38,048,687	19		22
Capital paid in cash.....	33,764,987	80		33,770,581	80		23

† 1941, 1942, 1943 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941, 1942, 1943 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF LOAN CORPORATIONS

1940			1941			1942			1943			
Amount		Percentage to Total Assets	Amount		Percentage to Total Assets	Amount		Percentage to Total Assets	Amount		Percentage to Total Assets	
\$	c.	%	\$	c.	%	\$	c.	%	\$	c.	%	
1	6,399,814	17	3.20	6,280,526	63	3.18	6,095,920	00	3.13	5,922,561	00	2.99
2	12,020,084	82	6.01	10,989,303	46	5.55	9,616,752	12	4.94	8,713,939	19	4.38
3	139,156,907	90	69.59	134,937,653	91	68.18	129,482,723	45	66.55	120,619,644	37	60.59
4	220,448	02	.11	192,841	37	.10	514,921	58	.26	412,043	85	.21
5	13,938,321	78	6.97	12,816,664	45	6.47	15,731,129	62	8.09	28,493,728	29	14.32
6	4,459,509	40	2.23	6,883,105	87	3.48	7,716,938	54	3.97	7,674,627	56	3.85
7	2,811,477	17	1.41	2,816,628	19	1.42	2,807,821	82	1.44	2,771,409	53	1.39
8	1,885,140	49	.94	2,452,416	79	1.24	2,608,102	27	1.34	2,715,321	07	1.36
9	10,274,080	37	5.14	10,476,948	29	5.29	10,647,917	69	5.47	11,282,232	55	5.67
10	7,818,214	54	3.92	9,112,732	75	4.60	8,339,226	20	4.28	9,622,396	50	4.83
11	966,931	61	.48	946,368	38	.49	1,025,377	27	.53	827,969	35	.41
	199,950,930	27	100.00	197,905,190	09	100.00	194,586,830	56	100.00	199,055,873	26	100.00
12	75,864,488	99		75,106,652	98		74,222,203	37		74,737,472	43	
13	23,595,108	51		21,689,154	40		20,032,818	80		17,972,442	04	
14	34,205,521	09		34,701,748	15		33,439,113	76		37,381,501	81	
15	106,701	73		97,443	93		109,680	87		101,172	26	
16	445,886	19		700,529	17		952,059	51		1,192,463	19	
17	11,371,927	77		11,184,973	04		11,269,166	43		12,866,631	66	
	145,589,634	28	72.82	143,480,501	67	72.50	140,025,042	74	71.96	144,251,683	39	72.47
18	33,623,087	19		33,623,087	19		33,623,087	19		33,623,087	19	
19	145,784	44		129,542	86		152,349	58		166,075	07	
20	18,605,089	79		18,626,508	96		18,646,791	33		18,672,106	87	
21	1,987,334	57		2,045,549	41		2,139,559	72		2,342,920	74	
	54,361,295	99	27.18	54,424,688	42	27.50	54,561,787	82	28.04	54,804,189	87	27.53
	199,950,930	27	100.00	197,905,190	09	100.00	194,586,830	56	100.00	199,055,873	26	100.00
22	38,400,000	00		38,002,327	19		38,026,827	19		37,258,737	19	
23	33,768,871	63		33,752,630	05		33,775,436	77		33,789,162	26	

**COMPARATIVE SUMMARY OF ASSETS AND
Company**

Assets and Liabilities	1938			1939		
	Amount	Percentage to Total Assets		Amount	Percentage to Total Assets	
ASSETS						
	\$	c.	%	\$	c.	%
Office premises	6,269,738	82	10.12	6,018,711	14	9.69
Real estate held for sale	8,938,424	26	14.42	9,367,357	75	15.08
Mortgages on real estate	13,149,434	03	21.22	12,947,551	00	20.85
Loans on stocks and bonds	2,923,177	26	4.71	3,005,650	01	4.84
† Dominion, Provincial and United Kingdom Bonds ..	7,317,974	63	11.82	6,803,108	24	10.96
†† Bonds guaranteed by Dominion and Provincial Gov- ernments, including interest	1,053,835	19	1.70	1,512,399	32	2.43
Canadian Municipalities, School Districts and Rural Telephone debentures	1,736,681	17	2.81	1,757,085	41	2.83
All other bonds	7,606,455	96	12.27	7,487,843	12	12.11
Stocks	7,425,843	62	11.98	7,486,305	78	12.05
Cash	1,713,566	74	2.77	1,991,362	22	3.20
All other assets	3,840,343	78	6.18	3,712,654	96	5.96
Total Assets	61,975,475	46	100.00	62,090,028	95	100.00
LIABILITIES						
To the Public						
Money borrowed from banks and elsewhere	11,601,198	46		10,986,447	51	12
Dividends declared and unpaid	425,879	88		420,386	68	13
All other liabilities	3,803,274	83		3,900,003	73	14
Total	15,830,353	17	25.54	15,306,837	92	24.65
To Shareholders						
Capital Stock Permanent	28,082,588	01		28,175,602	10	15
Reserve Fund and Contingency Reserve	14,918,843	01		14,979,500	83	16
Profit and Loss	3,143,691	27		3,628,088	10	17
Total	46,145,122	29	74.46	46,783,191	03	75.35
Grand Total	61,975,475	46	100.00	62,090,028	95	100.00
Capital Stock						
Capital subscribed	29,024,370	00		29,029,270	00	18
Capital paid in cash	28,082,588	01		28,175,602	10	19

† 1941, 1942, 1943 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941, 1942, 1943 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF TRUST COMPANIES

Funds

	1940			1941			1942			1943		
	Amount		Percentage to Total Assets	Amount		Percentage to Total Assets	Amount		Percentage to Total Assets	Amount		Percentage to Total Assets
	\$	c.	%	\$	c.	%	\$	c.	%	\$	c.	%
1	5,590,275	63	9.49	5,430,229	55	8.86	5,300,975	17	8.56	5,185,176	02	8.42
2	9,411,047	33	15.99	8,379,243	86	13.68	6,952,086	59	11.23	5,245,656	38	8.52
3	13,252,238	84	22.50	13,871,067	38	22.65	14,287,635	93	23.08	14,086,716	29	22.89
4	1,929,230	40	3.28	2,468,020	65	4.03	3,855,770	20	6.23	3,695,398	49	6.00
5	6,468,331	35	10.99	6,250,471	42	10.22	7,094,422	30	11.46	9,921,802	87	16.13
6	1,404,582	36	2.39	4,088,737	45	6.68	4,039,096	53	6.52	3,912,132	88	6.37
7	1,653,415	61	2.80	1,623,386	09	2.65	1,423,645	26	2.30	1,397,853	80	2.29
8	6,570,398	61	11.17	6,473,081	78	10.57	6,629,607	11	10.72	4,860,227	65	7.91
9	7,244,470	54	12.30	6,499,495	08	10.62	6,779,433	16	10.95	7,189,996	53	11.69
10	2,310,287	61	3.90	3,052,046	17	4.98	2,606,952	01	4.21	2,847,426	40	4.62
11	3,058,581	95	5.19	3,097,095	39	5.06	2,932,127	10	4.74	3,175,654	82	5.16
	58,892,860	23	100.00	61,232,874	82	100.00	61,901,751	36	100.00	61,518,042	13	100.00
12	9,027,365	59	.....	10,848,312	40	.....	11,728,961	86	.....	10,039,023	81	.....
13	389,740	21	.....	398,386	23	.....	378,053	23	.....	388,852	12	.....
14	4,369,876	51	.....	4,833,238	72	.....	4,145,069	18	.....	4,946,779	51	.....
	13,786,982	31	23.41	16,079,937	35	26.24	16,252,084	27	26.25	15,374,655	44	24.99
15	26,757,599	79	.....	26,834,413	59	.....	26,835,806	04	.....	26,836,935	27	.....
16	14,702,159	96	.....	14,543,967	82	.....	14,682,861	20	.....	14,739,010	59	.....
17	3,646,118	17	.....	3,774,556	06	.....	4,130,999	85	.....	4,567,440	83	.....
	45,105,877	92	76.59	45,152,937	47	73.76	45,649,667	09	73.75	46,143,386	69	75.01
	58,892,860	23	100.00	61,232,874	82	100.00	61,901,751	36	100.00	61,518,042	13	100.00
18	27,425,820	00	.....	26,930,770	00	.....	27,426,320	00	.....	27,426,320	00	.....
19	26,757,599	79	.....	26,834,413	59	.....	26,835,806	04	.....	26,836,935	27	.....

**COMPARATIVE SUMMARY OF ASSETS AND
Guaranteed**

Assets and Liabilities	1938		1939				
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets			
ASSETS							
	\$	c.	%	\$	c.	%	
Mortgages on real estate	71,219,982	95	49.52	69,772,961	95	49.05	1
Loans on stocks and bonds	23,843,116	45	16.58	18,613,584	92	13.11	2
†Dominion, Provincial and United Kingdom Bonds..	17,166,288	68	11.95	21,169,547	16	14.89	3
††Bonds guaranteed by Dominion and Provincial Gov- ernments, including interest	4,545,349	09	3.18	5,990,996	62	4.21	4
Canadian Municipalities, etc.	9,022,206	07	6.27	8,549,875	47	6.01	5
All other bonds including stocks	8,904,420	91	6.19	8,629,641	82	6.07	6
Cash	8,296,853	30	5.72	8,764,090	40	6.16	7
All other assets	857,415	08	.59	716,067	58	.50	8
Total Assets	143,855,632	53	100.00	142,156,765	92	100.00	
LIABILITIES							
Deposits	56,488,134	19	39.26	59,794,059	81	42.06	9
Specific Guaranteed Funds	11,583,954	18	8.07	10,864,260	49	7.63	10
General Guaranteed Funds	75,649,943	84	52.58	71,380,538	93	50.23	11
Due to Company Funds	133,600	32	.09	117,906	69	.08	12
Total Liabilities	143,855,632	53	100.00	142,156,765	92	100.00	
Estates, Trusts and Agency Funds	2,369,655,193	70		2,438,277,155	68		

† 1941, 1942, 1943 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941, 1942, 1943 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF TRUST COMPANIES

Funds

1940		1941		1942		1943						
Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets					
\$	c.	\$	c.	\$	c.	\$	c.					
1	66,869,417	50	49.23	63,350,098	54	45.72	60,130,661	17	44.37	54,504,952	39	37.96
2	14,973,924	80	11.02	12,521,238	71	9.03	11,725,200	81	8.65	19,275,188	26	7.16
3	24,362,768	69	17.93	22,582,328	23	16.29	29,163,901	96	21.52	43,201,981	46	30.09
4	5,697,345	80	4.19	12,215,603	61	8.82	11,377,615	61	8.39	10,939,047	58	7.62
5	8,115,404	13	5.98	7,722,884	99	5.57	6,955,812	15	5.13	7,097,637	78	4.95
6	9,076,375	33	6.68	9,731,501	14	7.03	8,283,768	70	6.12	10,100,433	61	7.04
7	6,328,290	92	4.65	10,236,244	46	7.38	7,684,577	74	5.68	7,298,530	41	5.08
8	420,392	73	.32	228,732	52	.16	180,180	52	.14	143,332	52	.10
	135,843,919	90	100.00	138,588,632	20	100.00	135,501,718	66	100.00	143,561,104	01	100.00
9	57,116,959	65	42.04	58,977,726	82	42.56	55,033,282	91	40.61	59,504,909	16	41.45
10	10,437,166	44	7.69	10,210,425	75	7.36	8,977,711	41	6.62	9,951,029	88	6.93
11	68,070,462	76	50.11	69,234,840	25	49.96	71,325,396	70	52.64	74,071,559	92	51.59
	219,331	05	.16	165,639	38	.12	165,327	64	.13	33,605	05	.03
	135,843,919	90	100.00	138,588,632	20	100.00	135,501,718	66	100.00	143,561,104	01	100.00
	2,439,187,558	43	.....	2,448,877,618	83	.....	2,483,210,468	39	.....	2,571,269,015	78	.....

COMPARATIVE SUMMARY

Income	1940			
	Loan Corporations	Trust Companies	Totals	Loan Corporations
	\$ c.	\$ c.	\$ c.	\$ c.
Rents earned.....	231,741 12	84,682 60	316,423 72	199,056 78
Interest earned on mortgages, bonds, stocks, etc.....	8,815,814 81	1,769,635 47	10,585,450 28	8,877,127 52
Profit on sale of securities and real estate.....	159,570 93	316,284 80	475,855 73	223,707 23
Amount transferred from Investment Reserve*.....	15,000 00		15,000 00	5,000 00
Profit in Guaranteed Funds.....		2,158,211 83	2,158,211 83	
Agency fees and commissions earned.....	36,985 20	7,368,650 72	7,405,635 92	42,092 79
All other revenue for year.....	646,285 79	216,332 73	862,618 52	559,453 61
Totals.....	9,905,397 85	11,913,798 15	21,819,196 00	9,906,437 93
Expenditure				
Interest incurred during the year.....	4,148,615 56	24,731 31	4,173,346 87	3,995,398 99
Loss on sale of securities and real estate.....	296,232 03	6,535 53	302,767 56	64,252 09
Amount by which Ledger values of assets were written down.....	160,299 42	121,587 73	281,887 15	184,482 38
Licenses and taxes other than taxes on real estate.....	586,004 47	1,044,530 17	1,630,534 64	817,213 17
Commissions.....		56,719 36	56,719 36	
Transferred to Investment Reserves.....	853,847 79	531,534 62	1,385,382 41	731,921 56
All other expenses.....	1,943,665 02	8,094,859 98	10,038,525 00	2,016,018 04
Profit and Loss.....	1,916,733 56	2,033,299 45	3,950,033 01	2,097,151 70
Totals.....	9,905,397 85	11,913,798 15	21,819,196 00	9,906,437 93

*Including assets written up.

*1943 Figures include \$50,000 transferred to Pension Fund.

OF INCOME AND EXPENDITURE

1941		1942			1943		
Trust Companies	Totals	Loan Corporations	Trust Companies	Totals	Loan Corporations	Trust Companies	Totals
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 79,409 52	278,466 30	235,432 10	78,964 65	314,396 75	238,014 13	99,196 29	337,210 42
2 1,902,426 49	10,779,554 01	8,650,535 82	1,966,692 91	10,617,228 73	8,961,693 83	2,221,908 87	11,183,602 70
3 75,701 15	299,408 38	280,705 10	88,920 58	369,625 68	222,488 40	295,575 86	518,064 26
4	5,000 00	5,000 00	24,296 63	29,296 63	60,269 35	41,310 54	101,579 89
5 2,258,634 64	2,258,634 64	.....	2,275,245 00	2,275,245 00	.....	2,537,283 83	2,537,283 83
6 7,236,893 93	7,278,986 72	36,009 37	7,372,781 32	7,408,790 69	48,806 43	7,309,009 64	7,357,816 07
7 262,986 79	822,440 40	835,651 91	237,877 27	1,073,529 18	1,013,352 32	321,342 71	1,334,695 03
11,816,052 52	21,722,490 45	10,043,334 30	12,044,778 36	22,088,112 66	10,544,624 46	12,825,627 74	23,370,252 20
8 30,747 43	4,026,146 42	3,854,660 52	36,081 00	3,890,741 52	3,790,560 10	84,326 84	3,874,886 94
9 79,535 97	143,788 06	171,043 43	158,087 00	329,130 43	167,561 55	168,932 33	336,493 88
10 128,541 24	313,023 62	208,700 45	83,214 43	291,914 88	377,490 11	104,106 78	481,896 89
11 1,301,330 85	2,118,544 02	773,911 68	1,163,978 53	1,937,890 21	1,023,453 48	1,292,892 95	2,316,346 43
12 68,529 34	68,529 34	.....	40,236 18	40,236 18	.....	70,085 87	70,085 87
13 233,750 80	965,672 36	892,765 56	294,930 72	1,187,696 28	916,794 14	444,355 10	1,361,149 24
14 8,034,524 00	10,050,542 04	2,039,912 44	8,254,728 78	10,294,641 22	2,058,631 11	8,420,203 96	10,478,835 07
15 1,939,092 89	4,036,244 59	2,102,340 22	2,013,521 72	4,115,861 94	2,210,133 97	2,240,423 91	4,450,557 88
11,816,052 52	21,722,490 45	10,043,334 30	12,044,778 36	22,088,112 66	10,544,624 46	12,825,627 74	23,370,252 20

**AVERAGE RATES OF INTEREST EARNED OR INCURRED AND AVERAGE
DIVIDENDS PAID BY LOAN AND TRUST CORPORATIONS**

FOR THE YEAR 1940

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	5.43	4.38	4.96
Collateral Loans	5.40	6.80	3.97
Bonds and Debentures	3.66	3.05	3.42
Stocks	5.84	4.99	5.01
Average rate paid on:			
Deposits	1.93	....	1.70
Debentures and Debenture Stocks or G. I. R's	3.77	....	3.29
Average rate of dividends, including bonuses	6.25	6.30	....

FOR THE YEAR 1941

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	5.39	5.21	5.07
Collateral Loans	5.23	7.15	4.23
Bonds and Debentures	3.68	2.97	3.25
Stocks	4.86	4.91	5.06
Average rate paid on:			
Deposits	1.90	....	1.64
Debentures and Debenture Stocks or G. I. R's	3.73	....	2.92
Average rate of dividends, including bonuses	6.01	6.32	....

FOR THE YEAR 1942

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of Realty	5.47	5.40	5.05
Collateral Loans	4.99	5.69	3.81
Bonds and Debentures	3.51	3.28	3.38
Stocks	4.46	4.26	4.69
Average rate paid on:			
Deposits	1.88	....	1.82
Debentures and Debenture Stocks or G. I. R's	3.73	....	2.79
Average rate of dividends including bonuses	6.00	6.09	....

FOR THE YEAR 1943

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	5.72	5.73	5.54
Collateral Loans	3.24	5.09	3.82
Bonds and Debentures	2.92	3.15	3.31
Stocks	5.12	4.32	4.22
Average rate paid on:			
Deposits	1.72	....	1.81
Debentures and Debenture Stocks or G. I. R's	3.43	....	2.76
Average rate of dividends, including bonuses	5.93	6.05	....

**PERCENTAGE OF NET REVENUE TO CAPITAL INVESTMENT, PERCENTAGE OF ADMINISTRATIVE EXPENSE
TO GROSS REVENUE**

	1940		1941		1942		1943	
	Loan Corporations	Trust Companies	Loan Corporations	Trust Companies	Loan Corporations	Trust Companies	Loan Corporations	Trust Companies
Capital Stock	\$ 33,768,871 63	\$ 26,757,599 79	\$ 33,752,630 05	\$ 26,834,413 59	\$ 33,775,436 77	\$ 26,835,806 04	\$ 33,789,162 26	\$ 26,836,935 27
Reserve Funds	18,605,089 79	14,702,159 96	18,626,508 96	14,543,967 82	18,646,791 33	14,682,861 20	18,672,106 87	14,739,010 59
Profit and Loss Account	1,987,334 57	3,646,118 17	2,045,549 41	3,774,556 06	2,139,559 72	4,130,999 85	2,342,920 74	4,567,410 83
Total Capital Investment	54,361,295 99	45,105,877 92	54,424,688 42	45,152,937 47	54,561,787 82	45,649,667 09	54,804,189 87	46,143,386 69
Net Profit Transferred	1,916,733 56	2,033,299 45	2,097,151 70	1,939,092 89	2,102,340 22	2,013,521 72	2,210,133 97	2,240,423 91
Add amount by which Assets were written down and amount transferred to Investment Reserves	1,014,147 21	653,122 35	916,403 94	362,292 04	1,101,466 01	378,145 15	1,294,284 25	548,761 88
Total Net Revenue	2,930,880 77	2,686,421 80	3,013,555 64	2,301,384 93	3,203,806 23	2,391,666 87	3,504,418 22	2,789,185 79
Percentage of Net Revenue to Capital Investment	5.39	5.95	5.54	5.09	5.87	5.23	6.39	6.01
Gross Revenue for Year	9,905,397 85	11,913,798 15	9,906,437 93	11,816,052 52	10,013,334 30	12,044,778 36	10,544,624 46	12,825,627 74
Administrative Expenses	1,943,665 02	8,091,859 98	2,016,018 04	8,034,524 00	2,039,912 44	8,254,728 78	2,058,631 11	8,420,203 96
Percentage of Administrative Expense to Gross Revenue	19.62	67.94	20.35	67.99	20.31	68.50	19.52	65.65

Quarterly Statements

OF

DEPOSITS

AND

Securities on Hand and Available for Depositors

FILED BY

Loan and Trust Corporations

DECEMBER 31st, 1943, and JUNE 30th, 1944

Pursuant to Sections 49 or 19 (3) of the Loan and Trust
Corporations Act.

Sec. 49. Every loan company receiving deposits shall make a sworn return to the Registrar quarterly on the 15th days of January, April, July and October in each year, drawn in accordance with the form prescribed from time to time by the Registrar, showing the amount of such deposits and showing the amount of cash on hand and on deposit and the amount of debentures, bonds, stock or other securities of or guaranteed by the Dominion of Canada, and of or guaranteed by any province of Canada less any incumbrances thereon and the amount of bonds, debentures and other securities of any municipal corporation in Ontario or of any city in Canada, less any incumbrances thereon and the bonds or debentures issued by any incorporated company in respect of which bonds or debentures annual or semi-annual subsidy payments sufficient to pay both principal and interest thereof are, by virtue of any general Act of the Dominion of Canada, payable by the Government of the Dominion of Canada to a trust company as trustee for the holders of such bonds or debentures, and the principal amount of any moneys payable to the company on demand the payment of which is secured by the mortgage or pledge of any of the securities hereinbefore in this section mentioned as the said amounts stood at the end of the last preceding month, and stating that the same were at the date mentioned in such return on hand and available for depositors.

Sec. 19.—(3) Every trust company receiving deposits in the manner authorized by subsection 3 of section 19 shall make a sworn return to the Registrar quarterly on the 15th days of January, April, July and October in each year, drawn in accordance with the form prescribed from time to time by the Registrar, showing the amount of such deposits and showing the amount of cash on hand and on deposit, and the amount of debentures, bonds, stock or other securities of or guaranteed by the Dominion of Canada, and of or guaranteed by any province of Canada, less any incumbrances thereon, and the amount of bonds, debentures and other securities of any municipal corporation in Ontario or of any city in Canada, less any incumbrances thereon, and the bonds or debentures issued by any incorporated company in respect of which bonds or debentures annual or semi-annual subsidy payments sufficient to pay both principal and interest thereof are, by virtue of any general Act of the Dominion of Canada, payable by the Government of the Dominion of Canada to a trust company as trustee for the holders of such bonds or debentures, and the principal amount of moneys payable to the company on demand, the payment of which is secured by the mortgage or pledge of any of the securities hereinbefore in this subsection mentioned, as the said amounts stood at the end of the last preceding month, and including in such statement all such cash and securities and loans as defined in this subsection, whether owned by the company or held by it as guaranteed investments under the provision of subsection 2 of section 17, or subsection 4 of section 18, and stating that the same were at the date mentioned in such return on hand and available for depositors.

QUARTERLY STATEMENT OF DEPOSITS AND LIQUID SECURITIES ON HAND AND AVAILABLE FOR DEPOSITORS OF LOAN AND TRUST CORPORATIONS AS OF DECEMBER 31st, 1943

Name of Corporation	Total Deposits		Liqud Securities on hand and available for Depositors					Total Available Liquid Securities	Percentage of Total Available Liquid Securities to Deposits
	1	2	3	4	5	6	7		
Canada Permanent Mortgage Corporation	\$ 16,970,801 96	\$ 3,947,568 85	\$ 7,973,566 67	\$ 762,718 07	\$ 167,585 21	\$ 12,853,138 70	75.73		
Guelpb and Ontario Investment and Savings Society	1,474,779 78	206,117 40	1,021,631 37	29,538 33	29,538 33	1,250,861 85	85.49		
Huron and Erie Mortgage Corporation	12,340,542 51	1,089,989 80	9,363,752 29	25,000 00	3,154 76	10,678,702 08	86.53		
Lambton Loan and Investment Company	1,215,806 29	195,280 32	731,695 25	105,120 81		1,492,100 38	84.89		
Landed Banking and Loan Company	851,401 56	215,142 45	616,398 11	37,691 07	2,709 00	872,100 63	102.43		
Midland Loan and Savings Company	441,526 69	205,211 68	649,305 90	12,080 00		836,537 58	186.27		
Ontario Loan and Debenture Company	3,921,399 03	461,906 25	5,125,395 30	139,439 78	3,026 00	5,729,780 33	146.12		
Toronto Mortgage Company	1,255,524 62	234,931 35	547,407 76	42,331 25		2,821,680 36	673.07		
British Mortgage and Trust Corporation of Ontario	2,952,885 76	316,424 91	1,763,084 89	78,233 01		2,157,752 81	98.34		
Brookville Trust and Savings Company	514,050 95	52,517 02	391,121 56	61,893 54		305,332 12	86.33		
Canada Trust Company	3,064,427 38	235,280 78	2,387,740 43	1,435 23	22,396 15	2,645,117 36	124.80		
Capital Trust Corporation, Limited	2,153,588 47	226,821 57	2,448,691 42		2,087,169 49	2,987,126 12	102.67		
Chartered Trust and Executor Company	3,826,650 06	577,350 72	2,180,291 57	436,288 56	735,192 27	3,393,126 12	88.59		
Crown Trust Company	1,865,772 58	353,941 17	1,309,000 00			1,662,314 17	371.82		
Eastern Trust Company	1,177,543 26	97,043 25	3,566,620 75	71,694 56		3,378,398 36	163.47		
Grey and Bruce Trust and Savings Company	1,839,564 63	453,353 27	2,113,731 41	410,634 86	29,491 09	3,007,210 63	170.31		
Guaranty Trust Corporation of Canada	1,345,577 88	286,414 26	1,349,147 75	682,721 53	10,512 00	2,987,116 82	130.31		
Industrial Mortgage and Trust Company	1,716,237 63	383,144 05	1,653,896 98	199,405 79	127,126 57	2,283,346 36	70.02		
National Trust Company, Limited	18,371,913 84	1,313,625 58	11,955,529 77	133,244 01	41,000 00	12,863,360 36	114.69		
Premier Trust Company	1,523,705 01	203,149 61	1,458,490 00	13,968 80	72,034 46	1,647,570 87	183.11		
Scierling Trust Corporation	506,637 49	296,407 49	375,431 90	253,133 46	770 00	8,227,742 85	126.00		
Toronto General Trusts Corporation	6,576,173 79	1,397,545 12	4,357,843 12	1,583,493 63	983,914 23	5,222,584 10	95.82		
Trusts and Guarantee Company, Limited	2,620,176 68	523,791 62	1,796,037 91	177,640 84	13,111 25	2,510,581 63	108.81		
Victoria Trust and Savings Company	2,138,495 91	342,987 69	1,638,987 86	333,099 42	11,925 37	2,327,006 28	74.75		
Waterloo Trust and Savings Company	8,268,150 33	833,298 06	4,613,465 48	661,241 45	42,963 13	6,180,988 12	96.88		
Totals	97,903,364 12	14,449,254 56	70,918,378 04	7,217,595 60	2,266,941 52	94,852,079 72	80.41		
Totals for same quarter previous year	88,378,623 91	13,661,804 34	49,193,226 95	6,920,178 85	1,309,637 15	71,081,847 29			

QUARTERLY STATEMENT OF DEPOSITS AND LIQUID SECURITIES ON HAND AND AVAILABLE FOR DEPOSITORS OF LOAN AND TRUST CORPORATIONS AS OF JUNE 30th, 1944

Name of Corporation	Total Deposits		Liquid Securities on hand and available for Depositors					Total Available Liquid Securities	Percentage of Total Available Liquid Securities to Deposits
	1	2	3	4	5	6	7		
Canada Permanent Mortgage Corporation	\$ 18,579,818.84	\$ 4,613,651.57	\$ 10,390,394.45	\$ 814,141.21	\$ 151,652.77	\$ 15,999,850.00	86.11		
Guelph and Ontario Investment and Savings Society	1,533,072.13	342,407.96	1,186,631.36	25,461.21	2,736.83	1,517,140.36	98.96		
Huron and Erie Mortgage Corporation	13,719,322.13	416,492.84	11,868,839.23	25,090.00		11,660,332.07	84.99		
Lambton Loan and Investment Company	1,295,371.32	169,420.86	860,261.75	102,120.10		1,151,705.71	88.91		
Lambled Banking and Loan Company	431,900.48	61,515.09	76,598.19	37,691.07	2,285.00	878,099.27	103.91		
Midland Loan and Savings Company	438,001.12	151,284.83	49,533.19	7,440.00		908,058.02	207.31		
Ontario Loan and Debiture Company	4,142,655.23	204,176.20	5,773,522.99	131,738.79	3,502.81	6,109,940.79	147.48		
Toronto Mortgage Company	111,365.62	128,872.46	637,740.17	30,381.74		854,544.37	767.33		
British Mortgage and Trust Corporation of Ontario	3,122,720.95	15,346.45	2,398,708.94	62,990.34		2,590,570.55	82.95		
Brockville Trust and Savings Company	636,099.86	15,346.45	415,777.50	61,816.39		492,910.34	77.49		
Canada Trust Company	3,027,763.40	93,606.85	2,403,069.16	186,477.92	20,392.13	2,517,068.14	83.13		
Capital Trust Corporation, Limited	2,531,031.95	306,697.45	2,911,600.55	1,611,361.24	6,608.00	3,441,283.92	135.96		
Chartered Trust and Executor Company	3,508,349.40	98,094.43	1,611,361.24	377,435.57	1,378,452.68	3,466,146.13	98.80		
Crown Trust Company	1,830,482.91	94,121.51	1,439,000.00			1,553,421.43	84.86		
Eastern Trust Company	1,284,126.23	172,589.57	1,123,607.62	670,312.68		1,966,509.87	386.76		
Grey and Bruce Trust and Savings Company	1,917,888.80	427,081.58	2,536,096.12	409,106.91	34,492.12	3,407,343.73	177.66		
Guaranty Trust Company of Canada	2,105,415.54	86,631.41	2,124,633.50	670,923.79	208,235.00	3,090,423.40	146.81		
Industrial Mortgage and Trust Company	1,795,253.06	126,213.06	2,051,126.93	169,368.18		2,349,939.37	130.88		
National Trust Company	18,918,669.79	492,759.01	14,962,052.90	136,164.03	56,000.00	14,961,457.89	79.08		
Premier Trust Company	1,557,696.52	122,311.08	1,621,735.52			1,814,514.99	116.49		
Sterling Trusts Corporation	594,140.06	496,730.31	430,931.65	234,888.19	70,441.59	1,814,514.99	116.49		
Toronto General Trusts Corporation	7,024,291.09	625,257.00	5,407,481.78	1,389,113.01	1,479.60	7,610,629.95	151.56		
Trusts and Guarantee Company, Limited	2,788,811.41	197,476.86	2,397,810.36	1,964,907.08	1,986,506.73	9,468,841.52	334.79		
Victoria Trust and Savings Company	2,031,349.15	246,035.13	1,737,116.10	362,128.58	18,209.00	2,810,703.40	100.78		
Waterloo Trust and Savings Company	9,262,936.71	628,061.98	6,433,991.41	589,299.69	15,311.50	2,410,316.81	117.49		
Totals	104,531,591.75	9,166,282.24	86,723,351.76	7,001,209.78	3,991,065.76	106,881,909.54	102.25		
Totals for same quarter previous year	92,514,420.84	8,575,457.14	59,583,807.12	7,291,716.99	3,075,041.99	78,436,026.24	81.78		

*Debit

LIST OF
LOAN AND TRUST CORPORATIONS

LIST OF LOAN

Page	Name of Company	Chief Office in Ontario	
3	Canada Permanent Mortgage Corporation.....	Toronto.....	1
7	Central Canada Loan and Savings Company.....	Toronto.....	2
11	Credit Foncier Franco-Canadien.....	Toronto.....	3
15	Guelph and Ontario Investment and Savings Society.....	Guelph.....	4
19	Huron and Erie Mortgage Corporation.....	London.....	5
23	Lambton Loan and Investment Company.....	Sarnia.....	6
27	Landed Banking and Loan Company.....	Hamilton.....	7
31	Midland Loan and Savings Company.....	Port Hope.....	8
34	Niagara Falls Loan and Savings Company.....	Niagara Falls.....	9
37	Ontario Loan and Debenture Company.....	London.....	10
49	Peterborough Workingmen's Building and Savings Society....	Peterborough.....	11
55	Provident Investment Company.....	Toronto.....	12
41	Real Estate Loan Company of Canada, Limited.....	Toronto.....	13
44	Toronto Mortgage Company.....	Toronto.....	14
58	Toronto Savings and Loan Company.....	Peterborough.....	15

CORPORATIONS

	Manager, Secretary or *Chief Agent	President	When Incorporated
1	Charles S. Robertson	F. Gordon Osler	1st March, 1855
2	W. J. Hastie	G. A. Morrow	7th March, 1884
3	*John Barnett	Comte Cahen-d'Anvers	24th July, 1880
4	H. L. Benallick	J. R. Howitt, K.C.	19th January, 1876
5	M. Aylsworth	M. Aylsworth	18th March, 1864
6	G. C. Norsworthy	Col. Robt. Mackenzie	27th March, 1847
7	H. M. Patterson	W. Douglas Wilson	16th December, 1876
8	Walter J. Helm	S. R. Caidwell	5th July, 1872
9	Harry C. Pattinson	Uriah H. Bowen	26th September, 1870
10	Thomas H. Main	Archibald McPherson	26th September, 1870
11	John R. Corkery	Frederick J. Overend	17th January, 1889
12	A. H. Cox	A. H. Cox	3rd November, 1893
13	C. A. Morris	Dr. M. A. MacKenzie	17th September, 1879
14	Walter Gillespie	A. M. M. Kirkpatrick	15th December, 1899
15	G. H. Thompson	W. J. Hastie	15th June, 1885

LIST OF TRUST

Page	Name of Company	Chief Office in Ontario	
63	Bankers' Trust Company	Toronto	1
—	*British Empire Trust Company, Limited	Toronto	2
66	British Mortgage and Trust Corporation of Ontario	Stratford	3
70	Brockville Trust and Savings Company	Brockville	4
74	Canada Permanent Trust Company	Toronto	5
79	Canada Trust Company	London	6
84	Capital Trust Corporation	Ottawa	7
88	Chartered Trust and Executor Company	Toronto	8
93	Crown Trust Company	Toronto	9
97	Eastern Trust Company	Toronto	10
101	Grey and Bruce Trust and Savings Company	Owen Sound	11
105	Guaranty Trust Company of Canada	Windsor	12
109	Guelph Trust Company	Guelph	13
113	Industrial Mortgage and Trust Company	Sarnia	14
118	Lambton Trust Company	Sarnia	15
121	London and Western Trusts Company, Limited	London	16
126	Montreal Trust Company	Toronto	17
131	National Trust Company, Limited	Toronto	18
136	Northern Trusts Company	Toronto	19
140	Premier Trust Company	Toronto	20
145	Prudential Trust Company, Limited	Toronto	21
149	Royal Trust Company	Toronto	22
154	Sterling Trusts Corporation	Toronto	23
158	Toronto General Trusts Corporation	Toronto	24
164	Trusts and Guarantee Company, Limited	Toronto	25
169	Victoria Trust and Savings Company	Lindsay	26
174	Waterloo Trust and Savings Company	Kitchener	27

* The business in Ontario of The British Empire Trust Company, Limited is limited to the acceptance of trusteeship for bond and debenture issues of other corporations.

COMPANIES

	Manager, Secretary or *Chief Agent †Joint General Managers	President	When Incorporated
1	*R. L. Crombie	R. P. Jellett	20th May, 1905
2	A. J. Mitchell & Co., Limited	J. Davidson	23rd July, 1894
3	W. H. Gregory	Hon. Nelson Monteith	5th October, 1877
4	L. C. Dargavel	J. Gill Gardner	11th May, 1885
5	T. D'Arcy Leonard K.C.,	F. Gordon Osler	7th March, 1913
6	M. Aylsworth	M. Aylsworth	23rd July, 1894
7	E. L. Parent	T. D'Arcy McGee, K.C.	1st April, 1912
8	John J. Gibson, L.L.D.	Rolph R. Corson	20th July, 1905
9	*Howard A. Eaton	R. W. Steele	9th May, 1909
10	E. E. Meadows	Hon. F. B. McCurdy, P.C.	1893
11	O. E. Manning	C. A. Fleming, F.C.A.	8th April, 1926
12	J. W. Berry	E. Blake Winter	12th June, 1925
13	H. L. Benallick	J. R. Howitt, K.C.	26th May, 1917
14	W. R. Paul	John Cowan, K.C.	20th August, 1889
15	G. C. Norsworthy	Col. Robt. Mackenzie	26th April, 1928
16	Thos. F. Walker	Rt. Hon. Arthur Meighen, K.C., P.C.	17th September, 1896
17	*John F. Hobkirk	F. G. Donaldson	21st March, 1889
18	W. M. O'Connor	J. M. Macdonnell	12th August, 1898
19	*Frank Nelson Boyd	C. S. Riley	1st March, 1902
20	Thos. B. Holmes	Thos. B. Holmes	2nd April, 1913
21	*E. V. Barthe	Henry N. Chauvin, K.C.	19th May, 1909
22	*R. L. Crombie	Robert P. Jellett	24th June, 1892
23	†James R. Lovatt	Charles Bauckham	19th May, 1911
24	W. G. Watson	Hon. Charles McCrea, K.C.	1st April, 1899
25	†C. S. Hamilton | †H. A. Howard |	Arthur F. White	24th February, 1897
26	C. E. Weeks	T. H. Stinson, K.C.	4th September, 1897
27	P. V. Wilson	Ford S. Kumpf	7th April, 1913

† Assistant Manager

REPORT
OF THE
Minister of Public Works

FOR THE
PROVINCE OF ONTARIO
FOR THE
TWELVE MONTHS ENDING MARCH 31st, 1943

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 8—1944



TORONTO

Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1944

To:

THE HONOURABLE ALBERT MATTHEWS,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

As required by law, I submit for the information of Your Honour and the Legislative Assembly, the Annual Report of the works under the control of the Public Works Department, comprising the reports of the Deputy Minister, the Architect, Engineer, Secretary and Accountant, for the twelve months ending the 31st of March, 1943.

Respectfully submitted,

GEO. H. DOUCETT,
Minister of Public Works.

Department of Public Works, Ontario,
Toronto, March 21, 1944.

REPORT

OF THE

Deputy Minister of Public Works

THE HONOURABLE GEORGE H. DOUCETT, M.P.P.,
Minister of Public Works,
Parliament Buildings,
Toronto, Ontario.

SIR:

I have the honour to submit to you the accompanying reports of the Architect, Engineer, Secretary and Accountant for the financial year April 1, 1942, to March 31, 1943. These reports indicate the multitude of repair jobs that have been carried out, particularly to the mechanical service and equipment, every effort being made to maintain these services and equipment in working condition to avoid replacement as long as possible, to assist in conserving materials for the war effort.

ARCHITECT'S BRANCH

The expanding war activities of the Dominion necessitated the use of additional Provincial buildings and the following is a complete list of the institutions and buildings leased to the Dominion since the commencement of the war:

ONTARIO GOVERNMENT INSTITUTIONS LEASED TO THE DEPARTMENT OF NATIONAL DEFENCE FOR WAR PURPOSES

Institution	No. of Buildings	Valuation	Use of Institution
Ontario Hospital, St. Thomas	19	\$ 6,199,827	R.C.A.F. Training Centre.
Ontario Hospital, Port Arthur	1	125,000	Military.
Industrial Farm, Monteith. . .	14	373,000	Internment Camp.
Ontario Reformatory, Mimico	21	700,000	Internment Camp.
Agricultural College, Guelph	19	2,723,126	R.C.A.F.
Normal School, Ottawa.	1	237,000	Office Accommodation.
Ontario Hospital, London (52 acres).	land only	22,500	Military.
Ontario School for Deaf, Belleville.	16	1,322,282	R.C.A.F.
Normal and Model School, Toronto.	5	1,554,545	R.C.A.F.
Boys' Training School, Bowmanville.	36	830,000	Internment Camp for Enemy Officers.
Ontario Hospital, Brampton. .	1	274,803	Military.
Girls' Training School, Galt. .	8	400,000	Naval School.
Agricultural School, Kempt- ville.	7	400,000	Officers' Training School (Army) for administration.
TOTAL.	148	\$15,162,083	

In addition to the aforementioned list of buildings, The Teachers' Technical Training College at Hamilton has been used by the Dominion for teaching technical educational courses for war purposes.

To provide facilities for the Department of Mines for the sampling and assaying of cobalt and silver ore, the Town Hall at Cobalt was purchased and will be remodelled to re-establish the Temiskaming Testing Laboratories which were destroyed by fire.

In addition to the regular work of the Department, a variety of services have been rendered in co-operation with other departments, in preparing plans and giving technical advice and carrying out various projects which are enumerated in detail in the Architect's report.

ENGINEER'S BRANCH

Repairs to the locks and dams in the Northern Districts have been carried out where necessary, the work being done by day labour. In accordance with the provisions of the Provincial Aid to Drainage Act, a grant of \$3,310.38 was made to the Township of West Gwillimbury towards the cost of the Holland Marsh Drainage Scheme.

A final payment of \$124,326.02 was made to the Grand River Conservation Commission, bringing the total grant by the Province toward the cost of the work to \$769,318.68. The Dominion also contributed a like amount, the balance of the cost being distributed amongst the benefitting municipalities.

SECRETARY AND ACCOUNTANT'S BRANCH

Owing to the large volume of construction being undertaken by the Dominion for war purposes, it was found expedient to carry out our works chiefly by day labour.

The revenue received totalled \$152,093.95, consisting chiefly of compensation from the Dominion Government in regard to the costs of providing temporary quarters for displaced personnel from institutions leased to the Department of National Defence and for rentals of other properties.

The expenditures are summarized as follows:

Main Office.....	\$ 122,710.16
Maintenance and Repairs—Government Buildings....	638,907.61
Total Ordinary.....	\$ 761,617.77

CAPITAL

Public Buildings and Public Works.....	\$ 316,749.03
Total Net Expenditures.....	\$1,078,366.80

I have the honour to be, Sir,

Your obedient servant,

R. A. McALLISTER,
Deputy Minister of Public Works.

TORONTO, March 20, 1944.

REPORT OF THE ARCHITECT

THE HONOURABLE GEORGE H. DOUCETT, M.P.P.,

Minister of Public Works.

SIR:

I have the honour to report on the work done by the Architect's Branch of the Department of Public Works, Ontario, during the fiscal year April 1st, 1942 to March 31st, 1943, as follows:

ONTARIO GOVERNMENT INSTITUTIONS LOANED

TO

THE DEPARTMENT OF NATIONAL DEFENCE, CANADA

During this fiscal year, two Province of Ontario Institutions were turned over, all, or in part, as described later in the body of this report, to the use of the Department of National Defence for the duration of the present war. These Institutions were as follows:

Ontario Training School for Girls, Galt.

Ontario Agricultural School, Kemptville, omitting the farm section of the Institution and certain other buildings of the School not required by the Department of National Defence.

These groups of buildings, together with the other eleven properties previously loaned for the purposes of the present war, now total thirteen institutions, all, or in part, which have been loaned to the Department of National Defence for the duration of the present war.

The Department's work this year, as previously in connection with the loan of these institutions, has included the preparation of agreements, making recording plans, reports on condition of buildings, surveys, general records, stock taking and preparation of inventories of furnishings and equipment loaned by the Province with the said buildings to the Department of National Defence. Such work has also included the surveying, leasing, remodelling and fitment of temporary premises where such were required by the Province to carry on certain essential parts of the work of the institution affected. The moving and storage of furniture in connection with the vacation of these premises generally by the Province was also dealt with by this Department in co-operation with other Departments having jurisdiction over these Institutions. Further reference has been made later in this report to those Institutions under their own particular subdivision.

LEGISLATIVE AND DEPARTMENTAL BUILDINGS

General minor repairs and replacements and minor changes were carried out generally in all the trades, but restricted to a reduced program of expenditure, having regard to present war conditions.

The repairs referred to for this group of buildings included repairs to roofs, to plastering, to windows, to plumbing, heating and electrical systems, to furniture and upholstery and renewal of linoleum. Considerable repainting work was carried out and extra shelving provided.

Apart from the said general minor items, certain work of a special nature was also carried out, as enumerated in the following paragraphs:

Parliament Buildings:

A store room was built in the basement for the Provincial Police and stands were made for A.R.P. equipment. A glass and wood partition was erected in

room No. 191. The lighting conditions of the Ontario Savings Office suite were improved by the installation of more efficient type of electric lighting fixtures in the room adjoining the vault and in the Assistant Director's office. Minor repairs were made to elevators. Glass in greenhouse was repaired.

East Block:

Room 5410 was divided to form two offices for the Ontario Department of Health. Glass and wood partitions were erected in room 5610, Department of Registrar General, rooms 5410, 5508 and 5512, Department of Health, and 5631 Industrial Hygiene section. A basin was installed in X-ray Clinic. Considerable alterations were made for the Department of Lands and Forests re-organization, including two tile partitions built in room 2502; new counter and register desk and rail in room 2522; a new acoustic ceiling in room 2506-08 and the cutting for and changing of various doors. A new dark room was installed for X-ray section in the basement of the south wing and Registrar General's storage space, which it displaced, was provided by partitioning a section from the basement storage space of the Department of Health. The Archives vault in the basement was divided in two to provide a new file room for the Welfare Department and the old basement fying space fitted up for the cheque machines which were removed from the fifth floor. Considerable work was done for the Department of Health X-ray division in making up lead shields, lead boxes and other special equipment requested. Considerable work was also done for the Department of Health Laboratory Division in making and fitting up special equipment. Progress repairs were made to elevators. New baffles were installed in boilers numbers 1, 2, and 3 and rivetted seams of number 1 boiler repaired. General repairs were made to stokers on numbers 1, 2 and 3 boilers, including renewal of sliding bottoms. New piston rings were installed on numbers 1 and 2 vacuum pumps and the pump impeller shaft repaired and motor couplings refaced on the return pump. Repairs were also made to brine pump and to ash hoist.

Subsidiary Buildings:

General repairs of an urgent nature in various trade branches were carried out in the following buildings, numbers 11, 15 and 39 Queen's Park, number 112 College Street, number 454 University Avenue (Liquor Control Board), number 807 Richmond Street West (Sewage laboratory), Department of Highway's garage, Leaside, and Department of Highway's and police garage, Surrey Place.

In addition to the above general repairs to subsidiary buildings, the following special work was done:

Laboratory Annex for Dept. of Health:

Plans were made to show the internal layout required by the Department of Health to use the Beverley Jones Cottage at the Old Victoria Industrial School, Mimico, for Serology Laboratory purposes, to give the additional space required for this class of work, the scope of which required to be considerably enlarged to cope with the requirements of the Department of National Defence. The work of remodelling and fitting the two storey and basement building for the purposes of the said laboratory was put in hand and completed during the fiscal year, including the building of two new animal houses for guinea pigs, mice and sheep which were required in connection with the work to be done at this new laboratory. The materials were purchased by the Department and work done on a day labour basis, using staff mechanics from the Parliament Buildings.

Duplex Residence (Old Victoria Industrial School Premises):

Minor repairs were made this fiscal year to the ground floor apartment of the duplex residence on the Old Victoria Industrial School premises, including the installation of new linoleum in the rear wing and new wallpaper in the two front rooms.

Osgoode Hall:

A restricted program of general repairs was carried out in the various building trade branches as approved, including repairs to stokers, carpenter and plaster repairs, plumbing and heating and electrical repairs, linoleum and furniture repairs and progress interior painting and decorating.

EDUCATIONAL BUILDINGS

Normal and Model Schools, Toronto:

As noted in my previous annual report for fiscal year 1941-1942, these premises were loaned by the Province to the Department of National Defence, for R.C.A.F. purposes during the present war and the Dominion's occupancy commenced as of July 10th, 1941.

The temporary premises for this school, known as the Earl Kitchener School, Pape Avenue, Toronto, are still held on lease by the Province from the Toronto Board of Education for normal school purposes. Minimum progress repairs were carried out by the Province during this fiscal year at the said Earl Kitchener School.

Normal and Model Schools, Ottawa:

As noted in my previous annual report for fiscal year 1941-42, these premises were loaned by the Province to the Dominion Government as of November 1st, 1939, and the normal school classes were accommodated, temporarily, in the Elgin Street Public School, Ottawa, which was leased by the Province from the Ottawa Board of Education. To accommodate a request of the Department of National Defence, the Normal School was afterwards moved from the said Elgin Street School to Mutchmor School, which opened for this purpose on September 22nd, 1942.

The alterations and fitments for the Mutchmor School Building were carried out, at the request of the Ontario Department of Education, by the Ottawa Public School Board with the understanding that they would be reimbursed by the Province of Ontario.

London Normal School:

Minor repairs were made to plumbing and heating systems and a small amount of painting was done, including flag pole.

Hamilton Normal School:

Minor repairs were made to plumbing and heating systems.

North Bay Normal School:

Temporary repairs were made to roof.

Peterborough Normal School:

Minor repairs were made to plumbing and heating systems.

Stratford Normal School:

Minor repairs were made to plumbing and heating systems.

Ontario School for Deaf, Belleville:

As noted in my previous annual report for fiscal year 1941-1942, these premises, omitting the farm division and one workshop building and Bursar's residence, were loaned by the Province to the Department of National Defence for R.C.A.F. purposes and the Dominion occupancy commenced as of July 10th, 1941.

A program of general repairs was carried on during this fiscal year in connection with the following premises, which were leased in the previous year by the Province for the temporary purposes of the Ontario School for the Deaf:

The Battery Building
 St. Thomas Anglican Church Rectory
 St. Thomas Anglican Church Parish Hall
 Rankin House
 Clare House
 Lazier House
 Mouck House
 Bridge Street United Church (3 class rooms in basement)
 Conner House

During this fiscal year a residence of the Bull estate was leased and altered and fitted for temporary residence purposes, at the request of the Ontario Department of Education. A fire escape was erected on the temporary building referred to as the "Clare House." The litter carrier at the cow barn was repaired. Plans were prepared for a temporary type school building to be erected on the property of the St. Thomas Anglican Church.

Ontario School for Blind, Brantford:

Minor repairs were made to plumbing and heating systems and to roofs.

Ontario Training College for Technical Teachers, Hamilton:

This College is being used by the Dominion Government for various training purposes in connection with the present and post-war requirements. Minor repairs were made to plumbing and heating systems.

CONSULTATION WORK ON SCHOOLS

At the request of the Department of Education, the following consulting and other services were rendered:

- A. Plans and specifications for proposed Sunnylea School at Etobicoke were examined and reported upon.
- B. Ventilation of basement class room in Smooth Rock Falls Continuation School was reported upon.
- C. Oakland Public School supplied with photostatic print of typical one room type school.
- D. School building SS No. 8 Morris was examined and reported upon.

AGRICULTURAL BUILDINGS

Ontario Agricultural College, Guelph:

As noted in my previous annual report for fiscal year 1941-42, the major portion of the College group proper at this College was loaned to the Department of National Defence for R.C.A.F. purposes and their occupancy commenced as of May 1st, 1941. The buildings still remaining to the use of the Dominion are as follows:

Watson Hall
 Garage
 Macdonald Institute
 Macdonald Hall
 Main dining room and kitchen building
 Mills Hall

Maids' Dormitory Building
Trent Institute
Administration building and students' residence
Gymnasium
Memorial Hall
Skating rink
Mechanics' building (except blacksmith instruction shop)
Bursar's Hall
Laundry Building
Engineer's house and garage
Plumber's house

The College work is carried on in the buildings still remaining to the use of the College, which also includes the whole of the farm and the farm buildings.

The main cattle barn and bull barn were both destroyed by fire on March 20th, 1942. Following this fire, plans were prepared and the work of replacing these barns was carried on by day labour and the Province purchased the materials. Inmate labour, and their supervisors, from the Ontario Reformatory, Guelph, were loaned by the Department of the Provincial Secretary and used for the rebuilding of the bull barn referred to. Repairs were made to farm fence at the cattle barn referred to above.

Repairs were made to the roofs of the Massey Library and the Field Husbandry Building, the Poultry Building and the Dairy and Chemistry Buildings.

A new 8" cast iron water pipe line was installed between the existing water reservoir and the Power House, so that, in the event of fire, and to supplement the water storage in the existing elevated tank, the reservoir water would flow by gravity to the fire pump. An overflow line from the reservoir was also installed to provide for the necessary circulation of water to prevent stagnation of the reservoir water. The digging and back filling for this job was carried out by the inmates and their guards, loaned by the Ontario Reformatory at Guelph. The pipe work was carried out by the College Engineer and staff, assisted by temporarily employed mechanics. The frozen surface crust of the ground required to be broken by compressor operated drills, which were rented from the Ontario Department of Highways.

A public lavatory was built in the basement of the Massey Library. An insecticide laboratory was built in the basement of the Biology Building.

Ontario Veterinary College, Guelph:

The new Bangs Disease Testing Laboratory was finished, the electric wiring and fixtures installed for the work benches. The sidewalks and grading were done by the College.

Ontario Agricultural School, Kemptonville:

Revised drawings were prepared for the erection of a Seed Cleaning Plant, but the erection of the building was deferred.

The balance of the cow barn and horse stable roofs were re-shingled with asphalt shingles. Part of this work had been done in previous years.

As referred to previously in this report, the major portion of the buildings of this School were loaned to the Department of National Defence for use as a "Canadian Army School of Administration" for the duration of the present war and their occupancy commenced as of November 6th, 1942. The buildings loaned, as referred to, were:

Administration building, including central heating plant
Students' residence
Mechanics building
Judging pavilion
Three staff residences.

Certain portions of the above buildings were retained for storage purposes, etc., by the Province, namely the attic of the Administration Building and the loft of the garage at the rear of Mr. Parrish's house were used as storage space for the Province and part of the basement of the Judging Pavilion was retained for the use of the Province as a chicken hatchery. The farm, farm buildings, farm residences, greenhouse, Principal's residence and the new Dairy Building were retained by the Province to carry on the work of the Agricultural School.

A hatchway was cut in the ceiling of the upper floor of the Administration Building to give access to the attic space for storage purposes.

The basements of the Parrish and Fraser Houses were improved by laying concrete floors, covering the ceilings over furnaces with Gyproc and plaster, reinforcing defective ceiling joist and changing the heating pipes and covering such pipes with asbestos.

Fusible plugs were installed in the two steam boilers in the Main Building and feed water lines and valves to these boilers were re-arranged and new regulating valves installed.

Western Experimental Station, Ridgetown:

Minor repairs were made to drains.

Demonstration Farm, New Liskeard:

Minor repairs were carried out to farm buildings and residences, including partial painting of residences.

Repairs were made to furnace in Superintendent's residence.

The Getty house was remodelled completely and put on new concrete foundations.

Horticultural Experimental Station, Vinelands:

Defective fire hose was replaced.

The glass work on roofs and side walls of two greenhouses and passageway between, was removed, the wood frame repaired and painted and the whole re-glazed.

Minor repairs were made to plumbing and heating systems.

DISTRICT BUILDINGS

The work done in connection with these district buildings was kept to a minimum and generally, the only work items carried out were those of a particularly urgent nature, as described in the following subdivisions:

Algoma:

At the Court House, Sault Ste. Marie, defective plaster ceilings in the main hall, on the ground floor, and in the office of the Agricultural Department were replaced. Repairs were made to the return pump on the vacuum heating system and a new motor was purchased for the Gaol in Sault Ste. Marie. Minor repairs were made to the heating system.

The Registry Office at Sault Ste. Marie is still being used by the Red Cross.

Cochrane:

At the Court House, the boiler brickwork was repaired and boiler mountings re-gasketed.

At the Lock-up and office building, Matheson, minor repairs were made to plumbing and heating systems.

Kenora:

At the Court House, general progress repairs were made.

At the Gaol, some new grates were purchased for the two heating boilers. Paint was supplied for the interior painting of this building, the work to be done by the inmates.

At the Government Building, Sioux Lookout, the ground floor offices were repainted and the top floor offices were also repainted in connection with a rearrangement of the occupancy of this section, and effective as of May 1st, 1943, the Department of Lands and Forests will occupy three offices, instead of one as previously. The Hydro will occupy one rear office, previously used by the Red Cross representative, who was requested to get other premises as of May 1st, 1943.

Manitoulin:

Included with the minor repairs, a pressure water supply was installed to the heating boiler in the Court House at Gore Bay and heating radiator was installed in the shower bathroom in the Gaol.

Muskoka:

At the Court House, Bracebridge, additional to minor repairs, a new set of grates were provided for the hot water heating boiler.

At the Registry Office, Bracebridge, the smoke pipe for the heating boiler was renovated and a cleanout "T" installed.

At the Gaol, Bracebridge, minor repairs were made to roof and brickwork and the smoke pipe on the heating boiler was renewed and the ceiling over, protected. A new No. 6½ round hot water boiler was purchased to install during the next fiscal year, to replace the present obsolete unit. Wallpaper was put in the Gaoler's quarters.

Nipissing:

The Court House at North Bay, including unused space formerly occupied as a Gaol, was, for the most part, altered and renovated throughout to provide space for local departmental offices, which were located in leased premises at scattered points in North Bay. The departmental offices accommodated, as a result of this work, were as follows: Department of Lands and Forests, Game and Fisheries, Agriculture, and Welfare.

Suitable rooms were also provided for the Magistrate, barristers and witnesses and the lavatory accommodation for the staff and public was remodelled and increased, as required.

The alteration work referred to extended and improved the general facilities for the public and Judiciary in connection with the work of the Courts.

In connection with the above alterations, temporary repairs were made to the old Court House boiler to carry over the winter season and a new boiler was ordered, so that the installation could be made during the summer of the next fiscal year.

In the Gaol at North Bay, minor repairs were made to the heating system.

Parry Sound:

Minor repairs were made to Court House, Registry Office and Gaol. A new domestic hot water boiler and coil heater was installed at the Lock-up, Burk's Falls.

Rainy River:

At the Court House, Fort Frances, minor repairs were made, including repairs to the heating system and new grates were installed in numbers 1 and 2 boilers. On the second floor of this building, alterations were made to accommodate the Department of Lands and Forests in space formerly occupied by the School Inspector, who was moved to available space on the ground floor.

At the old Registry Office (Provincial Police Lock-up) new grates were purchased for the heating boiler.

At the Gaol, repairs and replacements were made to radiator valves, new discs and handles and packing were supplied.

Sudbury:

General routine repairs were carried out at the Court House and Gaol, Sudbury. At the Court House, the walls and ceilings of the west corridor of the first floor were replastered. Plumbing repairs and repairs to heating plant were made.

At the Gaol, the return piping on the heating system was rearranged to dispense with pump and operate by gravity. Minor repairs were made to the water piping. The old flat key prison locks were replaced with new locks with fluted keys for the corridors and exit doors. A coal heater and thermometer were purchased for the root house. Paint was purchased for interior work, to be applied by the inmates.

Temiskaming:

General routine repairs were carried out at all the buildings in this district, including:

Court House, Haileybury, where repairs were made to two heating boilers and new grate bars supplied for each.

At the Registry Office, Haileybury, minor repairs were made to heating return system.

At the Gaol, Haileybury, repairs were made to jacket heater.

At the Mining Recorder's office, Swastika, additional valves were installed on the heating system.

At the Lock-up at Englehart, new grates were supplied for hot water heating boiler and smoke pipe renewed.

At the Lock-up, Elk Lake, new grates were supplied for boiler and mountings repaired.

At the office building, New Liskeard, repairs were made to heating system and new boiler section installed; general repairs were made, including redecoration of inside walls and ceilings and laying some linoleum.

Thunder Bay:

General routine repairs were carried out at practically all the buildings in this district, including the purchase of paint and heating repairs for Gaol, Port

Arthur, as well as installation of fan for clothes drying, repairs to boiler mountings, welding repairs to heating boiler and a new water supply pipe installed for the Gaoler's house at Port Arthur.

Repairs were also made to the electric domestic hot water heater at the Geraldton Lock-up.

ONTARIO HOSPITALS

Ontario Hospital, Brockville:

Repairs were made to roof over laundry. A new felt and gravel roof was laid over the four entrance stair projections of Main Building. Slate roof repairs were made to Main Building, Nurses' Residence and Cottages. The roadways from Highway number 2 to the Main Building were repaired and re-surfaced.

Ontario Hospital, Brampton:

A bull shed and fencing was erected at the south barn. The Department purchased the materials and employed part of the labour; the balance of the labour was provided by the Department of Health.

The new Administration Building and a major portion of the lands of this Institution, as noted in last year's annual report, are still on loan to the Department of National Defence for Army Training purposes. The remainder of the lands and farm buildings are used and operated by the Department of Health for farming purposes.

Ontario Hospital, Cobourg:

Plans were prepared for two sets of exit stairs from the Assembly Hall to replace existing worn out stairs.

Ontario Hospital, Fort William:

Shingles were provided to re-roof the Implement Shed, Horse Stable and two other small buildings. A contract was let for repainting the elevated water tank.

Ontario Hospital, Hamilton:

Alterations were made to the main switchboard system in the Power House, including installation of new circuit breaker and the re-calibrating of the graphic kilowatt meter.

A small fire occurred in Orchard House, between the joist at the steam pipe feed to one of the radiators. Repairs were made at this point and at similar steam pipes on the same floor.

Repairs were made to the roofs and gutters of the Main Building, Reservoir, Orchard House, Assembly Hall, Fire Hall and Hickory Farm Buildings.

The Department supplied the materials and the Hospital staff did the work of re-roofing the patients' cottage at Hickory Farm. A new roof was laid on a portion of the piggery at the main farm.

The chimney of the main power house was repaired, including brickwork and lightning rod system. Plans were prepared for new implement shed.

A fire occurred on October 4th, 1942, at Hickory Farm and burned out the cow barn and horse stable building and the implement shed and chicken slaughter house. The woodwork on the silo was burned out. The stone foundation walls of these buildings were left standing, but will require considerable repairs and rebuilding if they are to be reused.

Ontario Hospital, Kingston:

Repairs were made to a portion of the copper cornice and gutters on the Main Building and to the roof flashings on the Laundry. A new roof was laid over the Industrial Building. The Hospital staff performed the work and this Department supplied the material to re-roof the main garage and to repair portions of the roofs at the Mowat Annex.

A contract was let to repaint the steel elevated water tank at Newcourt, the materials being supplied by this Department.

Drawings were made to fireproof the stair in the stores building.

Ontario Hospital, Langstaff and Concord:

The piggery at Langstaff was renovated, including insulation of walls, building new pens and laying concrete floor. The work was done by the patient labour at the Hospital and materials were supplied by this Department.

This Department supplied the materials and part of the labour for the erection of an additional root house, and also for the replacement of an existing five door garage at Langstaff.

Linoleum was laid in the general office at Langstaff.

One H20 hot water heater was purchased and installed in the laundry clothes drier, to replace the old No. 16 Gothic heater, at Langstaff.

At Concord, the pump cylinder was removed and reconditioned; the sand baled out and the cylinder shaft shortened. The standby pump was put into operation in the interval and a chlorinator was rented temporarily by the Department of Health therefor.

Ontario Hospital, London:

Repairs were made to the roofs of sundry buildings, including slate roofs of the main building and the Assembly Hall. This Department supplied the material for and the Hospital staff did the work of replacing about half of the flat roof over the boiler house.

Steam boilers numbers 5 and 6 at the power house were reset and relined and the steam header stop valves and non-return valves overhauled.

Repairs were made to the circulating pipe at the elevated water storage tank.

It is to be noted that a portion of this Hospital's lands are still on loan to the Department of National Defence.

Ontario Hospital, New Toronto:

The four brick chimneys on the Assembly Hall were taken down to the roof and the slate roofs repaired.

Plastering repairs were made in the Superintendent's residence, Administration Building and staff electrician's house.

One extractor motor from the laundry was re-wound and a new transformer and starter supplied in connection therewith.

Roofs were replaced on the electrician's and engineer's houses on 18th Street.

Arrangements were made to check up the whole rain water outfall system and the walls of the manhole on this system at Government Road were increased in height.

Ontario Hospital, Orillia:

Plans were prepared and the work started for the building of a new dormitory building for farm patients to replace the quarters previously rented and known as the Dunn Farm. The work was done by the staff and patients of the Hospital, augmented by a small portion of outside paid labour. This Department purchased the materials.

A contract was let to the R. A. Blyth Company for crossing under the highway with a 48" concrete pipe to carry steam water and other services from an existing hospital building to the new building for farm patients.

General repairs were made to slate roofs on all buildings and eavestrough repairs and replacements were made on three units of the male side of the Hospital.

The work of installing the new general service elevator in the Main building was completed.

Plaster ceiling of one children's dining room was repaired and half of the area replastered.

Repairs were made to the chimney at the power house.

The elevated steel water tower was repainted.

Ontario Hospital, Penetanguishene:

Arrangements were made to insulate the walls and roof of staff residence number 19, using some rock wool insulation from the hospital's stores and purchasing additional material as required. The work was done by the Hospital staff mechanics.

Extensive repairs were made to parapet walls and other brickwork and stonework generally on the existing building for the Criminally Insane.

A working drawing was prepared for a proposed additional piggery, to be erected in the following fiscal year.

Ontario Hospital, Port Arthur:

The new building and a portion of the lands, as stated in the previous year's report, are on loan to the Department of National Defence for the duration of the present war.

Ontario Hospital, 999 Queen Street West, Toronto:

An order was issued to the Canadian National Railway Company to repair the railway siding to the grounds of this Hospital.

Working drawings were prepared and the work completed of installing a new combination passenger and food service elevator in the west wing of the Main Building. A contract was let for the elevator car, machinery and entrances and doors and the balance of the work was done by day labour. This work included removal of the old hydraulic hoist and relocation of one attendant's duty room and the patients' clothing rooms and the installation of a pent house and small stair thereto.

Psychiatric Hospital, Toronto:

General progress repairs were made, as required, to mechanical services.

Ontario Hospital, Whitby:

The staff residences, known as the Willis and Polly Smith houses, were altered to two duplex residences. Plans were prepared, materials purchased by this Department and the work was done, for the most part, by the Hospital. Some

outside paid labour was employed by this Department and a contract was let for the plumbing work. New forced warm air heating systems were installed in these duplex residences.

The hot air furnaces of six staff residences were replaced by new furnaces, purchased by this Department, the installation work being done by the Hospital staff mechanics.

Major repairs were made to tile roofs throughout the Hospital; the work being done on a day labour basis.

The exterior walls around shower rooms at the baths in cottages numbers 8 to 16 inclusive, were overhauled and waterproofed and re-tiled.

The linoleum floors of the two main corridors in each of the male and female pavilions were replaced with terrazzo, the work being done by contract. The tile floors in the kitchen of the dining hall number 2 were replaced.

Working drawings were prepared for a farm office and patients' comfort station for the main farm centre. The work was done by Hospital staff labour and patients and some outside paid labour.

Working drawings were prepared for a slaughter house and for an additional piggery unit.

Ontario Hospital, Woodstock:

A nurses' lavatory was installed in boys' unit, Ward D, the materials being supplied by this Department and the work done by the Hospital staff.

Twenty-three window guards were installed on patients' dining room building in the T.B. Division; also eight window guards were installed in cottages E.F. 5 and 6.

This Department made the plans and supplied the materials for the building of an additional piggery unit. The work was done by the Hospital.

Ontario Hospital, St. Thomas:

As stated in my report of the previous fiscal year, this Institution is now on loan to the Department of National Defence for R.C.A.F. training purposes, except the farm portion, which is under the jurisdiction of the Department of Public Works.

When the land was purchased for this hospital, this Department did not acquire the premises occupied by School section number 17, Yarmouth Township, which had a 200 ft. frontage on the east side of Highway number 4, and was in active use for school purposes. Early in 1942, arrangements were made with the Public School Board of Section 17 of the said Township to exchange their said premises on the east side of the said highway, for a portion of the hospital premises located opposite and on the west side of the highway. An exchange of deeds was made as of April 28th, 1942, to consummate this arrangement.

EXAMINATION OF PLANS FOR THE DEPARTMENT OF HEALTH

Plans were examined and recommendations forwarded to the Department of Health in connection with proposed alterations or additions to General Hospitals, Red Cross Hospitals, Sanatoria and Private Hospitals and in connection with new projects for such hospitals. Proposals of various kinds were dealt with in connection with the following:

- Red Cross Hospital, Atikokan.
- Red Cross Hospital, Bancroft.

Red Cross Hospital, Beardmore.
 General Hospital, Bowmanville.
 General and Marine Hospital, Collingwood.
 General Hospital, Cornwall.
 General Hospital, Arnprior.
 Red Cross Hospital, Emo.
 Sanatorium, Fort William.
 Nurses' residence, General Hospital, Hamilton.
 Nurses' residence, General Hospital, Kitchener and Waterloo.
 Civic Hospital, Ottawa.
 Psychiatric Wing, Victoria Hospital, London.
 Nurses' residence, St. Joseph's Hospital, North Bay.
 York County Hospital, Newmarket.
 General Hospital, Parry Sound.
 General Hospital, Sarnia.
 St. Joseph's Hospital, Sarnia.
 Plummer Memorial Hospital, Sault Ste. Marie.
 General Hospital, St. Catharines.
 Memorial Hospital, St. Thomas.
 East General Hospital, Toronto.
 Canadian Mothercraft Society, 49 Clarendon Avenue, Toronto.
 Western Hospital (Examination unit) Toronto.
 Welland County General Hospital, Welland.
 Isolation Hospital, Toronto.
 Mrs. Hall's Private Hospital, Dundas.
 Strathcona Private Hospital, Toronto.
 Allen Private Hospital, 867 College Street, Toronto.
 Fenwood Private Hospital, 626 Church Street, Toronto.
 Mayfair Private Hospital, 432 Sherbourne Street, Toronto.
 Port Perry Private Hospital, Port Perry.
 Polymer Corporation Limited Hospital, Sarnia.
 Abitibi Private Hospital, Smooth Rock Falls.
 Sutton Private Hospital, Sutton West.
 Whitby Private Hospital, Whitby.
 Oakville Private Hospital, Oakville.
 Rogers Private Hospital, London.

ONTARIO REFORMATORIES

Andrew Mercer Reformatory, Toronto:

The floor and foundations of the exercise yard shelter were removed and replaced in concrete. Minor repairs to roof and eavestroughs and conductors were made on the main building. The wooden fence on the east side of the boiler house yard was rebuilt.

Ontario Reformatory, Mimico:

As stated in the report of the previous fiscal year, this Institution is on loan to the Department of National Defence. The farm lands and farm buildings were omitted from the premises loaned to the Dominion, with the exception of certain small portions of the said farm lands, which were, by separate arrangement, loaned to the Dominion for garden purposes. The farm lands and buildings of this Reformatory, as referred to above, together with the premises of the adjoining Old Victoria Industrial School are being operated by the Department of Health.

Industrial Farm, Monteith:

As noted in the report of the previous fiscal year, this Institution is now on loan to the Department of National Defence and the whole premises are under their complete jurisdiction.

ONTARIO TRAINING SCHOOLS

Boys' Training School, Bowmanville:

This Institution is still on loan to the Department of National Defence and the premises known as the "Senkler House" and the "Alexander House," which were previously leased for temporary quarters of the School, are in use at present for this purpose. The alterations and fitment of the temporary premises were carried to completion during the fiscal year.

Girls' Training School, Galt:

An order was issued to the Canadian National Railway Company to repair the siding. This work was completed.

An order was also issued to the Public Utilities Commission at Galt, to repair a manhole on the water system of this School, located on Coronation Boulevard.

This Institution was loaned to the Department of National Defence for use by the women's branch of the Royal Canadian Navy for the duration of the present war and their occupancy commenced as of August 1st, 1942. The McCook premises in Cobourg were leased, altered and fitted to serve as temporary quarters for the Girls' Training School of the Province. The fitment of this residence included alterations and improvements in all trades generally, including the installation of a complete forced warm air heating system, as the residence was originally designed for summer occupation only.

FISH HATCHERIES

Hill's Lake Fish Hatchery:

Minor repairs were made to supply flume. Part of an adjoining farm from which sod was taken the previous year for sodding banks of ponds, was plowed ready for seeding to comply with agreement previously made with the owner in this connection.

ONTARIO HIGHWAYS BUILDINGS

New Buildings:

Working drawings and details were prepared and supervision given by the Department of Public Works, at the request of the Department of Highways, in connection with the building of the following buildings; the work for which was carried on under the direction of and paid for by the said Department of Highways.

- (a) Implement storage shed, Stratford.
- (b) Garage, Bancroft.
- (c) Alterations and additions to building at Rassbery Farm, to be used as a Hamilton Divisional Office.
- (d) Log cabin scale house, Northern Ontario.
- (e) Alterations and additions, electrical service building, Brown's Line.

Sketches Only:

Sketches only were prepared for:
 Proposed Garage, Stratford.
 Proposed layout Divisional Headquarters, Hamilton.
 Proposed layout Divisional Headquarters, Fort Frances.

BOILER INSPECTION

The boiler inspection work of this Department was carried out by the Heating Engineer, as an addition to his duties as Chief Stationary Engineer for the Parliament Buildings.

Excluding the plants which have been loaned to the Department of National Defence for their own operations and responsibility in connection with the Institutions loaned for purposes of the present war, the inspection work covered this year under the above heading may be described as follows:

The boilers and boiler equipment and heating equipment of the Legislative and Departmental Buildings, Osgoode Hall, Educational Buildings, Agricultural Buildings, District Buildings, Ontario Hospitals, Ontario Training Schools and Ontario Reformatories were inspected and reported upon for safety and proper operation and to determine the extent of the repairs and materials needed for such repairs to properly maintain and operate the power and heating plants in the various building groups referred to. In the case of the Ontario Hospitals and the Ontario Reformatories, the reports, as referred to, were sent to the Departments of Health and Provincial Secretary respectively, for their attention in the matter of making the repairs recommended.

The recommendations contained in the reports regarding plants in all the other building groups referred to in this section, were attended to by the Department of Public Works.

PROVINCE OF ONTARIO SAVINGS OFFICES

Co-operation was given, in the usual manner, to the Head Office Management in the matter of general routine maintenance and repair work at the branches where such work was requested.

Renewal of expiring leases in connection with branch offices was negotiated and arranged, as required.

Re Branch Office, King Street East, Hamilton:

A fire occurred on January 1st, 1943, in the top floor of the Block in which these Savings Office premises are located and considerable damage was done by water to the Bank premises. The accumulation of water in the basement of the building submerged the stoker motor and put the heating plant out of commission for a time. The Lessors made arrangements to have the necessary renovations and adjustments carried out after the fire.

MISCELLANEOUS

Ontario Government Building, Kingston:

General progress repairs of a minor nature were made. It is to be noted that the following Departments have offices in this building,—Departments of Highways, Agriculture, Health and Public Welfare. The Canadian Red Cross Society (blood donor's clinic) has been given temporary accommodation in a portion of this building.

Air Raid Precaution Work:

In co-operation with various other government departments, the work in connection with the Public Utilities Division of the Civilian Defence Committee (A.R.P.) was continued during this year. Surveys were prepared as required; the preparation of a manual for advanced training was undertaken and a series of conferences and lectures were attended in this connection.

Residence for Mr. Oliva Dionne and family:

The plans and specifications were completed for a residence for Mr. Oliva Dionne and family and delivered to the Dionne Quintuplet Guardianship who called for the tenders and let the contract for the building. The work was well advanced during this fiscal year.

Boiler House and Engine Room, Lignite Development Scheme at Onakawana:

At the request of the Minister of Lands and Forests, lumber lists, working drawings and details were made according to plans previously prepared by others and submitted by the Department of Lands and Forests in connection with this development.

General Laboratory Equipment for Department of Health:

Electrical apparatus was purchased and installed in water baths, hot air ovens and incubators furnished by the Department of Health for their various laboratory centres throughout the Province and outfit boxes were made in the Parliament Buildings carpenter shop for field officers of the Laboratory Division of the Department of Health.

Temiskaming Testing Laboratory, Cobalt, Ont.:

At the request of the Department of Mines and to replace a building previously used for this purpose which was destroyed by fire, the Department of Public Works purchased the old Town Hall of Cobalt and prepared plans and details and proceeded with the work of altering and remodelling this brick building to accommodate a testing plant and sampling mill, as required by the Department of Mines in this District. The building is about 40 ft. wide and 100 ft. long and four storeys in height. The work included the fireproofing of about one half of the building with reinforced concrete floors and columns to suit extra heavy loads, the installation of a chemical laboratory, office and lavatory facilities and a freight elevator to serve all floors. The installation of special crushing, screening, sampling and dust collecting equipment will be included in the complete system of machinery and apparatus required to complete this plant. Part of this equipment will be completed this fiscal year and the balance during the next fiscal year. The existing equipment of the Province will be reused in this building, as far as possible.

Dominion-Provincial Creche:

Premises owned by the Salvation Army at 95 Bellevue Avenue, Toronto, were leased by the Province and altered and fitted to serve as a Creche for the care of war workers' children.

Fair for Britain:

Co-operation was given to other Departments in the matter of contributing to the completion of exhibits for this Fair. Materials were purchased and some staff mechanics from the Parliament Buildings were used to carry out the work requested.

Typical Dormitory Buildings for Farm Service Force:

At the request of the Department of Agriculture, working drawings were prepared for two typical dormitory buildings to be erected and used in connection with a general farm service force scheme.

I have the honour to be, Sir,

Your obedient servant,

GEORGE N. WILLIAMS,

Chief Architect.

Toronto, March 31st, 1943.

REPORT OF THE ENGINEER

THE HONOURABLE GEORGE H. DOUCETT, M.P.P.,
Minister of Public Works,
Parliament Buildings, Toronto.

SIR:

I have the honour to report on the work done by the Engineer's Branch of the Department of Public Works, Ontario, during the fiscal year April 1, 1942, to March 31, 1943.

All the work was done by day labour under local foremen, employing local men and using local material wherever possible.

The usual maintenance of locks, dams, docks and navigable channels was carried out. One new concrete dam was built and one old timber dam remodeled. Drainage work was done in seven districts and aid given to one municipal drain under the Provincial Aid to Drainage Act.

Maintenance work was as follows:

Dollars Dams:

The north dam was leaking badly in several places and these leaks were stopped by sheeting and gravelling. The decks of both dams were repaired and the dams put in proper working order.

Huntsville Locks:

One of the gates in these locks could not be opened as the main post had become decayed. The gate was taken out and the decayed timber replaced with new timber. Other minor repairs were made to the locks to put them in proper working order.

Port Carling Locks:

The dock on the north side of the locks was rebuilt in timber from the swing bridge to the west end of the dock. Repairs were made to the gates, the swing bridge and the shelter house.

Repairs were also made to the following dams: Bala Dam, Tea Lake Dam, Joe Lake Dam, Ragged Lake Dam, Tasso Lake Dam, and Paudash Lake Dam.

All buoys in the Muskoka Lakes taken out by the spring floods were replaced and the boat channels kept clear of obstructions.

STORAGE DAMS

Pickerel River Dam:

On the upper section of the Pickerel River there is a series of five lakes which are excellent for fishing and tourist purposes and on which there are considerable lumbering operations. The fire rangers use this chain of lakes to transport their equipment in putting out fires. There is only one road to this waterway and it leads to the upper end of the route. To get to the lower lake three portages had to be made, one of which was about a mile long in low water.

This dam was built at the outlet of the lower lake to raise the water so that navigation for motor launches was made possible throughout the chain of lakes for a distance of about fifteen miles.

The dam is one hundred feet long and fifteen feet high. It was built of stone laid in concrete mortar. It has two sluiceways each fifteen feet wide provided with stop logs to control the level of the lakes. It rests on solid rock foundation.

The dam has been of great benefit to the tourists, the lumbermen and the fire rangers.

Deer Lake Dam:

This dam holds the water up on Deer Lake to provide navigation on the lake and the Magnetawan River for tourists. It was originally built for lumbering purposes.

It is a timber dam and was provided with three sluiceways each twenty feet wide for log driving purposes. The top part of the dam had become badly decayed and was unsafe. As there are no longer lumbering operations on the lake, it was decided to take off the upper part of the dam, leaving it just high enough to hold the lake at the proper level, and making it into a tumbling dam. The lower part of the dam was fairly sound and will stand for several years.

MUNICIPAL DRAINAGE

Municipal Drainage was carried out in the following districts: Victoria and Haliburton, Nipissing, Parry Sound, Muskoka, Peterborough, North and South Renfrew, and Temiskaming.

The work in Temiskaming District consisted of cutting a new channel from Moose Creek to the Blanche River. This channel takes the flood water of Moose Creek direct to the Blanche River, whereas it formerly followed the old, crooked creek bed for a distance of seven or eight miles before entering the Blanche River and flooded a large area of land and roads in Hilliard, Harley and Casey Townships. The new channel cut was 3,300 feet long, 4 to 5 feet deep and 20 feet wide at the bottom. It has proven a great relief to the lands and roads in these townships.

The work in the other districts consisted mainly of road drainage.

PROVINCIAL AID TO DRAINAGE

Holland Marsh Drainage Scheme:

This is a pumping drainage scheme in which about seven thousand acres of low-lying marsh land in the Townships of West Gwillimbury and King and the Village of Bradford is drained by pumping the water over the embankment which surrounds the marsh. The old channel of the Holland River which serves as a drain to carry the water to the pumps had become filled with sediment at the upper end so that it would not drain the upper half of the marsh.

The repairs to the scheme were made by the Township of West Gwillimbury under the provisions of the Municipal Drainage Act, in accordance with report, plans and specifications prepared by Mr. G. A. McCubbin and Mr. W. G. McGeorge, Civil Engineers, of Chatham, Ontario.

The work consisted of the dredging of the upper end of the channel for a distance of four-and-one-half miles. The dredge cut was twenty feet wide at the bottom with side slopes of one to one and averaged about three-and-one-half feet in depth. The embankments surrounding the marsh had settled in several places, endangering the marsh during flood times. These embankments were raised by filling with earth to make them safe against overflowing. Some repairs were also made to the two pumps which had become worn.

The final cost of the work as certified to by the treasurer of the township was \$16,551.93.

The work was examined and found to be completed satisfactorily and on report a grant of \$3,310.38, being twenty per cent. of the cost of the work, was paid to the Township of West Gwillimbury in accordance with the Provincial Aid to Drainage Act.

I have the honour to be, Sir,

Your obedient servant,

J. W. HACKNER,
Engineer of Public Works.

Toronto, March 31st, 1943

STATEMENTS
of the
ACCOUNTANT
of
Public Works Department
1942-1943

Department of Public Works, Ontario.
TORONTO, March 31st, 1943.

HONOURABLE GEORGE H. DOUCETT, M.P.P.,
Minister of Public Works, Ontario.

SIR:

I have the honour to submit detailed statements of Ordinary Expenditure of Civil Government and Maintenance and Repairs of Government Buildings and Public Works; also Capital Expenditure on Provincial Public Buildings and Public Works, during the fiscal year which ended on the 31st of March, 1943.

I have the honour to be, Sir,

Your obedient servant,

S. WOOD,
Secretary and Accountant.

SUMMARY OF EXPENDITURE
FOR FISCAL YEAR APRIL 1st, 1942 to MARCH 31st, 1943

Service	Ordinary	Capital	TOTAL
Main Office—Administration expenses, etc.	\$122,710.16		\$ 122,710.16
Maintenance and repairs—Government Buildings	611,102.31		611,102.31
Public Works—Maintenance	10,694.06		10,694.06
Public Buildings		\$177,051.07	177,051.07
Public Works		136,308.85	136,308.85
Statutory—Drainage Aid		3,389.11	3,389.11
Special Warrant	17,111.24		17,111.24
TOTAL NET EXPENDITURE	\$761,617.77	\$316,749.03	\$1,078,366.80

STATEMENT OF REVENUE

Commissions on telegraphs and telephones	\$ 2,656.10	\$ 2,656.10
Sale of material	1,994.41	1,994.41
Sale of produce and stock	36,712.32	36,712.32
Rentals	29,182.82	29,182.82
Perquisites	2,232.00	2,232.00
Building equipment	192.70	192.70
Interest—Sale of property	41.25	41.25
Miscellaneous	65.63	65.63
Payments by Dominion Government re leasing of Provincial Buildings for war purposes— Normal School, Toronto	\$13,000.00	
Boys' Training School, Bowmanville	15,000.00	
Ontario School for the Deaf, Belleville	35,000.00	
	63,000.00	63,000.00
Payment by Dominion Government of fire insurance premiums paid re Boys' Training School, Bowman- ville	15,603.22	15,603.22
Sale of property	\$ 413.50	413.50
	\$151,680.45	\$ 413.50
		\$ 152,093.95

S. WOOD,

Secretary and Accountant.

TORONTO, March 31st, 1943.

STATEMENT OF EXPENDITURE, MAIN OFFICE, MAINTENANCE
REPAIRS and CONSTRUCTION of PUBLIC BUILDINGS
FOR FISCAL YEAR ENDING MARCH 31st, 1943

ORDINARY

MAIN OFFICE:

Service	Amount	Amount
Salaries—Permanent	\$ 59,071.91	
Temporary	1,200.00	
Travelling expenses	862.51	
Maintenance	3,588.16	
Local Improvement Taxes	348.91	
Compensation, medical, hospital and other accounts for workmen injured in Government work as awarded by The Workmen's Com- pensation Board, including proportion of administration expenses	3,567.22	
Cost of living bonus—entire Department	53,565.76	
Unemployment Insurance stamps	505.69	
		\$122,710.16

GENERAL SUPERINTENDENCE:

Salaries—Permanent.....	\$ 9,850.00	
Temporary.....	1,350.00	
Services, travelling and other expenses.....	4,383.77	
		\$ 15,583.77

LIEUTENANT-GOVERNOR'S APARTMENT:

Salaries.....	\$ 3,236.64	
Maintenance.....	579.16	
		\$ 3,815.80

LEGISLATIVE AND DEPARTMENTAL BUILDINGS:

Administrative Services—		
Salaries—Permanent.....	\$ 17,175.00	
Temporary.....	5,155.42	
Telephone service.....	40,786.91	
Typewriter inspection and repairs.....	3,191.75	
Maintenance Staff—		
Salaries—Permanent.....	66,091.61	
Temporary.....	119,261.68	
Casual.....	22,314.72	
Maintenance—		
Fuel, light, gas, water and power.....	70,742.04	
Cleaning supplies, upkeep of grounds.....	13,011.78	
Furniture, furnishings and equipment for buildings.....	1,787.33	
Mechanical Staff—		
Salaries—Permanent.....	7,396.24	
Repairs and alterations.....	50,797.47	
		\$417,711.95
<i>Deduct Rentals.....</i>	<i>3,000.00</i>	\$414,711.95

OSGOODE HALL:

Salaries—Permanent.....	\$ 12,242.25	
Temporary.....	9,556.55	
Casual.....	336.49	
Maintenance—		
Fuel, light, water and power.....	4,938.73	
Furniture, furnishings and equipment.....	309.94	
Telephone service.....	2,800.08	
Cleaning of buildings and incidentals.....	752.92	
General repairs and alterations.....	5,514.61	
		\$ 36,451.57

EDUCATIONAL BUILDINGS:

Repairs and incidentals—		
Toronto Normal and Model Schools.....	\$ 24.93	
Ottawa Normal and Model Schools.....	19.30	
London Normal School.....	304.66	
Hamilton Normal School.....	25.42	
Stratford Normal School.....	113.41	
North Bay Normal School.....	39.82	
School for the Deaf, Belleville.....	206.10	
School for the Blind, Brantford.....	340.73	
Ontario Training School for Technical Teachers, Hamilton.....	192.51	
General—To provide for repairs, installation of boilers and heating plants in buildings and fire protection.....	563.26	
		\$ 1,830.14

AGRICULTURAL BUILDINGS:

Repairs and incidentals—

Ontario Agricultural College, Guelph.....	\$ 2,314.01	
Ontario Veterinary College, Guelph.....	61.96	
Horticultural Experiment Station, Vineland.....	827.11	
Agricultural School, Kemptville.....	500.00	
New Liskeard Demonstration Farm.....	2,105.97	
General—To provide for repairs, installation of boilers and heating plants in Agricultural Buildings and fire protection.....	355.16	
	<u> </u>	\$ 6,164.21

TRAINING SCHOOLS:

Repairs and incidentals—

Ontario Training School for Boys, Bowmanville.....	\$ 7.59	
Ontario Training School for Girls, Galt.....	269.41	
	<u> </u>	\$ 277.00

DISTRICT BUILDINGS:

Repairs and alterations, furniture and furnishings and improvements to grounds for all District buildings—

Algoma.....	\$ 850.88	
Cochrane.....	255.92	
Kenora.....	677.63	
Manitoulin.....	12.23	
Muskoka.....	154.80	
Nipissing.....	3,094.99	
Parry Sound.....	152.38	
Rainy River.....	247.13	
Sudbury.....	1,248.04	
Temiskaming.....	1,244.24	
Thunder Bay.....	937.71	
General—To provide for repairs, installation of boilers and heating plants in Districts and fire protection.....	2,522.98	
Salary of Caretaker, Temiskaming.....	825.00	
Government Building, Matheson—Maintenance.....	529.56	
	<u> </u>	\$ 12,753.49

ONTARIO HOSPITALS:

Repairs and incidentals—

Brockville.....	\$ 1,173.10	
Hamilton.....	1,558.63	
Kingston.....	3,310.84	
London.....	3,857.23	
New Toronto.....	429.50	
Orillia.....	4,813.12	
Penetanguishene.....	894.29	
Toronto.....	71.68	
Psychiatric, Toronto.....	398.67	
Whitby.....	12,201.93	
Woodstock.....	431.21	
Fort William.....	809.80	
Concord.....	12.93	
Contingencies.....	7.65	
	<u> </u>	\$ 29,970.58

ST. THOMAS:

To provide for expenses in connection with the leasing of Hospital to the Dominion Government for the purposes of National Defence (recurring charges recoverable from the Dominion Government, in accordance with Agreement).....

\$ 145.00

Farm operating expenses—

Salaries.....	\$ 5,040.00	
Expenses.....	18,465.84	
	<u> </u>	\$ 23,505.84

\$ 23,650.84

PUBLIC WORKS:

Maintenance—

Salaries (Lockmasters, Supervising Foremen, etc.)	\$ 4,960.18	
Repairs to locks, dams, etc.	4,672.32	
Equipment	100.20	
Maintenance of Hawkesbury-Grenville Bridge	961.36	
		<u>\$ 10,694.06</u>

ONTARIO GOVERNMENT OFFICE BUILDING, KINGSTON:

Maintenance—

Salary of Caretaker	\$ 1,299.96	
Cleaning supplies, fuel, electricity, water, repairs and incidentals	2,527.17	
		<u>\$ 3,827.13</u>

MISCELLANEOUS:

To provide for the costs of moving patients, inmates and staffs of Provincial Institutions leased to the Dominion Government for war purposes, including repairs and alterations to buildings and all expenses in connection with providing quarters during the terms of the Agreement (lump sum payments received from Dominion as per agreements, deposited as revenue)		\$ 62,065.83
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SPECIAL WARRANT:

Purchase and installation of Laboratory equipment, including the necessary alterations to convert the Beverley Jones Cottage on the site previously used by the Industrial School, Mimico, into a Laboratory for the Health Department		<u>\$ 17,111.24</u>
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TOTAL ORDINARY EXPENDITURE..... \$761,617.77

CAPITAL

OSGOODE HALL:

To provide for a refund to the Law Society of Upper Canada to adjust the Capital Cost of new boilers installed at Osgoode Hall in 1938-1939, in accordance with Agreement		\$ 761.83
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ONTARIO HOSPITALS:

Additions, alterations, equipment and fireproofing		19,379.22
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DISTRICT BUILDINGS:

Purchase of property and alterations to buildings, to provide accommodation for testing laboratory for the Department of Mines, Ontario, including purchase and installation of additional equipment and expenses in connection therewith	\$ 84,908.45	
To provide for construction of works and buildings, alterations and fireproofing and expenses in connection therewith	19,735.01	
		<u>104,643.46</u>

FISH HATCHERIES:

Construction and alterations to Fish Hatcheries		46.55
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AGRICULTURAL BUILDINGS:

Construction of a Bangs disease Testing Laboratory Building, Ontario Veterinary College, Guelph	15,735.05	
Alterations to farm house, Demonstration Farm, New Liskeard	2,996.13	
Construction of works, Ontario Agricultural College, Guelph, and expenses in connection therewith	33,488.83	
		<u>52,220.01</u>

PUBLIC WORKS:

Municipal Drainage	5,367.39	
Storage Dams and Docks	6,615.44	
Grants—		
Grant by the Province of Ontario towards the cost of the Grand River Conservation Scheme, on the basis of 37 ¹ / ₂ % of actual cost	124,326.02	<u>136,308.85</u>

STATUTORY:

Drainage Aid		<u>3,389.11</u>
TOTAL CAPITAL EXPENDITURE		<u><u>\$316,749.03</u></u>

SUMMARY

ORDINARY EXPENDITURE:

Main Office and Maintenance and Repairs of Government Buildings	\$ 761,617.77
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CAPITAL EXPENDITURE:

Public Buildings and Public Works	<u>316,749.03</u>
	<u><u>\$1,078,366.80</u></u>

S. WOOD,

Secretary and Accountant.

Department of Public Works, Ontario.
TORONTO, March 31st, 1943.





Thirty-Sixth Annual Report

OF THE

Game and Fisheries Department

1942 - 1943

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 9, 1944



ONTARIO

TORONTO

Printed and Published by T. F. Bowman, Printer to the King's Most Excellent Majesty

1 9 4 4

TO THE HONOURABLE ALBERT MATTHEWS,

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR.

The undersigned has the honour to present the Thirty-sixth Annual Report of the Department of Game and Fisheries for the Province of Ontario, for the year ending 31st March, 1944.

Respectfully submitted,

G. H. DUNBAR,

*Minister in Charge,
Department of Game and Fisheries*

THIRTY-SIXTH ANNUAL REPORT

OF THE

Department of Game and Fisheries of Ontario

TO THE HONOURABLE G. H. DUNBAR,

Minister in Charge,

Department of Game and Fisheries.

SIR—

I have the honour to submit to you herewith the Thirty-sixth Annual Report of the Department of Game and Fisheries, outlining a summary of the activities of the various Departmental services, and including condensed statistics for the fiscal year ended March 31st, 1943, as well as certain comparative tables.

INTRODUCTORY

The natural resources of a nation form the foundation of a stable economic superstructure and its resultant wealth.

Wild-life is an integral part of the natural resources of the Province of Ontario, and an evaluation of its worth will show that it is an important part of the total economy of the entire Dominion. Briefly, it provides a measure of food and clothing, (fish, flesh and fur), through the usual channels of industry and through the sporting activities of countless thousands of our residents to whom its pursuit affords pleasure and healthful exercise; it creates employment for thousands of our citizens in the important fur industry and its related activities, in the commercial fishing industry, in the manufacture and supply of necessary equipment, as well as for an army of guides, whose business it is to know where and how it may be obtained; it is the greatest asset of our tourist trade, in normal times one of the principal industries of the Province, and which plays an important part in fostering those friendly relations which have prevailed and which now prevail between us and our neighbours to the south.

While the economic value of the wild-life of this Province can thus be computed in monetary terms, it has a moral and recreational value which is of even greater importance particularly to our own residents, for it is the incentive which attracts countless thousands of people into the great outdoors, where the environment of field and stream is conducive to health, happiness and good citizenship.

Wild-life is a public trust in which every citizen of the Province has an equity, and the administrative policies of the Department have been formulated and developed on that premise. It is essential that this division of our natural resources shall not be impaired and that its perpetuation shall be assured. Having this in mind the work of the Department has been directed towards the protection and rehabilitation of these resources and the progressive development of conservation policies intended to promote wise use without reduction of existing stock. Details of how these plans have been advanced during the period under review, as well as information on the present status of such resources, will be found elsewhere in this report.

The broad policy of conservation which has characterized administrative control for more than three decades has assumed a new importance during the present emergency. The public has become deeply conscious of the value of conservation as an aid to economic security

through the necessity of organizing supply and demand as returned by our war effort. This in turn has emphasized the contribution which wildlife makes to the food supply of the nation, and the necessity for public co-operation in its protection and sane use. The success of Departmental plans for maintaining an adequate reserve of fish and game to meet ever increasing demands depends in large measure upon public support, and it is pleasing to note that this phase of the conservation program continues to receive encouragement and stimulation through the efforts of organized sportsmen.

Despite the national emergency and the curtailment of many activities occasioned thereby, provision has been made whereby it has been possible to carry on the essential work of the Department for the achievement of the foregoing objectives.

FINANCIAL.

The following table shows the total revenue collected by this Department during this particular fiscal year. It outlines the various sources from which this revenue is derived and in detail gives the respective amount collected from each of these sources—

REVENUE FOR THE FISCAL YEAR ENDING MARCH 31st 1944

ORDINARY—

MAIN OFFICE

GAME—

Licenses—

Trapping	\$ 24,602.45
Non-resident hunting	93,245.00
Deer	118,083.55
Moos	4,372.50
Gun	102,241.96
Dog	6,450.55
Fur Dealers	26,288.00
Fur Farmers	6,250.00
Tanners	130.00
Gold Storage	200.00

 296,576.01

Revolving

122,032.15

 \$518,908.16

FISHERIES—

Licenses—

Fishing (Commercial)	74,555.00
Angling	306,263.85

 380,818.85

Revolving

10,152.32

 \$390,771.17

GENERAL—

Licenses—

Trapping Camps	6,565.00
Gun Lic.	6,840.00

 13,405.00

Fines 17,718.20

Fines—Department of Water and Game Act 546.00

Sales—Licenses and Ammunition 14,770.25

Rent	5,149.00	
Commission—Retained by Province on Sale of Licenses	1,758.55	
Miscellaneous	1,315.56	
		\$2,671.56
Net Ordinary Revenue		\$962,350.89

The total collections represent a decline of more than \$220,000.00 as compared with the revenue produced in the previous fiscal year. The principal reason for this decrease is the reduced amount of fees received from the sale of non-resident licenses, both angling and hunting. In 1941-42 the revenue from the sale of these licenses reached the impressive total of \$600,884.95. The amount received this year from this source was \$399,508.85, a decrease of more than \$201,000.00. This decrease had been anticipated and was unquestionably due to a condition to which reference was made in our previous Annual Report, viz:—the United States now being involved in war would necessarily result in restrictions on travel and transportation facilities, which with the added necessity of stern application to the production of vital war material, would undoubtedly result in a very noticeable decrease in the number of American citizens visiting this country for recreation purposes. Other important reductions in the collection of revenue when compared with that of the previous fiscal year will be observed in the amounts received from the sale of commercial fishing licenses, which decreased \$13,500.00, from penalties imposed on those convicted of violations of provisions of the Game and Fisheries Act, and from the sale of articles confiscated following such convictions, which decreased \$16,000.00, and from fur royalties, which decreased \$8,500.00. It may, however, be of interest to make reference to the fact that the amount of \$231,151.56 received from the sale of various types of hunting licenses to residents of Ontario was \$29,000.09 in excess of the amount derived from the same source in the preceding year.

The following tables include details with reference to the sale of angling and hunting licenses:

ANGLING LICENSES ISSUED

Non-resident:—	
Individual (Seasonal)	27,111
Individual (Three-day)	51,757
Family	13,888
Manitoba Residents	697
Boys' Camp	29

HUNTING LICENSES ISSUED

Resident:—	
Deer	51,569
Deer (Camp)	73
Deer (Farmers)	7,288
Moose	780
Gun	118,268
Non-resident:—	
Small Game	1,473
Deer	1,518
General	795
Bear (Spring Season)	232

Details of expenditure both ordinary and capital, are set forth in the following statement —

EXPENDITURE FOR THE FISCAL YEAR ENDED MARCH 31st 1943.

ORDINARY —

Main Office	\$ 52,385.16
General	39,950.68
Enforcement	209,647.93
Game Animals and Birds	17,949.05
Mactaquaid	3,673.20
Biological and Fish Culture Branch	205,599.97
Grants	5,400.00
Wolf Bounty	33,606.62
Special Warrant—Bear Bounty	3,640.00
Total Ordinary	\$571,852.61
Capital	2,879.88
Total Expenditure	574,732.49

The principal items of expenditure were made for the payment of salaries and expenses of members of the Enforcement Service and for the maintenance of services provided by the Biological and Fish Culture Branch in connection with the raising, distribution and the planting of fish in suitable waters throughout the Province. More details of the work performed by these two important branches of the Department will be found further on in this report.

There is an additional item of expenditure included in this statement, i.e., for the payment of bounty on bears killed in certain sections of the Province, as provided by the Order-in-Council dated August 19th, 1942, more details of which regulation and expenditure are also incorporated later on in this report.

The sum of \$5,400.00 which was provided for the payment of grants was allotted as follows — \$2,500.00 to the Ontario Fur Breeders Association to augment the funds of this organization and to permit them to continue their services on behalf of fur farmers who are established and operating in Ontario; \$500.00 to the Ontario Federation of Anglers and Hunters for their educational campaign, one of the principal objectives of which is to emphasize the importance of proper observance of provisions of the Game and Fisheries Act; \$500.00 to Professor W. J. K. Hickness for his services in connection with fish culture research and which services are supplementary to those provided by Departmental Biologists; and the remaining \$1,900.00 to Mr. Jack Miner, Mr. Thomas N. Jones and Miss Edith L. Marsh, who report separately on their studies of migratory and native species on their properties located respectively at the towns of Essex, Eggleton and Grey.

From the year's operations it may be noted that there was a surplus of \$387,618.40 which amply insures a satisfactory condition.

The following table shows Departmental revenue and expenditure for the various fiscal years from 1936-37 to the year ended March 31st, 1936 —

	Revenue	Expenditure (Ordinary & Capital)	Surplus
1935-36	\$ 683,938.72	\$451,041.91	\$232,896.81
1936-37	782,217.63	474,128.95	318,088.68
1937-38	866,558.19	563,938.33	302,619.86
1938-39	914,475.24	575,457.79	339,037.45
1939-40	1,015,350.82	568,198.55	447,152.27
1940-41	984,800.69	512,834.70	471,965.99
1941-42	1,183,269.29	576,762.23	606,507.03
1942-43	962,350.89	574,732.49	387,618.40

GAME

Herewith is a summary of conditions as they apply to the various species of game animals and birds found in Ontario, which information has been compiled from reports secured from officers of the enforcement service throughout the Province —

DEER:—Generally speaking in those portions of the Province in which the regular open season for the hunting of deer has been in effect conditions with reference to the prevalence of these animals have continued to be quite satisfactory. The period during which they may be lawfully taken as at present provided is not excessively lengthy, and those sportsmen who avail themselves of this opportunity for recreation have displayed an earnest desire to co-operate with the Department in complying with various regulations which govern and which have been provided by the Legislature and which are established on the premise that they are necessary for the future welfare of the existing deer herds. There is good reason to believe that the fine quality of hunting which is at present available in the various deer sections of this Province will prevail for the enjoyment of generations to come, provided there is no relaxation in the present regulations which apply and that the existing co-operation of hunters continues, and also that there arises no contingency detrimental to the existence of this species which is at present unforeseen. In many areas in the extreme southwestern portion of the Province in which this species has been provided the protection of an entire closed period for the past several years there has been a noticeable increase in the number of these animals and which improvement has resulted on some occasions in complaint to the Department regarding damage to field crops. The popularity of this branch of hunting is revealed in the fact that the number of Ontario residents who purchased licenses to hunt deer during the open season of 1942, exclusive of those who purchased farmer's licenses, showed an increase of twenty-five per cent over the number who purchased such licenses during the previous year, or an increase of 6,305 in actual numbers.

The general open season for deer in Division (d), i.e., Southern Ontario, exclusive of the southwestern counties and certain eastern counties, was provided by order-in-council to extend from November 2nd to November 17th. The same period of open season was also provided for that portion of the County of Carleton lying west of the Rideau River, (excepting the Township of Marlborough) and for the Township of Roxborough in the County of Stormont. In the Counties of Simcoe, Dufferin, Grey and Bruce, and the northern portion of the County of Huron the hunting of deer was permitted during the period from November 16th to 21st, with the provision that no dogs were to be used during this open season.

The Counties of Northumberland, Durham and Prince Edward and that portion of the County of Ontario lying south of the north boundaries of Brock and Scott Townships as well as the Township of Cambridge in the County of Russell, were included among the areas in which the hunting of deer was prohibited at all times.

MOOSE:—Conditions applicable to moose showed no important changes during the year. Some slight increase was reported in scattered areas in the northern portion of the Province which are favourable to their existence, but as a general rule they are not found in sufficient numbers to justify any extensive hunting. The protection at present provided would appear to be essential for the continued existence of this species. The usual period of open season provided by the Game and Fisheries Act was in effect in Northern Ontario, while a restricted period of open season, extending from October 15th to 30th, 1942, was established by Regulation effective in those portions of the Districts of Nipissing, Sudbury and Temiskaming defined in clause (i) of subsection (b) of Section 7, and in the District of Ramy River and those portions of the Districts of Kenora and Thunder Bay defined in clause (ii) of subsection (b) of Section 7 of the Game and Fisheries Act.

CARIBOU:—This species exists only in very limited numbers and in but few isolated areas. The hunting of caribou is prohibited at all times, and this complete protection would appear to be quite necessary for the maintenance of this species even in its present limited proportions.

ELK:—Little improvement has been reported from the various sections in which these animals are to be found. The original stock was brought into the Province several years ago from Western Canada, and limited numbers were liberated on subsequent occasions in suitable portions of the Counties of Bruce and Peterborough, and in the Districts of Nipissing, Sudbury, Algoma and Thunder Bay. Some specimens are also located on Beausoleil Island in Georgian Bay off the county of Simcoe. The original importations were placed on the Petawawa Crown Game Preserve, in the County of Pembroke, where numerous specimens still exist.

BUFFALO:—These animals are to be found only on lands in the Burwash Crown Game Preserve in the District of Sudbury, where they were placed after being brought from Alberta in 1939. Little increase has been reported.

BEAR:—Bear continue to be quite plentiful throughout the northern portion of the Province and increased numbers were reported from many areas. The hunting of this species provides some measure of sport and recreation and as has been stated previously in this report, the Department disposed of two hundred and thirty-two non-resident licenses for the taking of bear during the 1942 spring season, i.e., from April 1st to June 15th.

During the year a regulation was provided to authorize the payment of a bounty of \$10.00 on each bear killed in defence or preservation of live-stock or property. This regulation applied only to bears over the age of twelve months which had been killed in any township in which not less than twenty-five per cent of the total area is devoted to agriculture and which are located in Northern Ontario, the Districts of Parry Sound, Muskoka and Haliburton and in the Counties of Bruce, Frontenac, Hastings, Lennox and Addington, Peterborough, Renfrew and Victoria, and was payable only in respect to bear killed by a resident of the Township in which such bear was actually killed.

RABBITS:—Reports received in the Department would indicate that the various species of rabbit which inhabit the different sections of the Province were quite plentiful, and increasing generally; there would appear to have been some increase in their numbers in many districts. Cottontail rabbits prevail throughout the western and central portions of southern Ontario, the European hare, or jack rabbit, throughout the southwestern counties generally, while snowshoe rabbits, or varying hare, are to be found in the northern and eastern portions of Southern Ontario and throughout that portion of the Province lying north and west of the Mattawa and French Rivers and Lake Nipissing. In some portions of the south-central and

eastern counties some decrease was reported due to the prevalence of fox. The hunting of rabbits continued to provide excellent sport during the late fall and early winter months for a multitude of interested sportsmen.

PARTRIDGE:—During the period under review there was some decline throughout the Province in the numbers of partridge, though the various species of this fine game bird continued to be sufficiently plentiful to warrant the provision of a short open season, with a restricted take. The general open season, which was effective, covered two periods: viz: October 3rd to 17th and November 2nd to 14th, with a limit of five birds per day and not more than twenty-five in all over the two periods. In the Townships established as Regulated Game Preserve Areas the dates on which partridge could be taken coincided with those provided for the taking of pheasants therein, with a limit of five birds per day. The shooting of partridge was also permitted in the County of Lambton on October 31st, and in the counties of Essex and Kent, on October 29th, 30th and 31st, with a bag limit in each case of five birds per day.

HUNGARIAN PARTRIDGE:—There are but few sections of Ontario where these birds are reported to inhabit, and those areas are restricted in extent, being chiefly in the extreme southwestern counties and in two or three of the eastern counties. Such as are to be found here have resulted from re-stocking undertaken by the Department in previous years. Shooting of this species was restricted to the Counties of Essex and Kent, on October 29th, 30th and 31st, with a bag limit of two birds per day.

PHEASANTS:—In 1942 the Department was responsible for the distribution of 22,399 pheasants, comprised of 20,986 poults, 1171 adult hens and 242 adult cock birds. The actual purchase price was \$17,400.00. These birds were liberated under the supervision of Departmental field officers, principally in the various Townships established as Regulated Game Preserve Areas, and which distribution totalled 20,070 birds. Of the remainder 2,209 were liberated in suitable areas in a few additional Southern Ontario counties, while various branches of the Ontario Bird Dog Association were allocated 129 birds for use in connection with their spring and fall bird dog trials. Details of this distribution are set forth here-with, and in all cases except as indicated the birds so liberated were poults:—

Regulated Game Preserve Areas:—County of Brant, (three townships—Burford, South Dumfries and Onondaga), 710 birds; County of Elgin, (five townships—Aldborough, Bayham, Dorchester South, Dunwich and Malahide), 1,000 birds; County of Haldimand, (ten townships—Canboro, Dunn, Moulton, Cayuga North, Cayuga South, Oneida, Rainham, Seneca, Sherbrooke and Walpole), 1,830 birds of which 10 were adults; County of Halton, (four townships—Esquesing, Nassagaweya, Nelson and Trafalgar), 1,554 birds of which 204 were adults; County of Lambton, (one township—Plympton), 195 birds; County of Lincoln, (eight townships—Caistor, Clinton, Gainsboro, Grimsby North, Grimsby South, Grantham, Louth and Niagara), 1,665 birds; County of Middlesex, (two townships—Westminster (part) and Metcalfe), 500 birds; County of Norfolk, (four townships—Middleton, Townsend, Windham and Walsingham), 1,020 birds; County of Ontario, (three townships—Pickering, Whitby East and Whitby West), 1,315 birds of which 205 were adults; County of Oxford, (two townships—Dereham and Oxford East), 546 birds; County of Peel, (five townships—Albion, Caledon, Chinguacousy, Toronto (part) and Toronto (Gore)), 1,714 birds, of which 229 were adults; County of Prince Edward, (one township—Marysburgh South), 120 birds; County of Welland, (eight townships—Bertie, Crowland, Humberstone, Pelham, Stamford, Thorold, Wainfleet and Willoughby), 1,935 birds; County of Wellington, (one township—Punshick), 300 birds; County of Wentworth, (eight townships—Ancaster, Barton, Beverley, Binbrook, Glanford, Flamboro East, Flamboro West and Saltfleet), 2,100 birds of which 300 were adults; and the County of York, (seven townships—Gwillimbury East, Gwillimbury North, King, Markham, Scarborough Vaughan and Whitchurch) 3,361 birds of which 441 were adults.

General:—County of Essex, 1000 birds; County of Kent, 700 birds; County of Lambton (excluding Plympton Township) 405 birds; County of Leeds, 30 birds; County of Peterborough, 45 birds; and the County of Wellington, 20 birds.

Miscellaneous:—Ontario Bird Dog Association—129 birds, 24 of which were adults, for Niagara, St. Catharines, Toronto and London trials.

The favourable conditions which resulted from a satisfactory natural hatch and the intensive re-stocking previously outlined encouraged the provision of special regulations for the shooting of pheasants in certain areas, as detailed herewith:

(a) On Pelee Island the dates provided were October 28th, 29th, and 30th, 1942, with a limit of four birds per day, one of which was to be a hen. Hunters participating, in addition to having the regular hunting license as provided by the Game and Fisheries Act, were also required to be in possession of the special hunting license which the municipality of Pelee Island was authorized to issue for such hunting.

(b) In the Township Regulated Game Preserve Areas, other than the Townships of East Oxford and Plympton, pheasant shooting was permitted on October 23rd and 24th, with an additional day, October 25th, being made available for such shooting provided this last mentioned date was approved by the Controlling Organization in each respective Township area. The date provided in the Township of East Oxford was October 24th, and in the Township of Plympton, October 31st. Special hunting licenses were also required of sportsmen participating in this shoot in these Township Regulated Game Preserve Areas. Bag limits were three cock birds per day.

(c) In the Counties of Essex and Kent such shooting was permitted on October 29th, 30th and 31st, and in the County of Lambton on October 31st. In these counties the bag limit was three cock birds per day.

QUAIL:—These birds are not at all plentiful, and in a great proportion of the Province are practically non-existent. Their prevalence is restricted to the more southerly counties, and the conditions pertaining thereto have been such that it has been impossible to permit hunting of this species in any areas except the counties of Essex and Kent. The Regulation which was provided in 1942 permitted such shooting only in the aforementioned counties for three days, October 29th, 30th and 31st, with a bag limit of four birds per day.

DUCKS:—Conditions applicable to ducks continued to be quite satisfactory. In most areas they are reported to be fairly plentiful with some improvement noticed in various sections. The several varieties which cross Ontario in their southerly fall migration provided excellent opportunities for recreation for the goodly number of hunters to whom this branch of the sport of hunting has an especial appeal. The regulations which are in effect for their protection are provided under the Migratory Birds Convention Act by the Federal Government with the co-operation of the various Provinces of the Dominion, and conditions were sufficiently satisfactory to warrant an extension of fifteen days in the period during which they could be legally taken in the year 1942.

GEESE:—The areas in which favourable wild goose shooting is available in this Province are extremely few and scattered. The best sections possibly are those along the western shore of James Bay and in the extreme southwestern counties. Hunting of this species is regulated by provisions of the Migratory Birds Convention Act, and as in the case of wild ducks the period of open season was extended in 1942 for fifteen days, except in the Counties of Essex,

Kent and Elgin, where the extension was limited to two days, thereby permitting such shooting over New Year's Day (1943)

WOODCOCK:—These birds as a general rule are quite scarce throughout. There are but few sections in which they can be hunted with any degree of success, which areas may be stated as located in some of the counties along the shore of Lake Erie and one or two adjoining counties to the north thereof as well as in a few of the eastern counties. The period of open season established by the Migratory Birds Convention Act which governs viz:—October 1st to 31st, applied throughout the Province.

SNIPE:—It may be stated that this species as a general rule is not too plentiful, though there are some scattered localities in which successful hunting prevails, principally in the more southerly counties of the Province. The regulations for their protection and shooting thereof are provided by the Migratory Birds Convention Act, and in 1942 the bag limits were reduced from twenty-five per day to twenty per day and not more than two hundred for the season, which extended over a period of two months, from September 15th to November 15th in the northern division and from October 1st to November 30th in the southern division.

PLOVER:—Reports would indicate that plover are not at all plentiful in any section of the Province, and while some improvement was observed in a few sections, conditions generally were such that the protection of an entire closed season again prevailed throughout 1942 with respect to this species. As in the case of wild ducks, wild geese, woodcock and snipe the regulations which apply are provided under the Migratory Birds Convention Act.

FUR-BEARING ANIMALS

The following information with reference to the various species of fur-bearing animals which inhabit Ontario has been assembled from reports submitted by members of the Departmental Field Service Force:—

BEAVER:—In the southwestern and southeastern counties these animals are not at all plentiful due to the lack of favourable habitation. In the remaining sections, and more particularly to the north, there is every indication that beaver are fairly plentiful, with some improvement in their numbers being reported from numerous areas. This condition may be attributed in some measure to the protection they have received in past years when a complete closed season prevailed and in more recent years when only a limited period of open season has been provided in suitable areas during the first part of December. A regulation was adopted which provided an open season from December 1st to 21st, 1942, for the taking of beaver in that portion of Ontario lying north and west of the French and Mattawa Rivers and Lake Nipissing (excepting therefrom the District of Rainy River and portions of the Districts of Kenora and Thunder Bay lying south of the main trans-continental line of the C.N.R. and west of the line of the C.N.R. running south-easterly from Superior Junction to Fort William), in the Districts of Manitoulin, Parry Sound, Muskoka and that portion of the District of Nipissing lying south of the Mattawa River, and in the Counties of Victoria, Haliburton, Peterborough, Hastings, Lennox and Addington, Frontenac and Renfrew. All persons who trapped beaver during this open season were required to have proper trapping licenses and each trapper was authorized to take not more than ten beaver. In addition, and in view of complaints regarding damage to property by beaver, an open season extending from November 1st to 30th, 1942, was provided in the county of Grey. Only residents of this county were permitted to trap during this open season, and each trapper was permitted to take not more than ten beaver. In this case the pelts were disposed of by the Department and the proceeds were remitted to the trappers concerned. Departmental returns show that

24,194 pelts were taken during these periods of open season, and it has been estimated that their value to the trappers was practically \$779,000.00. The average value of these pelts was almost fifty per cent in excess of that received for such pelts during the season of 1941.

FISHER:—These animals are practically non-existent in Southern Ontario, and they are extremely scarce in the northern portion of the Province. But few specimens are taken during the regular trapping season and there has been a steady annual decline in the catch.

FOX:—This species continued to be very plentiful throughout almost the entire area of the Province. This prevalence was responsible for a condition which was detrimental to the welfare of domestic poultry stocks as well as that of native game birds, with the result that enforcement officers were authorized by the Department to permit the hunting and trapping of foxes in southern Ontario for an additional fifteen days, or until March 15th, 1943, as a means of further reducing the numbers of these predators. Organized fox drives were carried on throughout the open season in many of the southern counties, while some Municipal Councils continued to pay bounty on foxes which were killed within the limits of such municipalities. There was a slight reduction in the number of red fox pelts which were taken during the year but increases were reported with respect to the number of cross fox silver fox and white fox pelts which were taken in the prevailing open season, though the three last mentioned varieties of this species are not at all plentiful anywhere in this Province.

LYNX:—This is another one of the species which are very scarce. As in the case of Fisher they are practically non-existent in Southern Ontario, and trappers are successful in taking but few specimens in the north. There is little variation in the numbers which are trapped from year to year.

MARTEN:—Continues to be extremely scarce. This is another species which has practically ceased to exist in the south portion of the Province. There has been a steady decline in the annual catch, no indications of any general improvement have been reported, nor does it appear that such improvement can be anticipated.

MINK:—Favourable conditions continued to exist quite generally throughout the entire Province, and trappers again were rewarded with a measure of satisfactory results from their operations for the taking of mink. This is one of the species contributing in an important way to the revenue derived by licensed trappers from the sale of pelts of fur-bearing animals taken by them, and the return from the sale of mink pelts taken during the 1942-43 season was exceeded only by such returns from the sale of muskrat and beaver. While it would appear from reports that the number of mink was about normal in the south, some increase in their number is reported from most sections of the north.

MUSKRAT:—While there was a decrease in the catch of muskrat taken during the period of the open season which prevailed in 1942-43 as compared with that of the previous season, it may be stated that insofar as this species is concerned fairly satisfactory conditions again prevailed. Due to varying conditions which exist in different sections of the Province, the limited period of open season which was provided by Regulation was established in these different sections to coincide with prevailing weather conditions which would be favourable to trapping operations. Muskrat pelts were again the principal source of revenue derived by licensed trappers.

It has been estimated that in 1942-43 more than \$1,446,000.00 was received by trappers from the sale of their muskrat pelts. This amount is slightly in excess of that derived from the same source in the previous year, notwithstanding the fact that the total number of pelts taken was 80,000 less. The sum referred to represents forty per cent of the total proceeds derived by trappers from the sale of all pelts taken in their trapping operations.

OTTER:—This species is not at all plentiful anywhere in Ontario, and there would appear to be little, if any, change. There was a decrease in the number which were taken by licensed trappers during the open season which prevailed.

RACCOON:—These animals are to be found only in Southern Ontario. They are not at all plentiful, and there are but few sections in which even slight improvement has been in evidence. The number which is reported to have been taken during the open season which prevailed in the period under review would represent the average catch of more recent seasons.

SKUNK:—While these animals continue to be quite plentiful throughout the entire Province, there was a considerable decrease in the number taken and disposed of by trappers. The number reported taken is only slightly more than fifty per cent of the catch reported in the previous year. It is altogether probable that trappers generally are not greatly interested in this particular species.

WEASEL: This species is reported to be fairly plentiful throughout Ontario. The number taken during the season shows a considerable decrease when compared with the previous season's total, and it is possible that the demand for weasel was not sufficient to encourage intensive trapping operations.

The following comparative table shows the numbers of pelts of the several varieties of fur-bearing animals taken by licensed trappers, and which were either exported or dressed, in each fiscal year since 1939-40:—

	1939-40	1940-41	1941-42	1942-43
Bear	295	274	384	288
Beaver	33,530	21,605	25,197	24,194
Fisher	1,382	858	884	691
Fox (Cross)	981	722	1,780	2,649
Fox (Red)	19,925	15,059	32,215	31,297
Fox (Silver or Black)	101	67	206	265
Fox (White)	36	91	114	185
Lynx	514	383	537	552
Marten	1,790	1,439	1,652	1,417
Mink	36,518	38,976	63,996	66,331
Muskra'	689,706	739,224	722,387	642,810
Otter	4,101	3,931	3,880	3,557
Raccoon	14,493	11,973	13,499	13,420
Skunk	74,176	72,005	94,656	48,337
Weasel	95,832	53,719	80,776	62,553
Wolverine	2	2	3	6

From information supplied to the Department by licensed fur-dealers it has been estimated that the value to the trappers of the pelts taken during 1942-43 was \$3,545,937.52. The principal species contributing to this total in the order of their importance were muskrat, beaver, mink and the several varieties of fox, the returns from these pelts being ninety per cent of the entire total value.

Pelts taken from animals raised on licensed fur farms, viz:— silver or black fox, cross fox, blue fox and mink, and disposed of during the year by the operators of such fur farms, were estimated to have realized the sum of \$1,489,501.45—an increase of more than \$450,000.00 as compared with the results of operations in the preceding year and thus making the value of the total fur production of the province for the year 1942-43 the sum of \$5,035,438.97, as compared to a total of \$4,207,144.53 for the year 1941-42.

FUR-FARMING

A declining market for raw furs during the pelting season in the fall of 1941, an increase in the cost of feed and a scarcity of necessary help caused some further recession in the fur farming industry in the year under review. During this period there were some 1,475 fur farmers' licenses issued, a net decrease of nine per cent. In spite of the unfavourable prospects mentioned 154 of these licenses were for newly established fur farms.

As is indicated in the following table, mink and foxes are and have continued to be the principal species propagated. Experiments in connection with the raising of fisher, marten, muskrat and beaver were negligible and devoid of definite results. Mink were raised on 584 farms, and while silver foxes are still the principal other species, there is considerable interest being displayed in the new type foxes, i.e. white marked foxes which were raised on 422 fur farms, and platinum foxes which were raised on 32 fur farms.

BREEDING STOCK ON LICENSED FUR FARMS
as at January 1st.

	1940	1941	1942	1943
Beaver	4	13	18	21
Fisher	27	26	16	15
Cross Fox	168	134	112	68
Red Fox	96	65	73	96
Silver Black Fox	18,227	15,034	15,630	12,901
Blue Fox	209	397	544	595
*Platinum Fox				125
*White Marked Fox				1,379
Lynx	2	2	2	2
Marten	19	16	19	15
Mink	31,939	34,277	38,650	29,345
Muskrat	235	179	119	52
Otter	2	2	0	0
Raccoon	243	139	124	121
Skunk	19	7	5	2

*New type foxes previously included with silver black foxes.

Transactions undertaken by fur farmers during the year 1942-43 as recorded with the Department, show disposition of pelts from stock raised on such licensed premises, as follows:

85,493 Mink, 79,244 of which were exported, and the remaining 6,249 dressed within the Province.

27,563 Silver Black Foxes, 18,254 of which were exported and the remaining 9,309 dressed within the Province.

1,332 Blue Foxes, 1,296 of which were exported, and the remaining 37 dressed within the Province.

166 Cross Foxes, 122 of which were exported, and the remaining 44 dressed within the Province.

CROWN GAME PRESERVES

During the period under review the only addition which was made to the system of Crown Game Preserves prevailing throughout the Province was the establishment of an area in the District of Patricia as a beaver sanctuary. This area is designated as the Albany River

Beaver and Fur Preserve. The boundaries may be generally described as follows:—on the north the Albany River, on the west the Chipie River, on the south the Kwataboahagan River, and on the east the westerly shore of James Bay. The regulation which governs was provided at the request of the Department of Mines and Resources for the Dominion of Canada to permit of the restocking of the area with beaver, and to control the annual take of beaver therein, if and when such trapping is authorized, and to provide a restricted and controlled trapping ground for the benefit of resident Indians. This is the third such sanctuary so established.

The system of Regulated Game Preserve Areas which has been in effect during recent years was extended to include the Township of East Oxford in the County of Oxford.

WOLF BOUNTIES.

The following is a comparative statement showing annual wolf bounty statistics and payments for a period of four years ending with the 1942-43 fiscal period:—

Period	Timber	Brush	Pups	Total	Bounty and Expenses
For the year ending March 31, 1940	1,107	614	22	1,743	\$25,058.12
For the year ending March 31, 1941	738	400	8	1,146	16,477.43
For the year ending March 31, 1942	1,199	577	37	1,813	40,593.77
For the year ending March 31 1943	935	497	32	1,464	33,606.62

Various factors have influenced the prevalence of wolves and the number taken, including the basic rate of bounty, enlistments in the armed forces and employment in war industries, and the abundance of game, but weather conditions would appear to be the most important. The winter of 1942-43 was exceptionally severe and during this period only 714 wolves were taken. Generally speaking fifty per cent of the wolves are snared and the special wire required for this purpose is not available at present.

SUMMARY OF WOLF BOUNTY CLAIMS

County	Timber	Brush	Pups	Total
Brant	0	1	1	2
Bruce	8	18	0	26
Frontenac	8	9	5	22
Haldimand	0	1	0	1
Halton	0	2	0	2
Hastings	9	1	0	10
Lambton	0	1	0	1
Lanark	1	0	0	1
Leeds	0	1	0	1
Lennox & Addington	10	13	0	23
Lincoln	0	1	0	1
Norfolk	0	9	0	9
Northumberland	0	1	0	1
Ontario	1	3	0	4
Perth	0	1	0	1
Peterboro	11	0	0	11
Prince Edward	0	1	0	1
Reufrew	26	5	0	31

Simcoe	3	8	5	16
Victoria	1	8	0	9
Welland	0	2	0	2
York	0	2	0	2
	—	—	—	—
Total in Counties	78	88	11	177
	—	—	—	—

District	Timber	Brush	Pups	Total
Algoma	68	72	6	146
Cochrane	19	1	0	20
Haliburton	20	0	0	20
Kenora	271	70	2	343
Manitoulin	20	45	8	73
Muskoka	26	4	0	30
Nipissing	65	13	0	78
Parry Sound	58	5	0	63
Patricia	67	7	0	74
Rainy River	82	59	0	141
Sudbury	76	92	0	168
Temiskaming	4	1	0	5
Thunder Bay	85	47	5	137
	—	—	—	—
Total in Districts	861	416	21	1,298
	—	—	—	—
Grand Total	939	504	32	1,475
	—	—	—	—

There were 1,120 claims submitted in respect to 1,475 wolves. These, together with four claims in respect to 4 wolves outstanding as at April 1st, 1942, were considered. Fourteen claims with respect to 15 wolves were rejected for the following reasons:—8 of the pelts were domestic dogs, 1 was a red fox, on 4 pelts insufficient evidence was produced, and 2 of the wolves from which pelts were submitted were not killed by the applicants making the claims.

Information assembled from the applications for bounty which were forwarded to the Department shows that 449 of these wolves were destroyed by farmers, 715 by Indians and trappers, 203 by hunters, rangers, guides and tourist outfitters, and the remainder by miscellaneous persons.

Previous to November 1st, 1942, these wolf pelts were returned to the respective persons who had taken the same, but the regulation which provided for such disposition was repealed on the date mentioned, since when such pelts have been delivered or made available to the Seamen's Fur Vests War Project for manufacture into garments for sailors, both in the Naval Service and Mercantile Marine. The number of wolf pelts of which such disposition was made during the period between November 1st, 1942, and March 31st, 1943, was 1,005.

Reporting in connection with this endeavor by the Seamen's Fur Vests War Project, Mr. Alexander D. Schatz, Chairman of the Ontario Division, stated in a letter to this Department:—

"We take pride in pointing out that this voluntary War Effort on the part of the Fur Industry of Ontario had the fullest support and co-operation of employers and workers, as well as the generous assistance of Institutions, Organizations and numerous individuals."

Of interest in this connection is the following letter addressed to the Seamen's Fur Vests War Project by the Commanding Officer of one of the vessels in the Canadian Naval Service:—

"Not so long ago 25 Fur-lined Jackets came aboard this ship. Their arrival was watched with interest by members of the crew, most of whom had been out on the North Atlantic before, and knew just how cold it can get out there, and what protection your jackets afford. In due course they were distributed, and once again the eager eyes were evident.

If you could come aboard some night when we are at sea and watch how your Jackets are passed about by members of the crew going on and coming off watch this letter of thanks would not be necessary. Each member of the crew stands 8 hours on watch duty per day, but your Jackets are on 24 hours duty.

On behalf of the ship's company, I wish to take this opportunity to thank your organization for this splendid and much appreciated gift "

GENERAL

TOURIST OUTFITTERS:—

Further rationing of gasoline and additional travel restrictions or other difficulties attributable to present war-time conditions again had an adverse effect on the tourist traffic to and within the Province. Many of the tourist outfitters' camps were affected by these conditions, particularly those catering to the transient tourist and those which are accessible only to road traffic. It may be stated that such unfavourable conditions were responsible for the reduction in the number of tourist outfitters' camp licenses which were issued to cover operations during the year under review, viz:—615, which number was 50 less than the number of such licenses issued for the previous year. Of these licenses 565 were issued in favour of resident operators and the remaining 50 in favour of non-resident operators.

These camps are located in districts set forth in the following tabulation:—

Algoma	87
Cochrane	7
Kenora	144
Manitoulin	50
Nipissing	86
Parry Sound	100
Patricia	2
Rainy River	42
Renfrew	14
Sudbury	54
Terniskaming	7
Thunder Bay	22
Total	615

BEAR BOUNTY:—

The Order-in-Council which governed the payment of bounty on bears was dated the 19th of August, 1942, and was applicable to bears killed during the period between August 1st and November 30th, 1942. This bounty was paid on a total of 364 bears which were destroyed

in accordance with the provisions of this Order-in-Council. Applications for the payment of bounty on an additional 22 bears were refused for various reasons, the principal reason being that the bears had been destroyed in Townships which were not in the proper classification regarding agricultural development, and this condition applied in respect to 14 bears. Rejection of claims was also made for the following reasons:—

- 2 killed before August 1st, 1942.
- 4 killed by persons not residents of the Township in which the bears were killed.
- 1 killed in a Crown Game Preserve.
- 1 killed by a person other than the applicant.

Grateful acknowledgement is made of the valuable co-operation of Agricultural Representatives and other officials of the Department of Agriculture who provided the necessary information to enable our Department to determine which Townships were within the classification stated in the Regulation, i.e., those in which not less than twenty-five per cent of the total area was devoted to agriculture.

The following statistical table indicates the total number of bears killed in each of the Districts and Counties, and in respect of which applications for the payment of bounty were submitted:—

County or District	Total
Algoma	10
Cochrane	20
Kenora	6
Manitoulin	7
Maskoka	12
Niessing	37
Parry Sound	32
Rainy River	10
Sudbury	43
Thunder Bay	79
Temiskaming	24
Haliburton	12
Bruce	7
Frontenac	8
Hastings	23
Lennox & Addington	6
Peterborough	3
Renfrew	44
Victoria	3
	386

GAME AND FISHERIES ACT:—

Amendments to the Game and Fisheries Act which were adopted by the Legislative Assembly provided:—

- (a) For the exportation by non-resident anglers of the lawful catch of one day's fishing or the lawful catch of two days' fishing in the case of commercial fish taken from Great Lakes.

- (b) That the provision of Section 65 (Trespass) would not apply in the case of persons travelling on water with fishing tackle so encased or dismantled as to prevent its use while in transit.

Regulations additional to those already referred to in other portions of this report were adopted, and provided:—

- (a) An open season for black and grey squirrels in Southern Ontario, on November 5th, 6th, and 7th, 1942, with a bag limit of five per day.
- (b) That it would be unlawful for any person to take minnows in excess of a total weight of forty pounds from the waters of Lake Simcoe and Lake Couchiching, during the period from October 1st, 1942, to March 31st, 1943.
- (c) That it would be unlawful to hunt deer or moose in the open season in the territory lying within one and one-half miles on either side of Highway No. 70, between Kenora and Fort Frances.
- (d) That certain Townships in the District of Algoma, as enumerated, be transferred from Division "C" to Division "B" for the purpose of the open season for deer and moose.

ENFORCEMENT

Enforcement of provisions of the Game and Fisheries Act and other legislation which has been provided for the protection of game and fish in Ontario, such as the Migratory Birds Convention Act and the Dominion Special Fishery Regulations, is assigned to the regular staff of Game and Fisheries Overseers, and the services performed by the members of this branch of Departmental services play an important part in maintaining and improving our efforts towards the conservation and preservation of the game and fish resources of this Province. These services are augmented by the co-operation provided throughout the year by members of the Ontario Provincial Police Force, and by the services of seasonal overseers who are engaged periodically, but more particularly for the purpose of providing additional patrol services through the critical fish spawning periods in the spring of the year. Considerable assistance is also received from the many hundreds of interested persons who voluntarily act as Deputy Game and Fishery Wardens, without remuneration, under the authority of their annual appointments. Quite a proportion of these Deputy Game Wardens are appointed on the recommendation of the Municipal Councils of the Townships which have been established as Regulated Game Preserve Areas and for the most part these appointees are active only in the Townships in which they reside.

The duties of the officers to whom is entrusted this work of enforcement are greatly assisted by reason of the active co-operation received by them from the majority of sportsmen who in more recent years have become convinced of the necessity for proper observance of the various provisions of the Game and Fisheries Act which are essential for the adequate protection and conservation of this division of our natural resources. Such a satisfactory condition is to a very great extent attributable to the educational programmes undertaken by the Fish and Game Protective Associations, and other organizations having similar objectives, and which associations and organizations now exist in practically every section of Ontario.

Nevertheless it is still true that there are occasions on which it is necessary for our enforcement officers to make seizures and undertake subsequent prosecutions for offences involving violations of provisions of this protective legislation.

During the period covered by this report the seizure of articles from offenders was reported in a total of 1443 cases. Such seizures were made by Game and Fisheries Overseers

in 1272 cases, by Deputy Game and Fishery Wardens in 45 cases, by Provincial Police Constables in 25 cases and by members of various Municipal police forces in 20 cases. Co-operative action by Overseers, Deputy Game Wardens and Provincial Police resulted in seizures in 63 cases, and in the remaining 23 cases by co-operative action on the part of Overseers and members of Municipal Police Forces.

The following is a summary of the articles which were confiscated in these seizure cases:

Live animals and birds	in 3 cases
Birds, game animals and meat	in 225 cases
Fire-arms and ammunition	in 668 cases
Fish	in 174 cases
Nets and fishing equipment	in 137 cases
Angling equipment	in 113 cases
Pelts and hides	in 261 cases
Traps and trapping equipment	in 86 cases
Motor boats, rowboats, canoes	in 19 cases
Outboard motors	in 5 cases
Motor vehicles	in 7 cases
Flashlights and lanterns	in 22 cases
Spears	in 43 cases
Miscellaneous articles	in 57 cases

The apparent discrepancy as between the actual number of cases in which seizures were reported and the total of the above summary would be accounted for by reason of the fact that in many of the instances a combination of articles was seized, such as fire-arms and game, nets and boats, fishing tackle and fish, pelts and traps, spears and artificial lights, and so forth.

Details of the fire-arms which were confiscated are as follows:—single-barrel shotguns 87, double-barrel shotguns 82, automatic shotguns 4, repeating shotguns 44, 410 gauge shotguns 12, combination shotgun and rifle 3, 22 calibre rifles (various types) 337 heavy calibre rifles 85, .25-20 calibre rifles 13, revolvers 6, and air guns 25.

Confiscated pelts of fur-bearing animals were as follows:—291 beaver, 3 fisher, 34 fox, (Silver Black, cross and red), 1 lynx, 160 mink, 800 muskrat, 13 otter, 35 raccoon, 15 skunk, 79 squirrel, 90 weasel as well as 66 deer and moose hides.

The miscellaneous articles which were seized included two axes, two bicycles, 316 duck decoys, eight ferrets, seven grappling poles, two hounds, fifteen packsacks and haversacks and two trunks or suitcases.

With reference to prosecutions, charges were laid in 1210 cases. This action resulted in convictions and the imposition of penalties in 1146 of these cases. The charges laid were dismissed by the presiding magistrates in 54 of the remaining cases, while in the balance of 10 cases the charges were withdrawn. In the cases in which convictions were registered, the informations were laid by Game and Fisheries Overseers in 1,085 instances, by Provincial Police in 22 instances, by joint action by Overseers and Provincial Police in 8 instances, by Municipal Police in 24 instances, and by private land-owners (trespass) in 7 instances. In actions which were dismissed the informations were laid by Game and Fisheries Overseers in 46 instances, by Provincial Police in 1 instance, and joint action in 7 instances. Charges were withdrawn in 9 instances by Game and Fisheries Officers and in 1 instance by the Provincial Police.

REPORT OF THE FISH CULTURE BRANCH

Fish cultural operations were carried on during the year in twenty-seven provincial government hatcheries and rearing stations. Due to wartime conditions there was no expansion of the hatchery system to include new plants, and only proper maintenance and essential repair work were undertaken.

THE CULTURE AND DISTRIBUTION OF FISH

A detailed account of distribution of hatchery reared fish by county or district, species, age-class, and number planted is given in appendices I and II. In the following paragraphs, comparison of the year's distribution with that of the previous year and other pertinent data are given. The total output of all species for the year was approximately 14% higher than in 1941-42.

Speckled Trout:

The distribution objective was 3,000,000 speckled trout yearlings, but the year's total was somewhat lower, namely 2,918,500. Due to congestion at the Dorion Trout Rearing Station it was necessary to plant a fairly large number of fingerlings, namely 380,000. For the same reason smaller numbers were planted from Hill Lake, Sault Ste. Marie, Chatsworth and Codrington. The private hatchery at Caledon had approximately 170,000 fingerlings which could not be accommodated; these were distributed as effectively as possible in suitable and publicly fished waters. On the whole, approximately 60% more fingerlings were planted as compared with the preceding year.

Brown Trout:

The production of brown trout yearlings was 3.8 per cent. greater than that of the preceding year.

Rainbow Trout:

Distribution of rainbow trout yearlings was 9.8 per cent. greater than in 1941-42.

Kamloops Trout:

This species was introduced to a number of carefully selected lakes in Ontario, and it promises to provide excellent game-fish possibilities, at least in some of the lakes chosen.

During the year 24,800 yearlings were planted as compared with 25,000 in 1941-42.

Lake Trout:

Due to inclement weather which occurred during the lake trout spawning season in the fall of 1942, the egg collection was somewhat reduced. As a result the distribution of fry and fingerlings for the year under discussion was correspondingly reduced. The total production of eyed eggs, fry and fingerlings was 18 per cent. less than that of the preceding year. However, over 10,680 yearling lake trout were planted, which should have a compensatory and equalizing effect.

Whitefish:

The number of whitefish planted was approximately 5 per cent. greater than that of the preceding year.

Herring:

The collection of herring eggs at Glenora and Kingsville hatcheries was more than twice that of the preceding year, an increase of 114 per cent.

Yellow Pickerel (Pike-perch):

A favourable increase of 32 per cent. over last year's distribution of eyed eggs and fry of yellow pickerel was realized.

Small-mouthed Black Bass:

One of the main annual objectives as regards bass culture is to increase the output of bass fingerlings by using all the facilities available as effectively as possible. In this we were successful to the extent of increasing by 4 per cent the previous year's output.

Large-mouthed Black Bass:

The culture of large-mouthed bass in two ponds at the Mount Pleasant hatchery was a success. Compared with the preceding year's production, the percentage increase of fry and fingerlings was 68 per cent. and 8 per cent. respectively.

Yellow Perch:

Annual collections of perch spawn from Lake Erie in the vicinity of the Kingsville hatchery vary greatly in abundance from year to year. Although 24,000,000 fry were planted this year this number was 24 per cent less than that of the preceding year.

Maskinonge:

Compared with the preceding year there was a decrease of approximately 25 per cent. in the distribution of fry, and 53 per cent. in the distribution of fingerlings.

Weather conditions have a pronounced effect on successful spawning and hatching of maskinonge. The spawning, hatching and feeding seasons in 1939 and 1940 were good, because the seasons were late, followed by mild and favourable weather. Changeable weather following an early opening is decidedly unfavourable.

The effect of weather conditions is most striking on the spawning grounds in the Pigeon River. The Pigeon River receives considerable warm surface water from the surrounding land, opens early and provides a maskinonge spawning season of comparatively short duration. A short spawning season, generally speaking, reduces the percentage hatch. On the Lakfield spawning grounds, conditions are quite different. Owing to the large body of ice which forms in Stony Lake each winter the spawning season for maskinonge is later, and the hatchability and general condition of the eggs are much better.

Reduction in the number of maskinonge fingerlings may also be attributed to weather conditions. Unsatisfactory weather conditions interfere with the spawning of suitable minnows, resulting in a poor yield and retarded growth of the minnows. When live minnow food, which is the most important item in the diet of maskinonge fingerlings is interfered with the normal growth and production of maskinonge suffer.

CLOSED WATERS

Establishing closed water areas is one of the practical methods employed in maintaining and improving the fishing in our lakes and streams. The closed area acts as a source of supply for replenishing the immediately adjacent open area with the natural increase provided year after year. If closure is continuous the area becomes a sanctuary of very great practical value.

The waters in the following list were closed during the year April 1, 1942, to March 31, 1943, to supplement those already closed:

ADAM LAKE

Unorganized territory north of Clay Lake between Fluke Lake and Segise Lake, District of Kenora. Closed for maskinonge propagation. Adam Lake is a feeder of Clay and Segise Lakes.

GEORGIAN BAY (Portion located as follows:)

- (a) An area approximately 1 mile square lying west of Electric Island;
- (b) An area approximately 1 mile square lying west of Lot 51, Concession VIII, Township of Harrison, District of Parry Sound;
- (c) An area lying east of and extending approximately 2 miles along the shore line opposite Concessions XIII and XIV, Township of Harrison, District of Parry Sound.

HARVEY CREEK (Nogie's Creek)

Townships of Galway and Harvey, County of Peterborough. Sanctuary for maskinonge.

LUKINTO LAKE

Unsurveyed territory, 12 miles east of Loughac, and 6 miles north of Seagram, District of Thunder Bay. Closed to provide additional protection for speckled trout.

MASKINONGE CREEK

Part of Maskinonge Lake, and part of Little Vermilion Lake, Townships of Pickerel and Vermilion, District of Kenora. Closed to provide additional protection for maskinonge with a view to maintaining and if possible increasing the supply of maskinonge by natural means.

TASSO, CAMP, BLUE AND CLEAR LAKES

Township of Finlayson, District of Nipissing. Closed to protect trout during winter months.

TWELVE MILE CREEK

Townships of Nelson and Trafalgar on certain specified lots and concessions, County of Halton. Closed to provide protection for small-mouthed black bass so that the closed area will help to replenish adjacent areas of the river from year to year.

WHITEFISH, CLEAR, PORTAGE AND BIG JOSEPH LAKES

Township of Humphrey, District of Parry Sound. Closed to winter fishing to protect lake trout.

REMOVAL OF COARSE FISH

Hoop nets were operated at the outlet of Charleston Lake for the purpose of removing ling. Owing to changeable weather conditions the spawning run was small although the spawning period was more prolonged. The total catch of ling was 1,100.

Similar work was undertaken on Otty Lake, Township of North Elmsley, County of Lanark. The total catch was 368 ling, weighing about 3 lbs. each, or a total weight of 1,104 lbs.

The purpose of operations on Loughborough Lake and West Rideau Lake was to remove quantities of whitefish and herring, and coarse fish. A trap net was set in Loughborough Lake but only catfish were taken. After sounding and determining the type of bottom, pound nets were set on what was considered the best whitefish grounds in West Rideau Lake. Trap nets were also set on suitable whitefish grounds and the fish taken were game fish and ling, the former being liberated and the latter turned over to fox farmers in the district. From November 15 to November 26, 1942, the following fish were taken from West Rideau Lake: 308 lbs. of whitefish, 514 pounds of catfish, and 12,228 lbs. or approximately 6 tons of ling.

All the operations were under the direct supervision of local overseers or the hatchery supervisor. Nets and other equipment were supplied by the Department and considerable assistance was given by local residents. The whitefish and catfish were sold at a very nominal price, and the ling were disposed of to local residents and fox farmers.

BIOLOGICAL SURVEYS

At frequent intervals from April 27 until June 26, a study of the spawning of small-mouthed black bass, Long Point Bay, Lake Erie, was undertaken. It was not until June 23 that the first small-mouthed fry were taken off the nests. The study indicated the danger of opening the season too early without substantial evidence of spawning conditions.

A study of two quarry ponds at Hagersville and a small pond at Guelph was made.

For the most part, technical studies were confined to the hatcheries and rearing stations in connection with the care and feeding of the fish reared therein.

The Ontario Fisheries Research Laboratory of the Department of Zoology, University of Toronto, continued field and laboratory studies in Algonquin Park, limiting the work to the more urgent and important needs of fish culture.

In co-operation with the Park Staff, 60,000 speckled trout yearlings, provided by the Ontario Department of Game and Fisheries, were distributed as recorded in appendix I under the District of Nipissing.

Another measure for the maintenance of good fishing is the alternate closure of lakes to fishing, which was initiated in 1938 and has been continued as shown by the following table:

Year	Number of lakes closed
1938	4
1939	5
1940	24 (the 21 reported for 1940 and 1941 should read 24)
1941	17
1942	20

The creel census is proving to be the most successful means of determining the trends in the abundance of game fish and although it does not give a complete record of the number of fish taken it is a measure of both the total number taken and their availability or the number taken per hour by anglers. Where the creel census is carried on continuously for the same lakes and streams over a number of years it indicates the results of uncontrolled or unlimited angling, angling under controlled conditions as by alternate closure of lakes and other remedial measures, such as stocking and introduction of forage fish which are being applied as major experiments in fish culture. It is especially desirable to carry out the creel census as a war time activity, as it gives a measure of the influence of the war on the number of anglers, as well as information on the stocks of game fish which is a guide to post-war fish culture needs.

The following table gives a summary of the creel census records for lake trout and bass from those lakes in Algonquin Park for which information is available.

LAKE TROUT

Year	1936	1937	1938	1939	1940	1941	1942
Number of lake trout recorded	1414	3855	3083	4681	1827	2452	1832
Number of lakes for which anglers have reported	23	51	41	59	24	47	44

SMALL-MOUTHED BLACK BASS

Number of bass recorded	1202	1891	1694	1582	1640	1520
Number of lakes for which anglers have reported	4	8	11	15	14	18
Number of bass recorded from Lake Opeongo	688	731	270	404	194	217

During 1942 the creel census recorded the valuable information that numbers of whitefish were taken by anglers from Lake Opeongo and brown trout from Brewer Lake. The value of the creel census is in direct proportion to the co-operation received from anglers to whom much credit is due for their active participation without which this important measurement of fish culture work could not be carried out.

It has been found that the whitefish, perch and suckers constitute the most important lake trout food, particularly in Lake Opeongo. The small perch and perch fry are most important from midsummer into the fall, and studies of the feeding and food supply of this important forage fish have been continued.

The speckled trout living in the streams feed upon the aquatic insects which are present in great numbers and which include such well known forms as blackflies, midges, mayflies, caddis flies and stoneflies. There is a marked variation in the numbers from year to year which is shown by the following table giving the total insect emergence from one square yard of the same stream each year over a period of years.

Year	Total number of insects emerging from one square yard of stream
1937	13,385
1938	15,077
1939	10,836
1940	13,504
1941	11,343
1942	16,553

Under natural conditions beavers frequently build dams in trout streams and in stream improvement, dams and deflecting weirs are constructed to form deep pools of quiet water. Such dams or deflecting weirs create changes in streams which have a marked influence upon the insect fauna. The nature of this change is important insofar as it results in the production of different species and numbers of aquatic insects as compared to those present before such dams are built. It has been learned that the aquatic vegetation which often appears as the result of such dams definitely increases the number of insects, and further work is being carried out to determine whether the aquatic insects produced in this way are available to and constitute the food selected by the trout and to what extent the other conditions resulting from the dams are favourable or unfavourable to trout production.

Examination of the fish of the Park waters shows that some of them carry fish parasites and although none of these parasites are injurious to man they may be quite harmful to the fish. Much of the information from these studies is of value in the local fish culture work, as it has been learned that the same species of fish in different lakes carry parasites of different kinds and degree of harmfulness which is a warning against indiscriminate transfer of fish from one lake to another. There is a relation between the fish parasites and the food, so that in a large lake fish in one area may be parasitized, while those in another area may be free of that particular parasite, which suggests a possible approach to parasite control. Lakes containing small-mouthed black bass had several species of fish infested with larval cysts of the cestode, *Protoccephalus ambloplitis*, while fish from lakes that do not contain small-mouthed black bass do not carry this cestode."

ACKNOWLEDGEMENTS

In closing this report I desire to express my appreciation of the excellent spirit of co-operation which has been displayed throughout the year by the Ontario Federation of Anglers and Hunters and its various constituent Game and Fish Protective Associations, and by the officials and members of the Northern Ontario Tourist Trade Association, as well as others who are interested in the services rendered by this department on behalf of hunters, anglers and trappers. Such contacts cannot but be of inestimable value and assistance to us in the performance of duties required in connection with the proper administration and conduct of the Department.

Regarding the work of the staff. May I state that members of the Departmental Service generally have been very conscientious in carrying out their duties and courteous in their contacts with the public in their efforts to produce the best results.

All of which is respectfully submitted.

I am, Sir,

Your obedient servant,

D. J. TAYLOR,
Deputy Minister of Game and Fisheries.

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS,
April 1st 1942, to March 31st, 1943—Continued

MASKINONGE—Continued		Parry Sound	18,300,000
FINGERLINGS		Peterborough	11,856,000
Northumberland	165	Prince Edward	8,250,000
Peterborough	440	Rainy River	24,500,000
Victoria	100	Renfrew	10,600,000
Total	705	Russell	500,000
		Stormont	250,000
		Sudbury	9,050,000
		Thunder Bay	1,000,000
		Timiskaming	4,450,000
		Victoria	3,450,000
		Great Lakes	46,400,000
		Total	283,310,000
MINNOWS			
Haldimand	500		
Total	500		
FERCH		BROWN TROUT	
Lake Erie	23,175,000	FINGERLINGS	
Lake St. Clair (Mitchell's Bay)	1,000,000	Brant	12,000
Total	24,175,000	Norfolk	1,000
		Oxford	8,000
		Miscellaneous	2,000
		Total	23,000
PICKEREL		YEARLINGS	
EYED EGGS		Brant	24,600
Exchange	1,000,000	Bruce	4,400
Sale	200,000	Durham	15,250
Algoma	500,000	Elgin	25,800
Bruce	1,275,000	Grey	29,400
Grey	200,000	Haldimand	2,400
Muskoka	1,500,000	Halton	24,600
Nipissing	3,000,000	Hastings	19,200
Ontario	400,000	Huron	8,100
Rainy River	4,000,000	Lambton	1,000
Simcoe	1,875,000	Lincoln	2,800
Sudbury	4,250,000	Middlesex	5,300
Wellington	250,000	Norfolk	46,000
Total	18,450,000	Northumberland	12,800
		Ontario	3,800
		Oxford	15,300
		Parry Sound	3,400
		Peel	10,800
		Perth	3,600
		Peterborough	17,801
		Simcoe	31,500
		Waterloo	15,724
		Welland	6,600
		Wellington	12,000
		Wentworth	3,600
		York	13,500
		Total	359,275
		LAKE TROUT	
		EYED EGGS	
Algoma	14,310,000	Exchange	400,000
Bruce	750,000	Total	400,000
Carleton	2,500,000		
Cochran	2,700,000		
Frontenac	5,600,000		
Grenville	250,000		
Haldimand	250,000		
Haliburton	2,050,000		
Hastings	4,750,000		
Kenora	63,650,000		
Kent	500,000		
Lanark	6,400,000		
Leeds	2,950,000		
Lennox-Addington	4,700,000		
Manitoulin	4,700,000		
Middlesex	750,000		
Muskoka	7,500,000		
Nipissing	9,900,000		
Northumberland	7,500,000		

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS

April 1st, 1942 to March 31st, 1943—Continued

LAKE TROUT—Continued

FRY	
Frontenac	87,000
Hastings	20,000
Lennox-Addington	42,000
Nipissing	5,000
Peterborough	53,000
Great Lakes	150,000
Total	397,000

FINGERLINGS

Algoma	415,000
Cochrane	36,000
Frontenac	85,000
Haliburton	335,000
Hastings	159,000
Kenora	452,600
Lanark	38,000
Leeds	55,000
Lennox-Addington	31,000
Manitoulin	45,000
Muskoka	390,000
Nipissing	296,000
Parry Sound	335,000
Peterborough	10,000
Rainy River	449,000
Renfrew	50,000
Simcoe	112,500
Sudbury	245,000
Thunder Bay	145,000
Timiskaming	51,000
Great Lakes	11,554,500
Total	15,420,500

YEARLINGS

Bruce	1,200
Grey	1,500
Nipissing	4,980
Timiskaming	3,000
Total	10,680

RAINBOW TROUT

FINGERLINGS

Algoma	88,000
Manitoulin	5,000
Sudbury	18,000
Total	111,000

YEARLINGS

Dufferin	1,800
Elgin	500
Haliburton	1,000
Norfolk	3,500
Norfolk	3,500
Simcoe	3,600
Wentworth	2,000
York	500
Total	12,900

KAMLOOPS TROUT

YEARLINGS

Bruce	2,400
Grey	1,800
Muskoka	15,400
Parry Sound	5,200
Total	24,800

SPECKLED TROUT

FRY

Miscellaneous—Sale	500
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FINGERLINGS

Algoma	13,700
Grey	23,375
Peel	170,000
Thunder Bay	379,200
Timiskaming	40,000
Miscellaneous	2,000
Total	628,275

SPECKLED TROUT

YEARLINGS

Algoma	395,150
Brant	1,900
Bruce	11,549
Cochrane	145,809
Dufferin	15,500
Derham	21,800
Elgin	8,000
Frontenac	53,035
Grey	198,700
Haliburton	49,800
Hastings	101,500
Horba	4,050
Kenora	4,200
Lanark	21,200
Leeds	1,400
Lennox-Addington	47,200
Lincoln	1,500
Manitoulin	111,000
Muskoka	159,000
Nipissing	249,675
Norfolk	18,100
Northumberland	37,781
Ontario	3,800
Oxford	900
Parry Sound	96,100
Peel	8,000
Peterborough	54,000
Renfrew	39,050
Simcoe	24,800
Sudbury	415,350
Thunder Bay	424,942
Timiskaming	198,100
Victoria	3,100

APPENDIX NO 2

DISTRIBUTION OF FISH ACCORDING TO SPECIES — 1933 TO 1942, INCLUSIVE.

	1933	1939	1940	1941	1942
<i>Large-Mouthed Black Bass</i>					
Fry	57,500		230,000	110,000	135,000
Fingerlings		1,390	5,500	17,700	19,100
Yearlings and Adults	8,061	497	152	109	290
<i>Small-mouthed Black Bass</i>					
Fry	304,000	1,386,000	2,512,500	1,911,500	1,535,500
Fingerlings	169,800	223,325	449,154	691,925	718,259
Yearlings and Adults	7,738	7,739	1,671	2,254	2,355
<i>Maskinonge</i>					
Eyed Eggs		120,000			
Fry	2,005,000	2,675,000	2,245,000	2,100,000	1,575,000
Fingerlings		1,300	2,333	1,494	705
<i>Perch</i>					
Fry	59,150,000	72,360,000	13,000,000	31,500,000	24,175,000
<i>Pickeral (Yellow)</i>					
Eyed Eggs	2,012,500	7,000,000	2,000,000	4,500,000	18,450,000
Fry	271,567,500	327,500,000	393,337,000	223,490,000	233,310,000
Adults			100		
<i>Pickeral (Blue)</i>					
Fry	500,000				
<i>Brown Trout</i>					
Fingerlings		29,954	132,725	60,000	23,000
Yearlings	59,532*	375,070	252,000	345,188	359,277
<i>Lake Trout</i>					
Eyed Eggs	2,437,000	1,345,350	575,000	800,000	400,000
Fry	7,965,000	7,236,900	7,564,000	913,000	367,000
Fingerlings	10,575,200	9,964,400	7,312,100	13,066,400	13,429,600
Yearlings					10,330
<i>Atlantic Salmon</i>					
Fingerlings	4,800			49,355	
Yearlings					
<i>Rainbow Trout</i>					
Fingerlings	321,600	109,635	298,420	124,000	111,900
Yearlings	6,727	23,145	19,724	11,750	12,990
Adults		1,009			
<i>Kamloops Trout</i>					
Fingerlings	25,821	103,000		55,150	
Yearlings			26,500	25,000	24,500
<i>Speckled Trout</i>					
Eyed Eggs	1,000				500†
Fingerlings	373,314	387,000	611,375	594,000	631,775
Yearlings	2,083,538	2,978,559	3,273,114	3,060,174	2,918,512
Adults	4,452	8,315	7,150	16,732	7,527
<i>Whitefish</i>					
Eyed Eggs					250,000
Fry	323,709,500	326,657,000	403,359,000	375,930,500	394,302,000
<i>Herring</i>					
Fry	49,725,000	33,530,000	49,950,000	8,630,000	18,450,000
<i>Miscellaneous</i>		41			500†
TOTALS	733,265,643	799,496,629	836,905,903	672,960,876	733,750,275

†Minnows.

‡Fry.

*Yearling and adult.

APPENDIX

STATISTICS OF THE FISHING INDUSTRY IN THE PUBLIC WATERS OF
EQUIP

District	No. of Men	Tugs		Gasoline Launches		Sail and Row Boats		Gill Nets		
		No.	Tons	Value \$	No.	Value \$	No.	Value \$	Yards	Value \$
Northern Inland Waters	624	3	35	10,500	156	81,040	243	12,902	499,560	63,828
Lake Superior	358	11	324	64,500	111	51,580	77	5,175	892,611	110,292
North Channel	123	5	110	29,800	38	19,075	31	1,640	348,050	44,119
Georgian Bay	349	13	347	96,956	114	106,872	126	5,075	1,364,877	162,174
Lake Huron	271	10	224	78,000	81	61,400	25	2,105	1,153,269	129,005
Lake St. Clair	95				37	12,935	58	3,545		
Lake Erie	814	44	615	281,400	154	200,900	117	9,030	2,147,000	291,565
Lake Ontario	528				208	116,940	110	4,644	1,266,200	129,261
Southern Inland Waters	174				10	2,605	83	3,855	3,000	700
Total	5536	86	1,655	561,156	909	653,347	870	47,971	7,674,567	930,944

APPENDIX

QUANTITIES OF

District	Beurre	White Fish	Trout	Pike	Pickered (Blue)	Pickered (Dope)	Sturgeon
	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.
Northern Inland Waters	8,517	1,365,975	196,628	950,331	1,799	1,431,384	52,851
Lake Superior	1,392,450	319,655	1,360,971	17,682	9	91,898	2,204
North Channel	11,511	84,945	123,414	54,155		25,971	3,520
Georgian Bay	51,822	583,922	1,274,333	35,526	26	54,658	463
Lake Huron	362,441	113,865	800,095	535	1,269	175,802	5,646
Lake St. Clair				13,309	2,252	57,773	2,976
Lake Erie	61,789	2,524,009	50	30,776	4,405,014	421,281	14,924
Lake Ontario	1,086,876	441,993	89,820	53,244	27,729	11,185	5,899
Southern Inland Waters				3,213			
Total	2,975,406	5,434,364	3,845,311	1,158,771	4,438,098	2,269,952	88,483
Values	\$240,963.56	\$1,081,522.28	\$706,513.27	\$82,005.04	\$487,636.20	\$290,436.40	\$40,534.58

NO. 3

THE PROVINCE OF ONTARIO, FOR THE YEAR ENDING DECEMBER 31, 1942
MENT

Seine Nets			Pouch Nets		Hoop Nets		Drift and Roll Nets		Nets - 100 ft.		Fish traps in the Houses		Purse seines		TOTAL VALUE
No.	Yards	Value \$	No.	Value \$	No.	Value \$	No.	Value \$	No.	Value \$	No.	Value \$	No.	Value \$	
			42	14,820	63	3,275	1	2	1,550	17	122	31,755	7	11,165	119,117
			50	20,625							57	19,630	56	12,290	284,092
			36	16,480							50	7,275	25	8,700	127,012
6	900	820	67	70,180	30	450			12,690	1,280	55	16,100	54	41,344	502,253
			97	62,000					3,300	600	48	21,325	16	4,435	359,770
19	5,000	3,650	119	14,650					3,900	301	20	6,575	9	2,575	44,231
37	10,025	7,350	518	280,250	10	2,000	18	90	1,200	34	111	158,200	82	27,930	1,258,749
8	735	820			364	9,945	3	15	2,100	100	33	6,940	31	6,555	275,420
40	3,420	6,015			178	4,396	20	114	1,150	27	14	1,845	4	485	17,642
110	20,080	18,653	920	47,825	654	20,096	44	226	25,806	3,312	448	269,425	75	115,674	3,190,895

NO. 4

FISH TAKEN

Trout	Perch	Tullibee	Catfish	Carp	Mixed Coarse	Clayton	TOTAL	VALUE
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	\$
	13,328	118,070	150	960	428,820	1,445	4,560,538	465,692.43
	795	10,900			165,806		3,362,460	285,038.76
	23,904	26,104	59	227	179,832	39	534,681	60,462.21
	3,774	58,419	4,471	19,672	66,371		2,163,457	398,911.63
	311,492	222,366	20,272	1,6128	53,511	282	2,080,704	323,562.60
	33,001		36,580	133,313	258,719	297	598,232	53,936.56
	313	964,981	61,270	235,373	1,617,391	749	10,037,920	1,388,337.01
	15,734	210,994	9,616	219,576	263,957	15	2,487,632	365,043.33
	2,531	3,175	72,128	211,949	233,127		546,123	31,886.65
18,578	1,565,444	457,839	33,946	841,794	2,996,624	2,637	26,180,767	
1,060.93	164,699.15	68,463.21	10,006	47,934.80	24,466.51	8,425		

APPENDIX NO. 5

COMPARATIVE STATEMENT OF THE YIELD OF THE FISHERIES OF ONTARIO

Species	1941 Pounds	1942 Pounds	Increase Pounds	Decrease Pounds
Herring	3,736,872	2,975,406		761,566
Whitefish	6,369,982	5,434,364		935,568
Trout	4,412,157	3,845,311		566,826
Pike	1,101,196	1,158,771	57,635	
Pickeral Blue	1,020,949	4,438,098	2,817,149	
Pickeral Dore	2,311,413	2,269,952		41,461
Sturgeon	9,348	88,483		10,865
Eels	18,675	18,578		97
Perch	2,460,181	1,565,444		894,737
Tullibee	640,153	435,859		204,294
Carp	983,595	841,594		142,001
Catfish	447,518	315,646		131,872
Mixed and Coarse Caviare	2,744,646	2,990,624	245,978	
	2,976	2,637		339
Total	26,949,631	26,380,767		*568,864

*Net Decrease

APPENDIX NO. 6

STATEMENT OF THE YIELD OF THE FISHERIES OF ONTARIO

Species	Quantity Pounds	Estimated Value
Herring	2,975,406	\$240,963.56
Whitefish	5,434,364	1,081,522.28
Trout	3,845,311	706,513.27
Pike	1,158,771	82,005.04
Pickeral Blue	4,438,098	487,636.20
Pickeral Dore	2,269,952	290,436.40
Sturgeon	88,483	40,534.58
Eels	18,578	1,060.93
Perch	1,565,444	164,636.15
Tullibee	435,859	68,403.21
Catfish	315,646	31,999.00
Carp	841,594	47,934.80
Mixed and Coarse Caviare	2,990,624	124,466.51
	2,637	3,859.25
Total	26,380,767	\$3,371,971.18

APPENDIX No. 7

ESTIMATED VALUE OF FISH TAKEN FROM THE WATERS OF THE PROVINCE
1923 - 1942

1923	\$2,336,398.76
1924	3,139,279.03
1925	2,853,854.79
1926	2,643,686.28
1927	3,229,143.57
1928	2,913,944.42
1929	3,054,232.02
1930	2,539,904.91
1931	2,442,763.55
1932	2,336,573.50
1933	2,136,083.74
1934	2,316,965.50
1935	2,633,512.90
1936	2,614,748.49
1937	2,644,163.49
1938	2,573,640.97
1939	2,564,516.37
1940	2,226,413.18
1941	2,147,093.43
1942	3,371,971.18

The Twenty-Fourth Report
of the
Department of Labour
Province of Ontario
1943

Printed by Order of
THE LEGISLATIVE ASSEMBLY.
(Sessional Number 10, 1944.)



TORONTO

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Excellent Majesty,
1943.

TO THE HONOURABLE
THE LIEUTENANT-GOVERNOR
OF THE PROVINCE OF ONTARIO

May It Please Your Honour:

The undersigned has the honour to present to Your Honour the Twenty-fourth Report of the Department of Labour of the Province of Ontario for the fiscal year ending March 31, 1943.

Respectfully submitted,

CHARLES DALEY,

Minister of Labour.

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REPORT OF THE DEPUTY MINISTER OF LABOUR

For the Fiscal Year Ending March 31, 1943.

TO THE HON. CHARLES DALEY,
MINISTER OF LABOUR.

SIR:

I have the honour to submit a report on the work of the Department of Labour of the Province of Ontario for the fiscal year ending March 31, 1943.

Included herein are reports on the administration of the following Acts within the jurisdiction of the Minister of Labour:—Department of Labour Act; Factory, Shop and Office Building Act; Operating Engineers Act; Steam Boiler Act; Industrial Standards Act; Apprenticeship Act and the Minimum Wage Act, as well as a report on the Conciliation Service of the Department of Labour. The report on the Workmen's Compensation Act will be submitted by the Workmen's Compensation Board.

LEGISLATION

The Collective Bargaining Act was enacted and the Workmen's Compensation Act was amended at the 1943 session of the Legislature of Ontario.

THE COLLECTIVE BARGAINING ACT, 1943: This Act establishes the right by law of employees to form or join any bargaining agency and to select or designate any such agency for the purpose of bargaining collectively with their employers. Employers are required to bargain with duly appointed or elected representatives of a collective bargaining agency certified under the Act. The Act is to be administered by the Labour Court of Ontario, provided for under an amendment to The Judicature Act, or a judge of this Court. The full text of the Act will be found on pages 55 to 59 of this report.

THE WORKMEN'S COMPENSATION AMENDMENT ACT: This amendment provides for increased benefits in certain instances. The maximum average earnings upon which compensation may be based were raised from \$2,000 to \$2,500. Compensation payable to a widow or invalid widower was increased from \$40 to \$45 a month and, if the limitation of sixty-six and two-thirds per cent of the workman's average earnings set out in the Act applies, a minimum monthly payment of \$55 shall be payable for a widow and one child, with a further monthly payment of \$10 for each additional child unless this amount exceeds the workman's average earnings. Compensation in respect to a child may, in the discretion of the Board, be paid up to the age of eighteen years instead of sixteen, where it appears advisable to continue the child's education, and compensation may now be paid to the mother of an illegitimate child on the same terms as to a foster-mother.

A new section added to the Act entitles a workman or dependants to compensation for an accident happening out of Ontario on a steamboat, ship or vessel, whether the workman had been previously employed in Ontario or not and regardless of the duration of his employment out of Ontario, if the workman's residence is in Ontario and if either the chief place of business of the owner or charterer is in Ontario or the ship or vessel is registered in Canada.

Several sections of the Act were amended in order to clarify the intent of these sections.

INDUSTRIAL CONDITIONS

The industrial war effort resulted in an extremely high level of employment in Ontario during the fiscal year 1943. The growth in the volume of employment, however, was generally less pronounced than in the two preceding years, as the expansion during these two years and the recruitment for the armed forces had greatly depleted the labour market. With the continuing demand for munitions and the increasing problem of shortage of labour and materials, a shift of workers to essential war production became more and more necessary, and the numbers employed in the iron and steel and other heavy manufacturing industries almost trebled since 1939, while the numbers in mining, construction, trade, pulp and paper and the textile industry were lower than in the preceding year.

According to reports of the Dominion Bureau of Statistics, based on the 1926 average as 100, the annual index number of employment in 1943 was 182.8, as compared with 167.6 in 1942, or an increase of more than 9 per cent over the previous year, and an increase of 63 per cent over 1939, when the index number was 112.0.

The index number in the manufacturing group as a whole advanced 28.1 points, while in the iron and steel industry it advanced 69.5 points during the year.

There was a decline in the percentage of unemployment reported among trade union members, the average of 1.3 being 1.8 points lower than the preceding year and 11.6 points lower than in 1939.

The value of building permits issued in Ontario during the fiscal year 1943 amounted to \$45,353,545, as compared with \$63,144,485 in 1942.

INDUSTRIAL DISPUTES

During the fiscal year 1943 there were 98 strikes in Ontario, in which 32,582 workers were involved in a time-loss of 171,178 man-working days. In 1942 the numbers were 109 strikes, involving 28,690 workers in a time-loss of 298,393 man-working days. Thirty-seven of these strikes lasted one day or only a few hours and forty-seven strikes in the manufacture of metal products caused 83 per cent of the total time-loss, or 140,955 man-days.

Out of the total of 98 strikes, 60 involved less than 100 workers; 30 involved from 100 to 499 workers; 4 from 500 to 999 and 4 involved more than 1,000 workers. An analysis of time-loss shows that 50 strikes caused a loss of less than 100 man-working days; 28 caused from 100 to 499 days; 9 from 500 to 999 days; 8 from 1,000 to 10,000 and 3 more than 10,000 man-working days. One strike in a vehicles factory caused a loss of 85,000 man-working days, or approximately one-half of the total time-loss due to strikes.

The chief cause of strikes concerned wage increases or cost of living bonuses, there being 42 for this cause alone, and 6 strikes in which this was among the demands of the workers.

Out of the total of 32,582 workers on strike, 2,686 were successful in obtaining their demands; 5,844 were partially successful; 2,502 were unsuccessful, and 20,500 were involved in strikes which resulted in work being resumed pending negotiations or reference to a Board. The remaining 1,050 workers were involved in strikes which were indefinite in result or untruncated at the close of the fiscal year.

The tables on pages 45 to 54 of this report give details of the strikes.

MEDIATION, CONCILIATION AND ARBITRATION

During the fiscal year 1943 the Regional War Labour Board of Ontario referred 556 cases to the conciliation officers of the Department of Labour for investigation and report. These officers handled 21 arbitration hearings, involving 54 grievances, most of the cases arising out of collective labour agreements providing for the appointment of an arbitrator to be named by the Minister of Labour of Ontario. Prompt action on the part of the conciliation officers at

the request of employers and employees resulted in many strikes being averted, and in 50 cases where the question of bargaining agency arose firms agreed to secret ballot under the supervision of the Department. Of the 45 strikes reported to the conciliation officers during the fiscal year, 90 per cent were settled within a few hours.

FACTORY INSPECTION BRANCH

During the fiscal year 1943 there was an increase of 1,837 in the number of inspections made for the enforcement of the Factory, Shop and Office Building Act, and an increase of 92 in the number of establishments inspected. Employees in the firms inspected numbered 753,111, as compared with 511,032 in the firms inspected the previous year. A very large portion of the inspectors' time was spent in war plants where the accident and occupational disease hazard is greatest. While there was an increase in the number of accidents reported for the year, the accident rate was lower, and there was a gratifying decrease in the number of fatal accidents, the total being 66 as compared with 85 in 1942.

The Factory Inspection Branch continued to co-operate with the Dominion Controller of Construction by reporting as to whether or not projects for which firms applied for construction permits were essential to the health, safety and welfare of employees, and would thus contribute to the war effort. The standard of working conditions has steadily improved throughout the Province in spite of wartime difficulties in obtaining materials. The examination of plans of buildings has been of great value in ensuring good building design and provision for adequate ventilation, lighting, exits, sanitation, first aid and other facilities for employees.

The plans for new factories, shops and office buildings or additions to and alterations of such buildings approved by the Examiner of Reports and Designs numbered 751, the value of the construction work amounting to \$32,567,070.

BOARD OF EXAMINERS OF OPERATING ENGINEERS

The Board reports a definite shortage of certificated engineers available for power plant operation due to the numbers of engineers employed in other essential industries. The number of certificates issued during the year totalled 17,770, of which 16,046 were renewals, and examinations conducted by the Board totalled 2,466.

The net revenue amounted to \$31,367.33, the highest figure since the inception of the Board and an increase of \$402.84 as compared with the previous year.

BOILER INSPECTION BRANCH

The volume of work accomplished by the Boiler Inspection Branch during the fiscal year 1943 was greater than in the previous year, although this fact is not indicated in some of the figures contained in the report. The number of designs surveyed, registered and re-registered in the Branch totalled 761, as compared with 569 in 1942, or an increase of 32 per cent. New boilers and pressure vessels inspected numbered 1,871, and 1,112 used boilers and pressure vessels being extensively repaired, sold or exchanged were inspected. In accordance with the Factory, Shop and Office Building Act, 5,709 annual inspections were made of boilers and pressure vessels. The number of certificates issued by the Branch totalled 6,092.

The total monies transmitted to the Treasurer of Ontario amounted to \$46,248.74, as compared with \$48,948.78 in 1942.

INDUSTRY AND LABOUR BOARD

The Industry and Labour Board administers the Industrial Standards Act, the Apprenticeship Act and the Minimum Wage Act.

INDUSTRIAL STANDARDS ACT: At the close of the fiscal year 1943 there were 99 schedules in effect pursuant to the Industrial Standards Act.

Arrears of wages amounting to \$4,064.58 were collected from 32 employers on behalf of 182 employees. Of this amount the sum of \$243.42 was diverted to the Crown with the approval of the Industry and Labour Board. There were seven prosecutions during the year, resulting in six convictions and one case withdrawn. Fines amounting to \$30 were imposed.

APPRENTICESHIP ACT: Every effort was made by the Apprenticeship Branch to increase the numbers of apprentices in the building trades. Local apprenticeship committees were established in the larger towns and cities and close contact with the primary and secondary schools was maintained so that lads would be made aware of the opportunities for training in these trades.

During the fiscal year 337 apprentices registered pursuant to the Apprenticeship Act, and of this number 160 were in the building trades, an increase of 60 as compared with the previous year. 56 were in the motor vehicle repair trade and 121 in barbering and hairdressing. A total of 211 apprentices completed their training and 1,149 were still in training at the end of the year. Thirty-two contracts of apprenticeship were registered by employers in trades other than designated trades.

At the request of the Department of Pensions and National Health the facilities of the Apprenticeship Branch are to be available in helping to provide training for returned men, who had not completed their trade training before joining the service or who require further training to complete that obtained while in the service in order to fit them for civilian life.

MINIMUM WAGE ACT: During the fiscal year 1943 wage returns were submitted to the Minimum Wage Branch by 22,781 employers, having 714,451 employees, of whom 224,879 were female employees. The corresponding figures for the previous year were 16,264 employers, having 631,631 employees of whom 210,257 were female employees.

A check on these wage sheets resulted in orders for increases for 178 female employees in 120 establishments, as compared with 968 employees in 637 establishments the previous year. Arrears of wages were collected from 60 employers on behalf of 151 employees in the amount of \$2,374.69, as compared with 202 employers on behalf of 345 employees, with a total of \$7,432.17 in 1942.

Court action was taken against two employers during the year. In one case for violation of the Factory Order a conviction and fine of \$25 and costs was imposed in addition to the payment of arrears amounting to \$299.20. The other case was dismissed by the Court.

GENERAL

In March, 1943, Mr. J. C. Adams, who had been Solicitor of the Department of Labour, Secretary of the Industry and Labour Board, and later on loan to the Regional War Labour Board as Chief Executive Officer, resigned from the Department. He was succeeded by Mr. J. B. Metzler, formerly of the Department of Lands and Forests.

In August, 1942, Miss Mary Mangan, Vice-Chairman of the Industry and Labour Board, resigned to join the staff of National Selective Service.

In October, 1942, Mr. O. C. Jennette, Conciliation and Industrial Standards Officer, transferred to the Department of Lands and Forests, and in November, 1942, Mr. Patterson Farmer of the Minimum Wage Branch transferred to the staff of the Regional War Labour Board.

In April, 1942, the Farm Service Force was transferred from the Department of Labour to the Department of Agriculture.

The following members of the staff of the Department of Labour enlisted during the year:—W. J. Munro of the Composite Inspection Branch, and J. W. Davis, R. Robertson and E. J. Taylor of the Aircraft Training School, Galt.

I have the honour to be, Sir,

Your obedient servant,

J. F. MARSH,

Deputy Minister of Labour.

FACTORY INSPECTION BRANCH

CHIEF INSPECTOR, DEPARTMENT OF LABOUR—J. R. PRAIN

The fifty-seventh annual report of the Factory Inspection Branch covers the fiscal year ending March 31, 1943.

The statistical section of the report shows an increase in the number of inspections made for the enforcement of the Factory Act and a decided decrease in the number of investigations made on behalf of other branches of the Department. Ninety-two more firms than in 1942 were inspected, and the employees in the firms inspected numbered 753,111, or an increase of 242,079 as compared with the previous year. Most of the inspectors' time was devoted to war industries where the accident and occupational disease hazards are greatest.

INDUSTRIAL HAZARDS

With the increased number of workers in industry, especially of inexperienced workers, there was a considerable increase in the number of accidents reported, but a gratifying decrease in the number of fatalities. The longer hostilities continue, the greater will be the number of unskilled persons who must be taken into industry, and even though machines are guarded, accidents do occur because of lack of experience. Every "green" employee should be thoroughly instructed in the use and the hazards of the machine he is to operate before starting as a production operator.

One difficulty in this phase of safety work is the objection of many female workers to wearing suitable head covering. Many scalping accidents which usually mean disfigurement for life occur in industry and every effort should be made to educate these objectors along safety lines.

The punch press is another source of accident that merits special attention. A machine of this type always bites hard with resultant mutilation, and employees should be thoroughly trained not only in the operation of the machine but also in the necessity for having guards in place and working properly.

The ever increasing use of harmful chemicals and the generating of dusts, gases and fumes increase the industrial disease problem. Our appreciation is again extended to the Industrial Hygiene Division of the Department of Health for the assistance given in handling the numerous cases.

CHILD LABOUR

There has been an alarming increase in the number of children employed contrary to law, a child being defined in the Factory, Shop and Office Building Act as a person under the age of fourteen years. Violations of the child labour law usually occur during the school vacation period, July and August, when boys and girls under fourteen years of age should be getting the benefit of the fresh air, instead of being confined in the workshop where the danger of accident, even to experienced workers, is always present. The extreme shortage of manpower, particularly in industries not directly associated with the manufacture of munitions, makes this problem increasingly difficult to control, especially where both parents are employed in war industry and children are left to their own devices.

HOURS OF LABOUR

The Province is approaching maximum war effort and while it is realized the figures cited in the statistical section of this report do not represent the total employees in industry and commerce, they do show the vast increase that has taken place during the past four years in the number of persons employed. Employers and labour administrators soon understood that excessive hours over an extended period do not result in maximum production, and this report will show a decrease in the number of overtime permits issued and the use made of

them. The last report of the Factory Inspection Branch stated an attempt would be made to indicate in a comprehensive manner the actual extent to which labour permits are utilized and some interesting figures have been developed to this end. While overtime permits are reduced in number and use in comparison with the previous year, the use of multiple shifts has increased and numerous authorities have been granted for such shifts during the past three years by the special committee within the Department which has authority to grant concessions beyond the limitation of statute in order to facilitate production of war essentials.

The following summaries under each type of labour permit issued depict the trend in industry with relation to hours of labour.

Overtime Permits—Section 30, Factory, Shop and Office Building Act.

Employment of Females and Youths later than 6:30 p.m. and until 9 p.m.

	Fiscal year 1941	Fiscal year 1942	Fiscal year 1943
No. of firms using permits.....		759	775
No. of permits issued.....	2,005	3,482	2,569
No. of nights worked.....		21,198	15,892
No. of females employed overtime.....		17,289	12,858

(Note: Above permits were issued for limited periods).

Special Authorities granted for Employment of Females on Multiple Shifts

Shifts	Fiscal year 1941			Fiscal year 1942			Fiscal year 1943		
	No. of Employees			No. of Employees			No. of Employees		
	Firms	Male	Female	Firms	Male	Female	Firms	Male	Female
2 8-hour shifts.....				3	853	264	14	7,368	1,387
2 9-hour shifts.....	4	551	398	5	5,053	2,540	16	2,542	1,967
2 10-hour shifts.....	17	6,122	2,694	44	25,578	7,748	94	35,555	13,020
3 8-hour shifts.....	19	12,785	3,807	28	22,989	12,371	63	32,891	8,752

(Note: Many of the above authorities were issued to continue during the wartime emergency and those issued in 1941 and 1942 could be considered as still effective and additional to those issued in 1943).

In addition to the authorities for multiple shifts granted by the special committee for essential war industry, 251 double shift permits were issued under Section 31 of the Act for limited periods enabling the employment of females and youths for two 8-hour shifts between 6 a.m. and 11 p.m. in general industry.

BAKING INDUSTRY

Under Section 69 of the Factory, Shop and Office Building Act employment of male bakers is restricted to a 9-hour day and a 56-hour week unless a permit is issued for the extension of these hours. In the fiscal years 1941, 1942 and 1943, such permits were issued in 69, 42 and 19 cases respectively. This steady reduction in the permits was occasioned by the issuing

of authorities by the special committee for employment of a 10-hour night shift in the baking industry. Commencing in 1942, eight such permits were issued and 1,008 males and 522 females were employed. In 1943, sixteen additional permits were issued and 1,565 males and 921 females were employed on these shifts.

The development of these shifts has greatly alleviated production problems without the necessity of increasing plants and has permitted the employment of women to replace men who have entered the various armed services or gone into munition work.

RESTAURANTS

The increased use of night shifts in industry gave rise to another problem, that of feeding the workers on these shifts. For this purpose special permits were issued under Section 29 of the Act extending the hours of labour for women in restaurants from 11 p.m. until 2 a.m., but the hours of their employment are still limited to 10 hours per day and 60 hours per week. Six hundred and ninety-three such permits were issued in the fiscal year 1942 and a further 136 issued in 1943 to continue during the period of the war or until cancelled for cause. Many large industries operating on multiple shifts installed cafeterias and restaurants within their premises and in 33 cases the special committee granted authorities for the employment of females on shifts in the restaurant or cafeteria similar to the plant concerned. Under these circumstances it is not necessary for employees to leave the plant in the middle of the night in search of a suitable eating place, sometimes quite distant and through a neighborhood which is difficult to police properly.

HOMEWORK

Many non-essential industries find great difficulty in securing adequate employees for their plants but can secure the services of married women with families, or other persons unable to leave their homes, who can very well carry out some processes of manufacture or assembly at home. Under Section 49 of the Act permits are issued to employers to give out such work, at rates of pay approved by the Minimum Wage Branch, to persons who are in possession of a homemaker's permit issued by the Factory Inspection Branch. Two hundred and ninety-eight employers' permits were issued for firms in 1943 and 3,220 homeworkers' permits were in effect at the close of the year.

ENFORCEMENT OF THE FACTORY ACT

The various concessions which have been authorized in war industries have assisted greatly in alleviating the problems of manpower shortage and in facilitating production with the plant equipment available. Plant managements have co-operated very well in these efforts and the hours of employment in industry are more readily controlled by these provisions during the existing emergency.

Production figures in wartime must be raised to the limit and employers soon found that excessive hours are not conducive to maximum production. Accordingly hours of labour and overtime in Ontario have been, generally speaking, reduced to an eight, nine or ten-hour day in a way similar to that prevailing in other belligerent countries.

Employees, however, do not always take kindly to the reduced hours and request permission to operate unlimited overtime from a purely mercenary motive, rather than operate on a shift basis. Numerous petitions and requests have been received from employee groups and from employers on behalf of their staff for concessions beyond the statute. However, opinion has prevailed that unlimited overtime is injurious to both workers and the war effort, and this Branch has been adamant under this pressure.

Prosecutions were resorted to in ten cases of violation of the hours of labour limitations and convictions were recorded by the magistrates in nine instances.

Complaints relating to safety and working conditions were investigated fully in every instance irrespective of their source, and of the 309 cases so handled, 169 were upheld, 107 not

upheld and 33 were found to be not under the jurisdiction of this Branch. We appreciate the interest in workers' welfare shown in these complaints and by investigation are able to find and correct conditions which otherwise might continue for some months until the particular plant was again inspected in the regular manner.

The members of the inspection staff have co-operated splendidly under the stress of war-time emergency and have carried out their manifold duties conscientiously, many times late at night and on week-ends or holidays. An improved filing system set up during the year has resulted in more efficient and speedy handling of records.

A three-day conference of all factory inspectors was held during the slacker winter season, when problems of guarding, safe practices in industry, new processes in industrial chemistry and their hazards and proper reporting and recording of data were discussed. It is hoped that this may become an annual event as too much stress cannot be placed on the value of such meetings of the staff. All factory inspectors have been provided with handbooks of industrial safety standards in order to ensure that they are kept informed on new and practical guards and safe practices in industry.

PLANS FOR BUILDINGS

The Examiner of Reports and Designs approved 751 plans of new factories, shops and office buildings or additions to and alterations of such buildings during the fiscal year. The total value of the construction work was \$32,567,070, a decrease of 4.86 per cent from the previous year's value of \$34,224,030.

The following table shows the distribution of construction projects by the various trades and industries.

CLASSIFICATION OF APPROVED BUILDING PLANS

Trade or Industry	No. of Plans	Value of Building	Percentage of Total Value
Bakeshops.....	4	\$ 7,850	.02
Chemicals.....	86	16,479,250	50.60
Clay, Glass and Stone.....	28	555,700	1.72
Clothing.....	6	16,450	.05
Conveyances.....	74	4,246,100	13.02
Food.....	53	564,500	1.75
Garages.....	6	28,000	.09
Laundries.....	11	20,000	.06
Leather.....	2	23,500	.07
Metals.....	348	9,732,520	29.85
Offices.....	6	33,800	.10
Paper Trades.....	8	95,900	.29
Printing and Publishing.....	10	43,970	.14
Rubber.....	4	38,000	.12
Shops.....	7	48,300	.15
Textiles.....	17	128,610	.40
Warehouses.....	41	282,750	.88
Wholesale.....	11	39,500	.13
Woodworking.....	24	151,370	.47
Unclassified.....	5	31,000	.09
TOTALS.....	751	\$32,567,070	100.00

The chemical industry led all others in value of projects by accounting for 50.6 per cent of the total and showed a value increase over last year's figure in excess of nine million dollars. For several of the projects, the one approval included all building within the plant

and thus the total number of buildings was actually much greater than the 86 shown for the industry. The explosives manufacturing and shell filling programme was greatly curtailed.

The largest single undertaking was the erection of a synthetic rubber plant at Sarnia by a Dominion Government owned corporation. The final product will be shipped to existing rubber processing plants located elsewhere in the Province. A small synthetic rubber plant, the first in the British Empire, was erected at Elmira and it will assist the war effort by producing a type of rubber used, among other purposes, for aircraft fuel handling equipment.

The first factory to produce alcohol from waste sulphite pulp liquors was put into operation and may possibly be the forerunner of others as Ontario's large sulphite pulp plants are not able to utilize this wasted material at present.

The demand for gas for various types of metal treating furnaces has resulted in the construction of a very large coke gas plant in Hamilton. Another new gas plant at Sarnia utilizes gases from a nearby petroleum refinery to augment natural gas supplies. During summer, the period of peak petroleum refining, the manufactured gas is forced back into the natural gas wells, from which it is withdrawn during the colder months, the period of peak gas consumption.

There were 348 plan approvals for the metals group, as compared with 372 last year, but the value decreased about five million dollars, chiefly due to the fact that fewer large armament factories were being built. Ontario has benefited by the increased demand for aluminum products as a large aluminum foundry and substantial additions to forging and plate mills have been erected. This light and strong metal is destined to be used on a large scale for civilian purposes in the post-war period.

The conveyances group again greatly increased production facilities by the erection of new buildings costing \$4,246,100, as compared with \$3,648,200 last year. Firms producing aircraft or important component parts spent \$3,386,300 of this amount. A number of furniture factories have been altered to produce wood components for one of the fastest bombers. There were 19 plan approvals for shipyard buildings with a total estimated cost of \$212,000.

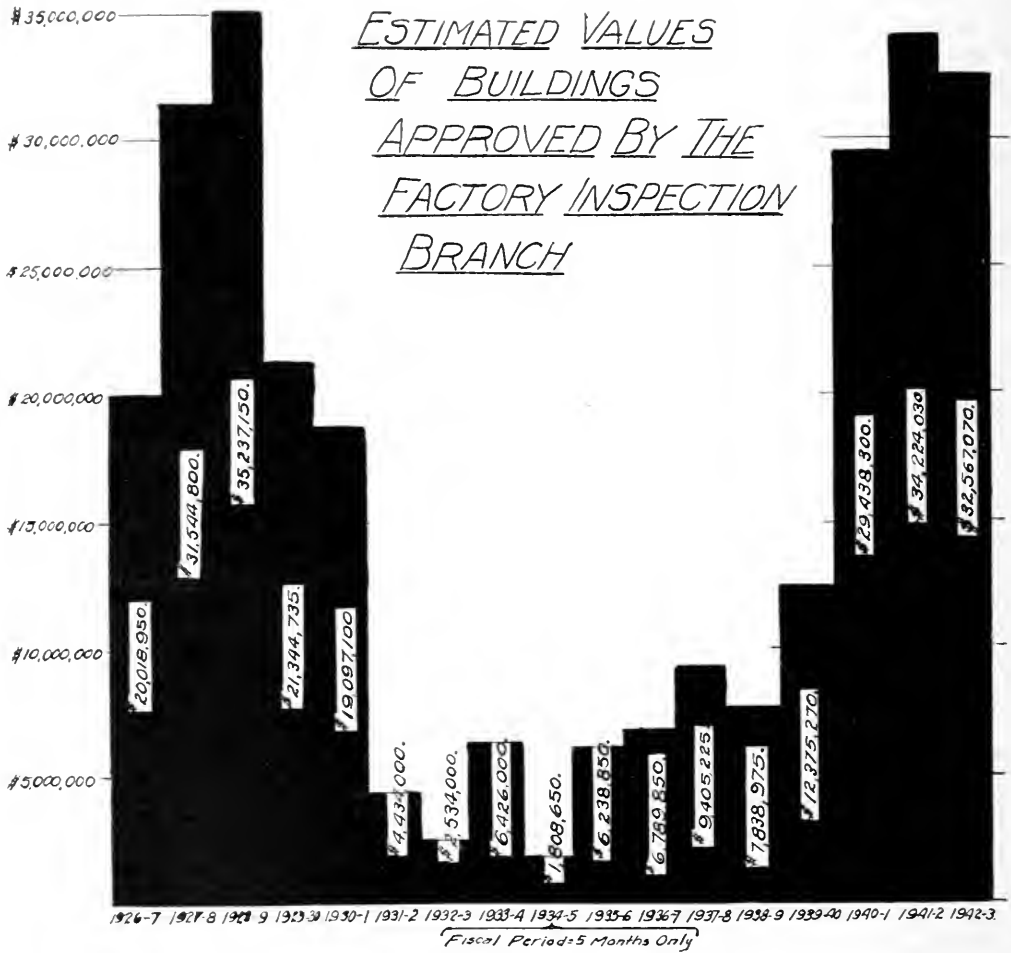
The production of artificial abrasives has been increased almost continuously and many new factory buildings were required. This industry is centralized in the Niagara Peninsula due to the availability of the necessary electrical energy for the melting furnaces.

The dehydration of vegetables and the drying of eggs for export purposes have resulted in several plant alterations and extensions. There are four egg-drying plants in Ontario and the resultant conservation of ocean shipping space and safe delivery of the egg powder have made this valuable food available to Great Britain. In February, 1942, the British Food Ministry ordered that all eggs be sent in powdered form.

The Factory Inspection Branch has continued to co-operate with the Dominion Controller of Construction by furnishing reports on the essentiality of projects affecting the health, safety and welfare of employees of the firms applying for construction permits. The shortage of metals, materials and labour has dictated that only where the war effort will be assisted should any alteration or additions be made. The improvement of working conditions in essential industries has been consistently considered as contributing to the war effort.

The shortage of steel has forced the temporary acceptance of a few wooden fire escapes until steel for fire escapes is again made available by the Dominion Steel Controller. Municipal building officials have necessarily followed this practice for the same reason and all such escapes will be replaced as soon as possible.

One hundred and eighty-one field inspections were made to facilitate the approval of building plans and to investigate special hazards reported by district inspectors. A total of 536 office interviews were held to discuss proposed manufacturing operations and building approvals. Two hundred and fifty-seven letters were sent to owners to request the submission of duplicate building plans.



The Examiner of Designs collaborated with the Chief Coroner in the investigation of the collapse of a partially constructed plant building in which five contractor's employees were killed and twenty-eight injured. Telescopic steel shores were being used to support forms for a high concrete roof and while no specific cause for the collapse was found, it was thought to have originated in the shores or their bracing.

The standard of working conditions throughout the Province has steadily improved in spite of wartime difficulties in obtaining many materials. There has been an increased use of mechanical ventilating and exhaust systems and the resulting benefits will be shared by non-essential industries when such equipment can be made available to them by the relaxation of present war controls.

The examination of building plans has been of inestimable value in procuring improved working conditions as it has ensured good building designs and the provision of adequate ventilation, lighting, exits, sanitation, first aid, eating rooms and other facilities for employees. To make alterations for such facilities after a building has been erected is generally impractical and, at best, results in an expensive make-shift job. Plan examination also minimizes the number of recommendations by district inspectors in new or altered buildings.

The total values of buildings approved by the Factory Inspection Branch during each of the past seventeen years are shown on the accompanying diagram.

INSPECTION STATISTICS

The following is the distribution of the services rendered by the inspectors of the Composite Inspection Branch:

FACTORY INSPECTION BRANCH:	1942	1943
First inspections	14,481	14,573
Second inspections	2,498	5,473
Visits re homeworkers	1,122	3
Visits re fruit camps	—	69
Visits re exhibitions	180	—
	18,281	20,118
Minimum Wage	1,471	483
Industrial Standards	720	320
Apprenticeship	2,848	1,908
Main Office	3,280	169
Steam Boiler	2,492	2,344
Operating Engineers	251	169
	11,062	5,393
TOTALS	29,343	25,511

In addition there were investigations of accidents and the usual visits, office calls and conferences incidental to inspection.

Employees in the above industries, mercantile establishments and office buildings numbered 753,111, classified as follows:

Fiscal years	Males over 16	Males 14-16	Females over 18	Females 14-18	Totals	Children under 14 dismissed
1942	358,897	59	151,982	94	511,023	17
1943	508,514	517	243,289	791	753,111	97

HOURS OF LABOUR

Male Workers					Female Workers				
45	50	54	58	60	45	50	54	58	60
111,804	170,171	52,964	38,833	72,601	81,532	80,438	19,830	13,895	27,812

Also 83,231 employees, male and female, were working approximately 50 hours per week.

The numbers of orders issued relating to various requirements of the Factory, Shop and Office Building Act totalled 10,615 as compared with 5,801 in 1942.

COMPLAINTS

Three hundred and nine complaints were received during the fiscal year. Upon investigation 169 were upheld, 107 were not upheld and 33 were not under the jurisdiction of this Branch. Some investigations covered more than one complaint. Subject of complaints were as follows:

	1942	1943
Safety of building.....	..	1
Working without overtime permit.....	12	7
Working without double shift permit.....	3	2
Working without homeworkers permit.....	1	..
Long hours.....	66	55
Fire hazard.....	..	3
Ventilation.....	1	4
Fire exits.....	7	14
Stairways.....	3	4
Long hours for bakers.....	2	3
Elevators.....	12	5
Toilet accommodation.....	8	10
Child labour.....	14	25
Dust.....	6	7
Lunch period.....	10	1
Sanitation.....	6	17
Heat.....	8	32
Guarding machinery.....	1	2
Noise of machinery.....	2	..
Miscellaneous.....	68	96
One day's rest in seven.....	1	4
Gasoline hazard.....	1	..
Spray booth.....	3	..
Multiple.....	19	17
	<hr/> 254	<hr/> 309

EXPLOSIONS

Explosions during the year totalled 70, of which 62 caused injuries to employees and 8 caused no injuries.

Explosions causing injuries:

- March 19, 1942... Blow occurred on electrode on furnace throwing hot mix on floor and on employee.
- April 6..... Stopping metal from coming out when it exploded.
- April 7..... Water trapped in airbag exploded.
- April 12..... Furnace exploded.
- April 25..... Hot slag dumped into water cooling pit where granulation takes place caused an explosion.
- April 29..... Explosion while welding refrigerator cars.
- April 30..... Gas seeping into manhole ignited and caused an explosion.
- May 4..... Boiler of steam pressing iron exploded.
- May 16..... Explosion in ball mill.
- May 16..... Explosion in powder mixing room.
- May 19..... Motor exploded and burned hand.
- May 20..... Explosion of thinners at dump.
- May 24..... Explosion in paint shop.
- May 29..... Spark from grinder struck a barrel of chrome manganese silicon.
- June 29..... Dampness in chill caused explosion.
- July 3..... Molten aloxite when poured into mould caused an explosion.
- July 23..... Boiler exploded.
- July 29..... Bronze from furnace exploded.
- July 25..... Moisture in mould caused metal to explode.
- July 29..... Gasoline exploded.
- August 13..... Ladle of cyanide of potassium exploded.
- August 13..... Capping heat and butt exploded.
- August 17..... Molten babbit exploded.
- September 2..... Furnace exploded.
- September 2..... Pot of metal exploded.
- September 19..... Explosion occurred in inspection hole.
- September 24..... Box of ore in furnace exploded.
- October 1..... Gasoline exploded.
- October 9..... Hot metal exploded.
- October 21..... Gas line on furnace exploded.
- October 23..... Chemical explosion.
- November 3..... Furnace exploded.
- November 18..... Gasoline tank exploded.
- November 22..... Switch exploded.
- November 23..... Furnace exploded.
- November 26..... Laid an angle on top of an empty toluol paint reducer barrel and an explosion occurred.
- November 28..... While flashing a tube it exploded.
- November 30..... Run breaker exploded throwing out hot oil.
- December 6..... Gas oven exploded.
- December 7..... Switch box exploded.
- December 10..... Boiler exploded.
- December 17..... Steam heating boiler leaked water into ash pit causing an explosion of ashes, cinders and hot water.
- January 6, 1943... Chemical explosion.
- January 19..... Acetylene torch exploded.
- January 23..... Throwing paint into boiler caused paint to explode.
- January 25..... Pilot light exploded.

EXPLOSIONS—(Continued)

January 27, 1943 . Metal furnace exploded.
 January 27 Metal exploded.
 February 7 Furnace exploded.
 February 8 Furnace exploded.
 February 15 Furnace exploded.
 February 17 Molten pot of aluminum exploded.
 February 17 Mould of metal exploded.
 February 20 Explosion occurred in the incinerator.
 February 24 One of the pockets in the piston on the shaft being heated generated steam and exploded.
 February 26 Acetylene torch exploded.
 February 27 Steam press exploded.
 March 3 Nitric acid in Winchester exploded.
 March 9 Shell exploded.
 March 10 Tank exploded.
 March 15 Gas furnace exploded.
 March 19 Torch exploded.

Explosions causing no injuries:

March 25, 1942 . . . Chemical explosion.
 June 17 Boiler exploded.
 July 21 Chemical explosion.
 September 1 Thermostat in ovens exploded.
 September 11 Dust explosion.
 December 22 Explosion in drying tumbler.
 January, 1943 Explosion in sulphur mill.
 February 16 Explosion in pent house.

PROSECUTIONS

Under the Factory, Shop and Office Building Act, proceedings were taken against nine firms. In one case two charges were laid. Convictions were recorded in nine cases and one was withdrawn, as follows:

Hours of labour for youth, young girl or woman	Section 29(b)	9 convictions 1 case withdrawn
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VIOLATIONS

Violations of the Acts in the enforcement of which the inspectors have a responsibility were reported as follows:

	1942	1943
Minimum Wage Act	1,400	1,714
Operating Engineers Act	51	84
Steam Boiler Act	6	2
Adolescent School Attendance Act	118	153
TOTALS	1,575	1,953

The violations of the Minimum Wage Act were chiefly cases of employers neglecting to keep minimum wage cards posted in their establishments.

ACCIDENTS

During the year 14,521 accidents were reported to the Factory Inspection Branch as compared with 10,189 reported in 1942, and 66 were fatal accidents, as compared with 85 the previous year.

Fatalities were due to:

Burns and scalds.....	5
Cranes and derricks.....	3
Elevators.....	4
Electricity.....	2
Cars and engines.....	5
Explosions.....	6
Falling objects.....	4
Falls.....	8
Flying missiles.....	1
Infected wounds.....	1
Jammed between articles.....	7
Belts and pulleys.....	3
Saw.....	1
Miscellaneous.....	5
Press.....	1
Rolls.....	1
Paper machinery.....	1
Machinery connections.....	2
Other machinery.....	2
Trucking.....	1
Natural causes.....	3

PROVINCE OF ONTARIO
Summary of Accidents for the

Cause of Injury	Head and Face				Upper Extremities							Trunk							
	Face	Head	Eyes	Ears	Hand	Fingers	Thumb	Arm	Shoulder	Wrist	Elbow	Other	Ribs	Thigh	Back	Stomach	Chest	Side	Hips
Burns and scalds	19	5	70	2	81	51	10	55	1	18	5	13	1	3	1	1	1	1	2
Cranes and derricks	4	6			10	23	5	4				4					1		
Elevators		6			7	6		2	1	1					2				
Electricity			14			1		1	1			7							
Engines and cars	2				3	2	1	2		3	1				1			2	1
Explosions	3	2	2		2			1				2	1						
Falling substances	20	88	14		103	225	43	36	16	23	9	16	17	5	22	2	24	13	4
Falls	12	48	4	3	57	30	20	57	59	66	41	66	99	7	146		35	62	23
Flying missiles	29	16	157	3	19	31	6	26		6	4	10	3	1	1	2	6	3	
Foreign substances in eyes			589																
Hand tools	5	2	3		54	78	37	5	1	7	1	3	2				2		1
Hooks, chains, cables	6	3	2		8	22	3	6				1		1	1			2	
Infected wounds	2	14	1		168	368	125	36		23	14	7		2	1		1		
Jammed between articles	4		2		119	606	76	15	3	11		10	3	1			5	1	2
Sprains and strains	1	1			26	30	14	44	95	76	5	113	4	5	533	10	30	167	11
Rolls		1	1		18	31	3	6			1		1						
Gears, cogs, sprockets				1	7	30	6	1		1		1							
Belts, pulleys, shafting		2	1		14	37	10	14				3	1						
Saws	1				32	89	48	6		2	1	1	2			1			
Planer					1	18	1												
Drill	1	7	4		25	32	12	9		8		1						1	1
Milling machinery		1			9	38	3	1			1								
Shears					7	30	4			1							1		
Emery wheel					7	21	5	1	1		1			2			1		
Press		2			24	192	32	7	1	3	3	2							
Punch	1	1			7	52	9	1	1										
Dies					7	23	8					1							
Calender					7	7					1								
Cutter knives					16	56	13	3		2	2	2							
Conveyers					8	11	3	3											1
Hammers					1	12	6								1				
Jointers					1	12	1												
Stitcher						4													
Loom		1			1	2	1	1											
Centrifugal machinery	3		4		5	2		1		1		1	1					2	
Paper machinery					7	14					1								1
Spinning machinery					3	16	2	1											1
Winders					1	5	2	1											
Grinding wheels			1		29	61	19	3	1	3	1	1						1	
Lathes	2		1		25	44	12	6		3	3							1	1
Machinery connections	1	5	4		82	228	55	22	1	9	8	2	4					2	
Wiredrawing, etc.		1			3	10	2	1		1									
Trucking	8	8		1	19	39	4	9	1	11	9	11	12		6		5	10	2
Other machinery	1	4	6	1	52	105	22	10	4			2	4	2		1	2	1	
Miscellaneous causes	29	42	36	5	177	275	78	54	10	46	60	29	27	4	15	4	11	7	7
Natural causes	1	1										3	1						1
Industrial diseases	2	1			41	10		32		4	1	51		1					
Fumes												21							
Heat prostration												2							
TOTALS	151	260	926	20	1286	2979	701	483	197	329	177	383	182	34	734	20	133	271	5

FACTORY INSPECTION BRANCH
Fiscal Year Ending March 31, 1943

Gross	Lower Extremities							TOTALS	Class of Industry															
	Abdomen	Legs	Foot	Toes	Knee	Ankle	Multiple		FATAL	Pulp and Paper Trades	Metal Trades	Rubber and Rubber Goods	Textiles	Food	Lumber	Laundries	Chemicals	Conveyances, etc.	Transportation	Clay, Glass and Stone	Unclassified Trades	Leather Goods	Woodworking	Wearing Apparel
...	3	39	102	9	3	34	196	5	729	52	488	9	8	15	1	2	15	29	14	72	10	9	5	...
...	12	12	15	9	8	3	18	3	131	1	107	...	1	12	...	...	1	12	4	3	...	...	...	...
...	2	2	13	4	1	2	11	4	62	6	17	3	10	10	...	1	2	1	1	5	3	...	...	1
...	1	3	4	1	...	2	18	2	44	8	25	...	...	...	...	...	2	...	...	...	...	...	...	...
...	6	6	184	693	877	44	87	109	3	2691	225	1821	58	35	45	27	...	14	191	61	136	39	2	37
13	8	120	58	15	138	105	272	7	1571	172	801	32	57	55	30	4	33	111	50	120	53	9	28	16
1	12	22	5	2	...	...	16	1	382	25	264	5	10	3	7	...	1	16	6	29	5	1	9	1
...	1	10	13	5	5	2	1	...	589	26	468	10	14	14	2	...	2	23	2	18	5	...	4	1
2	...	7	8	6	6	4	5	...	238	30	150	6	5	...	8	...	1	11	3	11	4	1	8	...
1	...	30	24	4	13	2	6	1	93	28	42	4	3	1	3	...	1	1	1	2	4	1	2	...
2	...	37	38	14	12	13	22	5	843	49	549	15	33	26	7	1	6	49	11	35	12	5	23	22
87	64	37	35	1	80	186	44	1	1001	59	651	25	13	25	12	...	11	68	34	61	16	6	19	1
1	1	2	2	2	...	...	8	1	1700	164	1008	44	40	45	18	...	24	127	33	130	36	7	21	3
...	...	1	1	...	...	...	...	...	77	25	28	4	6	5	...	...	...	...	5	1	1	1	2	...
...	...	1	...	...	...	2	8	3	48	5	20	...	15	3	...	...	...	2	...	2	...	1	...	...
...	3	3	1	...	...	...	...	2	192	13	68	13	2	1	22	...	...	6	1	6	8	...	51	1
...	1	2	2	...	1	...	...	...	21	2	13	...	...	...	...	...	...	1	...	1	...	...	4	...
...	...	...	...	1	1	...	2	...	109	1	86	3	...	...	2	...	...	13	1	...	2	1	...	...
...	...	...	...	1	1	...	1	...	57	...	46	...	...	...	...	...	...	11	...	...	...	...	...	...
...	...	...	...	1	1	...	1	...	45	...	42	...	...	...	...	...	...	3	...	...	...	...	...	...
...	...	3	1	3	1	...	3	1	41	1	27	...	...	...	...	...	...	10	3	...	...	...	...	...
...	1	1	1	...	...	...	...	...	278	21	199	2	3	1	...	1	3	20	1	11	7	4	4	1
...	...	1	1	...	1	...	...	...	74	1	54	1	1	...	...	...	...	9	...	4	1	2	1	...
...	...	...	1	...	...	...	...	...	40	...	28	2	...	...	...	...	...	2	...	3	3	2	...	...
...	...	...	...	...	...	...	...	...	8	5	1	1	1	...	...	...	...	...	...	...	...	...	...	...
...	...	6	2	2	...	...	...	1	94	8	18	9	20	12	1	...	1	2	...	4	1	3	14	1
...	...	...	...	2	...	...	...	1	37	6	19	1	...	4	...	...	2	1	...	3	...	...	1	...
...	...	...	...	2	...	...	...	1	23	...	19	...	...	1	...	...	1	1	...	...	1	...	...	...
...	...	...	...	...	...	...	...	...	14	...	2	...	...	1	...	...	...	...	1	2	...	7	...	...
...	...	1	1	...	...	1	...	2	4	3	1	...	...	...	...	...	...	...	...	...	...	...	...	...
1	2	...	1	...	...	...	2	...	10	...	3	...	7	...	...	...	...	...	...	...	...	...	...	...
...	...	...	1	...	...	...	7	1	28	3	17	...	2	...	...	...	1	4	1	...	...	...	...	...
...	...	...	...	...	...	...	2	...	32	30	1	...	...	...	...	...	1	...	...	...	...	...	...	...
...	...	...	...	...	...	...	1	...	25	...	...	25	...	...	...	...	...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	1	...	10	5	1	...	1	...	...	...	...	...	...	...	...	...	...	...
...	1	...	1	...	1	3	3	...	128	3	104	...	...	1	...	...	...	13	2	4	...	...	1	...
1	...	1	...	2	...	1	4	...	107	3	85	3	...	1	...	...	...	9	1	2	1	1	1	...
...	...	6	7	3	3	4	18	2	466	30	292	24	19	17	...	...	1	23	3	12	11	17	6	...
...	...	...	...	...	...	...	3	...	21	1	15	2	...	...	...	...	...	...	1	...	...	...	...	...
2	2	31	53	78	19	12	19	1	372	53	186	16	4	12	3	...	4	30	10	28	13	3	10	...
2	2	5	6	2	1	3	21	2	259	32	132	6	22	11	...	...	4	11	1	6	11	7	10	6
8	7	73	90	42	84	19	45	5	1289	107	808	35	69	51	23	...	9	46	20	62	32	4	16	7
1	...	10	...	...	1	1	...	3	12	1	6	...	...	...	...	...	2	1	...	1	1	...	...	...
...	...	...	...	...	2	...	139	...	295	10	192	5	4	15	...	...	4	16	1	35	7	4	1	1
...	...	...	...	...	...	...	1	...	22	1	8	1	1	4	...	...	2	2	1	2	...	...	...	...
...	...	...	...	...	...	...	...	...	2	...	2	...	...	...	...	...	...	...	...	...	...	...	...	...
124	116	653	1175	1087	428	483	1068	66	14521	1222	9009	344	445	394	170	9	155	885	279	858	299	90	303	69

BOARD OF EXAMINERS OF OPERATING ENGINEERS**CHAIRMAN: JOHN SHARP****MEMBERS OF THE BOARD: W. J. SCOTT, S. G. ROSE**

The Board presents the thirty-fourth annual report covering the activities of the Operating Engineers' Branch for the fiscal year ending March 31, 1943.

The attached statement of revenue, which is the highest attained by this Branch, shows an increase of \$402.84 over the previous year, and this increase is due mainly to the increase in text-book sales. The total number of certificates issued was 17,770, which does not include the certificates maintained in good standing of operating engineers in the armed services.

There were 2,466 examinations conducted by the Board. Thirty-eight per cent of the candidates who wrote examinations failed to pass, which is a marked increase in the number of failures. As the standard of examinations has not been raised, the increase has been due to insufficient preparation and study on the part of engineers trying for a higher grade of certificate.

The number of applications reviewed by the Board was 1,498, of which number 95 were rejected as they did not comply with the Regulations regarding operating experience.

The text-books issued by the Department have a definite value for student engineers, as indicated by the increased revenue of \$240.00 from the sale of these books.

Enforcement of the Act under present conditions, without interfering with the production programme, has been a major problem. The definite shortage of certificated engineers available for power plant operation is acknowledged and is attributed to engineers employed in other essential industries at a higher wage rate and shorter working hours than that prevailing in their own line of work. The Board is co-operating with National Selective Service in an endeavour to adjust this condition. As the protection of life and property is the basis of The Operating Engineers Act, it is not considered advisable to lower the standard of safety by permitting the operation of plants not in accordance with the Regulations. During the year an inspector was appointed to the Branch to assist in carrying out inspections and to report on special cases involving adjustments to meet compliance with the Act.

The successful administration of the Act is dependent to a great extent upon the co-operation of the operating engineers and their various organizations, and the Board wishes to take this opportunity to express its appreciation and acknowledge with thanks the assistance given.

REPORT OF REVENUE FOR FISCAL YEAR,
APRIL 1, 1942 TO MARCH 31, 1943

Fees Collected for:

Examinations.....	}	\$28,334.00
Re-examinations.....		
Renewals.....		
Provisionals.....		
Duplicates.....		
Penalty renewal fees.....		
Plant registration.....		178.00

Monies Refunded on:

Examinations.....	}	\$ 731.71
Renewals.....		
Penalty renewal fees.....		
Miscellaneous.....		
Plant registration.....		
Duplicate certificates.....		
Text books.....		28.25
Total Refunds.....		\$ 759.96

Revenue by:

Certificates.....	\$28,512.00
Sale of books.....	3,601.75
Miscellaneous.....	13.54

\$32,127.29

Gross Revenue.....	\$32,127.29
Total Refunds.....	759.96

Net Revenue.....\$31,367.33

REPORT OF CERTIFICATES FOR FISCAL YEAR 1943

Number of certificates issued.....	17,770
Number of certificates refused.....	914

Certificates Issued							Certificates Refused
	By Ex-amination	By Re-ex-amination	Provis-ional	Dupli-cate	Renewals	Totals	Refused
Compressor.....	41	4			233	278	15
Fireman.....	75	16			418	509	34
4th class.....	576	88	12	10	5,251	5,937	275
3rd class.....	223	112	14	3	4,356	4,708	312
2nd class.....	65	63	1		2,137	2,266	175
1st class.....	7	13			291	311	38
Hoisting.....	152	9		5	1,941	2,115	52
Traction.....	40	3	2	3	1,041	1,089	13
Duplex.....	7	2			370	379	
Plant registration.....						178	
TOTALS.....	1,186	310	29	21	16,046	17,770	914

REPORT OF EXAMINATIONS HELD FOR FISCAL YEAR 1943

Number of candidates examined at Toronto	1,156
Number of candidates examined at other centres	1,310
Total number of candidates examined	2,466

Class	At Toronto	At other centres	Total
Compressor	5	22	27
Fireman	48	54	102
4th class	446	545	991
3rd class	325	348	673
2nd class	163	154	317
1st class	40	22	62
Hoisting	111	121	232
Traction	18	44	62
TOTALS	1,156	1,310	2,466

Examinations were held at outside centres as follows:

	No. of Examinations	No. of Candidates		No. of Examinations	No. of Candidates
Brantford	2	37	North Bay	1	18
Belleville	2	37	Ottawa	2	135
Brockville	2	28	Orillia	1	10
Chatham	2	26	Palmerston	1	12
Cornwall	1	19	Parry Sound	1	16
Fort Frances	1	11	Peterborough	2	22
Haileybury	1	5	Port Arthur	2	58
Huntsville	1	7	Renfrew	1	21
Hamilton	3	137	Sault Ste. Marie	2	43
Kapuskasing	1	11	Sioux Lookout	1	8
Kenora	1	12	Sudbury	3	109
Kirkland Lake	2	26	Sarnia	2	55
Kingston	3	47	St. Catharines	2	24
Kitchener	2	68	Timmins	2	46
London	2	98	Windsor	2	85
Niagara Falls	2	75	Other Centres	2	4
Total at Outside Centres				55	1,310
Total at Toronto					1,156
Total during fiscal year					2,466

BOILER INSPECTION BRANCH

CHIEF INSPECTOR, DEPARTMENT OF LABOUR—J. R. PRAIN

EXAMINER OF REPORTS AND DESIGNS—J. N. BRIGGS

SUMMARY OF WORK FOR FISCAL YEAR 1943

Drawings and Specifications Surveyed, Registered and Re-registered:

	Designs
Boilers	44
Pressure vessels	343
Accessories	27
Pressure piping layouts	25
Special rulings (Ontario)	322
TOTAL	761

New Boilers and Pressure Vessels:

	Inspections
Boilers	658
Pressure vessels	1,213
TOTAL	1,871
Pressure piping layout installations	28

Used Boilers and Pressure Vessels Inspected:

Boilers	663
Pressure vessels	443
Annual inspections	6
TOTAL	1,112
Second and final inspections	2,269

Annual Inspections (Factory, Shop and Office Building Act):

Boilers	2,492
Pressure vessels	3,217
TOTAL	5,709

Certificates issued:

Class A—new pressure vessels	1,307
Class B—used pressure vessels	851
Class C—heating boilers—low pressure	189
Class D—new pressure vessels—accepted by affidavit	905
Class E—new boilers under 3 H.P.	23
Duplicate Certificates	34
OA—Annual inspections (Factory, Shop and Office Building Act)	2,783
TOTAL	6,092

Total amount of monies transmitted to the Treasurer of Ontario amounted to \$46,248.74.

MEDIATION, CONCILIATION AND ARBITRATION

CHIEF CONCILIATION OFFICER—LOUIS FINE

The increasing tempo of all war production during the year ending March 31, 1943, plus the growing knowledge of employers and employees throughout Ontario regarding the Conciliation Service of the Department of Labour, added greatly to the work and responsibilities of this Branch.

INVESTIGATION AND MEDIATION

The Regional War Labour Board of Ontario referred 556 cases to the Department of Labour for investigation during the year. These were all investigated by the conciliation officers of the Department and detailed reports were submitted to the Regional Board. The majority of these cases concerned requests for wage adjustments, wage increases, cost of living bonuses, premium for overtime and hours of work.

ARBITRATION

Twenty-one arbitration hearings involving 54 grievances were handled by the conciliation officers of the Department, many of them requiring sessions lasting for several days and the study of hundreds of pages of evidence submitted by the parties concerned. Most of these cases arose out of collective labour agreements which contain provision for the appointment of an arbitrator to be named by the Minister of Labour of Ontario if the parties fail to reach an agreement.

CONCILIATION AND VOTES

Many strikes were avoided as a result of the intervention of the conciliation officers and in the large majority of cases these officers were present at the request of the employers and employees to advise them and endeavour to resolve the differences. Prompt and effective settlements were reached in the majority of cases and, where the question of bargaining agency arose, many companies agreed to a secret ballot under the supervision of this Department. Fifty such votes were held, 38 by consent and 12 by reference from an Industrial Disputes Inquiry Commissioner.

A large number of cases were referred to this Branch by the Department of Labour, Ottawa, and a number of preliminary investigations have been made by the conciliation officers before Boards of Conciliation and Investigation have been appointed.

Numerous cases of alleged discrimination have also been referred to the conciliation officers for attention and in a large majority of cases satisfactory conclusions were reached.

STRIKES

Forty-five strikes were reported during the year to this Branch, but of these 90 per cent were settled within a few hours, and should rather be designated stoppage of work pending the arrival of a conciliation officer. In practically all of these cases the employees agreed immediately to return to work on request of the officer and the resulting time-loss was thus very small.

Thanks and appreciation are due to the employers, the employees and their representatives for the co-operation they have extended to this Branch during the year.

INDUSTRY AND LABOUR BOARD

J. F. MARSH—CHAIRMAN

J. B. METZLER—MEMBER

The Industry and Labour Board administers the Industrial Standards Act, the Apprenticeship Act and the Minimum Wage Act.

INDUSTRIAL STANDARDS BRANCH

At the close of the fiscal year 1943 there were 99 schedules in effect in Ontario pursuant to the Industrial Standards Act, as follows:—

(a) Schedules covering local zones:

Barbering.....	58
Bricklaying and stonemasonry.....	1
Bricklaying, stonemasonry and plastering.....	1
Building industry.....	1
Carpentry.....	11
Common labourers.....	2
Electrical repair and construction.....	5
Painting and decorating.....	3
Plastering.....	2
Plumbing and heating.....	5
Coal.....	1
Coal hoisting.....	1
Baking.....	1
Taxicab industry.....	1
Gasoline service.....	1
Soft furniture.....	1

(b) Schedules covering entire Province:

Brewing.....	1
Hard furniture.....	1
Ladies' cloak and suit.....	1
Men's and boys' clothing.....	1

TOTAL.....	99
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ARREARS OF WAGES

	Number of Employers affected	Number of Employees affected	Amount of Arrears
Arrears of wages collected through Trust Account.....	17	95	\$2,210.18
Arrears of wages paid direct to employees after investigation by the Industrial Standards Branch.....	15	87	\$1,854.40
TOTALS.....	32	182	\$4,064.58

NOTE—Included in the total of \$2,210.18 collected through Trust Account is the sum of \$243.42 which, with the approval of the Industry and Labour Board, was diverted to the Crown.

COURT PROCEEDINGS

Industry	Prosecutions	Convictions	Withdrawn	Fines
Electrical.....	1	1	..	Costs
Barbering.....	6	5	1	\$30.00

APPRENTICESHIP BRANCH

DIRECTOR OF APPRENTICESHIP—FRED J. HAWES

DISTRICT INSPECTORS

WALTER THORNE AND A. C. DENNIS, TORONTO J. R. JOHNSON, OTTAWA

The past year has been one of increasing activities in the Apprenticeship Branch. Greater efforts were made to increase the number of apprentices in the building trades. In June a large deputation representing building trades met the Cabinet and was successful in demonstrating to the members of the Government present the necessity for additional time and attention being devoted to opening up opportunities for apprentices and to seeing that boys leaving school were acquainted with the opportunities now available to those who have a desire to learn these trades.

An additional district inspector was appointed to the outside staff of the Branch and local Apprenticeship Committees were organized in all larger towns and cities and a closer contact established with primary and secondary schools. The trade instruction classes for registered apprentices have again become fully active and all apprentices in the building trades in the first and second year of their apprenticeship are given an opportunity to attend classes during the months of January and February, these classes now being financed by the federal and provincial governments.

During January and February, 68 apprentices in five building trades received day class instruction, classes being established in Central and Danforth Technical Schools and Northern Vocational School in Toronto. The classes again demonstrated just what can be accomplished by this form of school training for those actively engaged in the trade and on the job. At the conclusion of the school period prizes were presented to the apprentices who were recommended by the instructors. The closing exercises were attended by representatives of the Canadian Construction Association and trade unions who expressed great satisfaction at what was being done to assist apprentices to become competent mechanics.

The motor vehicle repair trade, while badly disrupted by war conditions, continues to provide opportunities for boys to become apprentices but the difficulty at this time is in obtaining boys, the larger wage rate of armament factories being more attractive.

The number of registrations of hairdressing apprentices was lower than last year, as fewer girls are now interested in learning this business, since wages paid in munition plants are considerably higher than apprentices' rates of pay.

After having been warned that a second offence would mean prosecution, a woman conducting a hairdressing establishment was charged in the Police Court with conducting a school without a license. Conviction was obtained and sentence was suspended at the request of the Department.

The barbering trade does not attract at this time and very few make application for this particular business.

The Department of Pensions and National Health have asked for the co-operation of the Apprenticeship Branch in the rehabilitation of members of the armed forces as they return from active service. At the meetings of the Provincial Advisory Committees this matter has been discussed and plans are being made whereby the facilities of this office are to be used in giving all assistance possible in helping to provide training for returned men, who had not the opportunity to fully learn a trade before joining the service, or who have been engaged while in the service in certain trades and require additional training to enable them to take their place in civilian life.

During the year 32 contracts of apprenticeship were registered by employers in trades other than designated trades.

TABLE No. 1
REGISTRATION OF APPRENTICES BY TRADES
AS AT MARCH 31, 1943

Trade	Registrations		Cancellations		Completions		Active
	During Year	Total	During Year	Total	During Year	Total	
Building Trades—							
Bricklaying.....	3	238	1	36	3	182	20
Masonry.....	..	14	..	6	..	8	..
Carpentry.....	18	324	1	45	11	217	62
Painting and decorating.....	5	195	1	39	8	126	30
Plastering.....	1	135	..	19	4	109	7
Plumbing.....	62	797	8	191	17	452	154
Steamfitting.....	7	200	2	67	5	113	20
Sheet metal work.....	16	249	2	53	3	151	45
Electric wiring and installation...	48	504	4	101	11	270	133
TOTAL, 1943.....	160	2,656	19	557	62	1,628	471
TOTAL, 1942.....	108	2,496	30	538	84	1,566	392
Motor vehicle repairing (a).....	41	896	21	225	42	333	338
(b).....	3	101	1	23	4	35	43
(c).....	12	104	5	21	1	40	43
Hairdressing.....	118	1,119	51	282	98	593	244
Barbering.....	3	81	3	17	4	54	10
TOTAL, ALL TRADES, 1943	337	4,957	100	1,125	211	2,683	1,149
TOTAL, ALL TRADES, 1942	333	4,620	170	1,025	360	2,472	1,123

TABLE No. 2
 DISTRIBUTION OF APPRENTICES BY TRADES
 FOR FISCAL YEAR ENDING MARCH 31, 1943

Trade	First Year	Second Year	Third Year	Fourth Year	Fifth Year	Total
Building Trades—						
Bricklaying.....	3	8	9	..	..	20
Masonry.....	..	..	..	..	..	..
Carpentry.....	11	20	23	8	..	62
Painting and decorating.....	1	8	9	12	..	30
Plastering.....	..	..	..	7	..	7
Plumbing.....	28	42	39	35	10	154
Steamfitting.....	2	1	9	8	..	20
Sheet metal work.....	4	15	16	10	..	45
Electric wiring and installation.....	23	47	46	17	..	133
TOTAL.....	72	141	151	97	10	471
Motor vehicle repairing.....	16	55	95	115	143	424
Hairdressing.....	52	72	120	..	..	244
Barbering.....	3	2	5	..	..	10
GRAND TOTAL.....	143	270	371	212	153	1,149

TABLE No. 3
REGISTRATION OF APPRENTICES BY TRADES
FOR THE FISCAL YEAR ENDING MARCH 31, 1943

Trade	Active at beginning of year	Registration during year	Cancellation of Registration	Unsatisfactory Completions	Diplomas Awarded	Active at close of year
Building Trades—						
Bricklaying.....	21	3	1	..	3	20
Masonry.....	..	..	..	..	..	..
Carpentry.....	56	18	1	..	11	62
Painting and decorating.....	34	5	1	..	8	30
Plastering.....	10	1	..	..	4	7
Plumbing.....	117	62	8	1	16	154
Steamfitting.....	20	7	2	..	5	20
Sheet metal work.....	34	16	2	..	3	45
Electric wiring and installation.....	100	48	4	..	11	133
TOTAL.....	392	160	19	1	61	471
Motor vehicle repairing (a).....	360	41	21	3	39	338
(b).....	45	3	1	2	2	43
(c).....	37	12	5	1	..	43
Hairdressing.....	275	118	51	36	62	244
Barbering.....	14	3	3	1	3	10
GRAND TOTAL.....	1,123	337	100	44	167	1,149

TABLE No. 4
REPORT OF EXAMINATIONS
FOR THE FISCAL YEAR ENDING MARCH 31, 1943

Number of candidates examined:	At Toronto	At Other Centres	Totals
Motor vehicle repair trade.....	61	184	245
Hairdressing.....	179	117	296
Barbering.....	35	29	64
GRAND TOTALS.....	275	330	605

Of this total, examinations without charge were granted to two candidates in the hairdressing trade who tried marcelling only and who had previously received a pass mark, and four partial examinations (charge \$1 00) were granted in the same trade.

TABLE NO. 4—(Continued)

Examinations were held in Toronto and at the various centres in accordance with arrangements made through local apprenticeship committees as follows:

	Centres	Number of Examinations	Total Number of Candidates
Motor vehicle repair	Belleville.....	2	15
	Brantford.....	1	11
	Hamilton.....	4	23
	Kingston.....	1	13
	Kirkland Lake.....	1	7
	Little Current.....	1	7
	London.....	2	19
	North Bay.....	1	6
	Ottawa.....	2	26
	Stratford.....	1	4
	Sudbury.....	1	8
	Timmins.....	1	8
	Toronto.....	8	61
Welland.....	1	13	
Windsor.....	2	24	
	TOTALS.....	29	245
Hairdressing	Hamilton.....	3	35
	London.....	3	26
	Ottawa.....	2	7
	Timmins.....	1	7
	Toronto.....	12	179
	Windsor.....	4	42
	TOTALS.....	25	296
Barbering	Hamilton.....	2	2
	Ottawa.....	7	24
	Toronto.....	12	35
	Windsor.....	3	3
	TOTALS.....	24	64
	GRAND TOTALS.....	78	605

TABLE No. 5
REPORT OF CERTIFICATES ISSUED
FOR THE FISCAL YEAR ENDING MARCH 31, 1943

	Motor Vehicle Repair	Barbering	Hairdressing	Totals
First certificate.....	46	35	89	170
By examination.....	219	70	248	537
By duplicate.....	2	.....	4	6
By renewal.....	5,225	2,221	3,146	10,592
By miscellaneous.....	10	2	6	18
TOTALS.....	5,502	2,328	3,493	11,323

TABLE No. 6
REPORT OF SCHOOL LICENSES
FOR THE CALENDAR YEAR ENDING DECEMBER 31, 1942

	Hairdressing Schools	Barbering Schools
Number of schools in operation at beginning of year.....	19	2
Number of licenses cancelled during year.....	8	1
Number of licenses renewed and schools in operation at close of year.....	11	1

No new licenses were issued during the year.

TABLE No. 7
REPORT OF REVENUE
FOR THE FISCAL YEAR ENDING MARCH 31, 1943

	Gross Revenue	Refunds	Net Revenue
Motor vehicle repair trade.....	\$ 6,372.00	\$ 92.00	\$ 6,280.00
Barbering trade.....	2,990.00	46.00	2,944.00
Hairdressing trade.....	4,731.50	62.65	4,668.85
Miscellaneous.....	16.70	.....	16.70
TOTALS.....	\$14,110.20	\$200.65	\$13,909.55

MINIMUM WAGE BRANCH

PATTERSON FARMER—ACTING CHIEF ENFORCEMENT OFFICER

The returns collected by the Minimum Wage Branch show a continuing increase in the numbers of employers reporting, the total number of employees and the number of female employees reported. In the following table is given the record for the four years since the commencement of the war:—

	Fiscal years			
	1940	1941	1942	1943
Employers reporting.....	14,954	16,967	16,264	22,781
Employees of reporting firms.....	432,892	535,906	631,631	714,451
Female employees of reporting firms.....	129,111	151,278	210,257	224,879

WAGE RETURNS

Wage returns covering one to four weeks were received from 22,781 employers. For the purpose of analysis and checking, employers are divided into some 35 groups and for further consolidation they are placed in the 21 classifications as given in the tables on pages 35 to 44 of this report.

WAGE ADJUSTMENTS

As returns submitted by employers are received they are checked, and minor cases of underpayment and non-compliance with the law revealed in these returns are handled by correspondence. In this manner increases in wage rates were ordered for 178 employees in 120 establishments during the year, as compared with 968 employees in 637 establishments during the previous year.

ARREARS OF WAGES

As a result of complaints and repeated violations revealed in the wage sheets, arrears of wages were collected from 60 employers on behalf of 151 employees in the total of \$2,374.69. Arrears collected in 1942 amounted to \$7,432.17 from 202 employers on behalf of 345 employees.

COMPLAINTS

The number of complaints received totalled 44 as compared with 149 in 1942 and 312 in 1941. Improved employment conditions account for this decrease.

PROSECUTIONS

Court action was taken against two employers in connection with two separate violations of the Minimum Wage Act, as compared with Court action against three employers in the previous year. One of the cases was dismissed by the Court. In the other case, which was for violation of Order No. 19, Factory Order, a conviction and fine of \$25 and costs was imposed in addition to the payment of arrears in the amount of \$229.20.

HOMEWORK

Rates for homework are approved as requested by employers, provided such rates are in no case lower than the minimum rates as prescribed in the Orders under the Minimum Wage Act. Rates for homework were approved for 276 employers in 1943 as compared with 219 in 1942.

ANALYSES OF WAGE RETURNS FOR FISCAL YEAR ENDING MARCH 31, 1943
AUTOS, ACCESSORIES, AIRCRAFT, BOATS AND ELECTRICAL TRADES

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of Employers:								
(a) Reporting female employees...	229		97		93		47	
(b) Having no female employees...	38		41		19		9	
(c) With no employees, out of business, or failing to report...	62		46		15		13	
(d) Total questionnaires sent...	329		184		127		69	
Number of Employees:								
(a) Male	10,458		36,952		26,712		13,829	
(b) Women	4,779		5,414		6,448		3,570	
(c) Girls—under 18 years	306		192		550		188	
(d) Total reported	15,543		42,558		33,710		17,587	
Average hours per week (normally) ..	46		43		44.2		45.5	
Weekly rates of wages:								
Under \$8.00 a week	4	..	4	6	10	9	..	1
8.00 to 10.00	27	8	3	..	26	23	2	1
10.00 to 12.00	106	43	170	37	451	163	18	21
12.00 to 14.00	429	89	522	65	820	112	298	44
14.00 to 16.00	1,707	131	1,561	66	2,196	137	1,149	103
16.00 to 20.00	1,737	34	1,788	14	1,579	65	1,361	17
20.00 to 25.00	509	1	998	4	1,184	40	538	1
25.00 to 30.00	260	..	368	..	182	1	204	..

BEVERAGES, DRUGS, TOBACCO

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of Employers:								
(a) Reporting female employees...	250		93		93		72	
(b) Having no female employees...	87		45		42		26	
(c) With no employees, out of business, or failing to report...	92		42		24		19	
(d) Total questionnaires sent...	429		180		159		117	
Number of Employees:								
(a) Male	6,198		3,557		4,749		3,040	
(b) Women	3,174		1,571		1,136		1,704	
(c) Girls—under 18 years	179		100		57		167	
(d) Total reported	9,551		5,228		5,942		4,911	
Average hours per week (normally) ..	43.5		43		43.2		44.6	
Weekly rates of wages:								
Under \$8.00 a week	3	..	2	1	2	2	..	..
8.00 to 10.00	4	8	3	3	31	11	7	1
10.00 to 12.00	46	45	12	4	13	4	30	8
12.00 to 14.00	284	41	160	20	70	23	83	4
14.00 to 16.00	512	31	322	56	69	6	126	9
16.00 to 20.00	861	32	419	10	323	9	360	69
20.00 to 25.00	818	20	435	6	331	2	837	68
25.00 to 30.00	407	2	131	..	203	..	221	7
30.00 and up	239	..	87	..	94	..	40	4

FURNITURE, UPHOLSTERING, LUMBER AND WOOD PRODUCTS

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of Employers:								
(a) Reporting female employees...	137		62		160		155	
(b) Having no female employees...	73		24		44		72	
(c) With no employees, out of business, or failing to report...	79		52		53		44	
(d) Total questionnaires sent...	289		138		257		271	
Number of Employees:								
(a) Male	2,886		1,620		7,933		9,745	
(b) Women	419		187		912		762	
(c) Girls—under 18 years	37		21		105		104	
(d) Total reported	3,342		1,828		8,950		10,611	
Average hours per week (normally)	41.8		42.8		42.8		45	
Weekly rates of wages:								
Under \$8.00 a week	..	1	..	..	7	1	6	..
8.00 to 10.00	1	6	3	1	26	17	61	27
10.00 to 12.00	11	5	..	..	109	13	109	16
12.00 to 14.00	33	5	8	1	140	38	154	26
14.00 to 16.00	112	10	52	15	241	24	137	17
16.00 to 20.00	97	7	49	3	183	9	190	18
20.00 to 25.00	95	3	37	1	110	2	78	..
25.00 to 30.00	35	..	16	..	57	1	13	..
30.00 and up	35	..	22	..	39	..	14	..

JEWELLERY, LEATHER GOODS AND RUBBER

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of Employers:								
(a) Reporting female employees...	194		50		95		31	
(b) Having no female employees...	44		44		29		12	
(c) With no employees, out of business, or failing to report...	69		34		37		12	
(d) Total questionnaires sent...	307		128		161		55	
Number of Employees:								
(a) Male	5,855		2,253		7,913		2,970	
(b) Women	2,957		753		3,597		937	
(c) Girls—under 18 years	348		58		605		217	
(d) Total reported	9,160		3,064		12,115		4,124	
Average hours per week (normally)	41.9		42.5		46.5		46.3	
Weekly rates of wages:								
Under \$8.00 a week	1	2	..	..	5	20	10	23
8.00 to 10.00	8	75	20	23	83	63	53	37
10.00 to 12.00	156	72	37	11	119	80	82	24
12.00 to 14.00	348	90	60	10	383	106	156	66
14.00 to 16.00	486	62	107	7	533	137	266	37
16.00 to 20.00	919	29	170	4	1,248	133	222	28
20.00 to 25.00	719	6	210	2	874	55	85	2
25.00 to 30.00	207	4	105	1	240	9	40	..
30.00 and up	113	8	44	..	112	2	23	..

MACHINERY AND METAL PRODUCTS

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of Employers:								
(a) Reporting female employees...	308		200		259		99	
(b) Having no female employees...	76		66		64		28	
(c) With no employees, out of business, or failing to report...	41		28		32		24	
(d) Total questionnaires sent...	425		294		355		151	
Number of Employees:								
(a) Male	32,288		33,472		44,925		16,430	
(b) Women	8,078		4,779		5,209		9,743	
(c) Girls—under 18 years	172		238		474		163	
(d) Total reported	40,538		38,489		50,608		26,336	
Average hours per week (normally)	44		42.5		44		48	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under \$8.00 a week .....	..	..	..	2	2	1	5	1
8.00 to 10.00 .....	..	3	1	8	14	17	43	21
10.00 to 12.00	44	18	55	23	103	31	54	..
12.00 to 14.00	299	60	269	46	612	109	440	..
14.00 to 16.00	547	28	373	38	952	99	2,182	..
16.00 to 20.00	3,363	47	1,588	71	2,211	193	6,276	..
20.00 to 25.00	2,490	14	1,828	48	842	20	565	..
25.00 to 30.00	926	1	410	1	261	3	108	..
30.00 and up	409	1	255	1	211	1	70	..

MINING AND QUARRYING, NON-METALLIC AND MISCELLANEOUS

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of Employers:								
(a) Reporting female employees...	412		152		166		121	
(b) Having no female employees...	142		68		69		93	
(c) With no employees, out of business, or failing to report	170		50		52		52	
(d) Total questionnaires sent	724		270		287		266	
Number of Employees:								
(a) Male	9,551		4,403		15,909		22,504	
(b) Women	4,157		1,506		3,133		1,925	
(c) Girls—under 18 years	420		133		380		200	
(d) Total reported	14,128		6,042		19,422		24,629	
Average hours per week (normally)	42.2		42.9		43.9		44.9	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under \$8.00 a week	2	1	4	2	1	10	9	11
8.00 to 10.00	17	50	51	10	16	65	30	26
10.00 to 12.00	102	97	136	34	111	83	134	39
12.00 to 14.00	512	163	337	54	436	57	170	37
14.00 to 16.00	799	69	273	22	491	64	221	25
16.00 to 20.00	1,298	36	325	10	817	60	444	51
20.00 to 25.00	806	2	197	1	702	28	500	10
25.00 to 30.00	359	1	124	..	346	9	346	..
30.00 and up	262	1	59	..	213	4	71	1

PAPER, PAPER PRODUCTS, ADVERTISING, PHOTOGRAPHY AND PRINTING

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of Employers:								
(a) Reporting female employees.....	517		168		200		115	
(b) Having no female employees.....	130		56		20		45	
(c) With no employees, out of busi- ness, or failing to report.....	200		80		56		30	
(d) Total questionnaires sent.....	847		304		276		190	
Number of Employees:								
(a) Male.....	11,893		4,696		10,707		3,841	
(b) Women.....	5,936		2,270		1,680		772	
(c) Girls—under 18 years.....	522		172		145		89	
(d) Total reported.....	18,351		7,138		12,532		4,702	
Average hours per week (normally).....	41.6		42.8		44.7		44.4	
Weekly rates of wages:								
Under \$8.00 a week.....	..	6	4	1	9	4	11	4
8.00 to 10.00.....	19	70	35	20	88	34	45	6
10.00 to 12.00.....	132	98	143	16	163	29	61	6
12.00 to 14.00.....	631	128	482	57	276	34	74	13
14.00 to 16.00.....	1,177	113	360	31	294	28	87	17
16.00 to 20.00.....	2,001	94	808	41	438	13	265	32
20.00 to 25.00.....	1,037	12	239	6	250	3	141	9
25.00 to 30.00.....	517	1	106	..	103	..	42	2
30.00 and up.....	412	..	93	..	59	..	46	..

TEXTILES

Population Zones	Throughout the Province	
	Women	Girls
Number of Employers:		
(a) Reporting female employees.....	211	
(b) Having no female employees.....	7	
(c) With no employees, out of business or failing to report.....	9	
(d) Total questionnaires sent.....	227	
Number of Employees:		
(a) Male.....	12,528	
(b) Women.....	14,790	
(c) Girls (under 18).....	3,091	
(d) Total reported.....	30,409	
Average hours per week (normally).....	49	
Weekly rates of wages:		
Under \$8.00 a week.....	11	12
8.00 to 10.00.....	95	272
10.00 to 12.00.....	462	585
12.00 to 14.00.....	1,535	698
14.00 to 16.00.....	2,913	715
16.00 to 20.00.....	6,028	660
20.00 to 25.00.....	2,665	132
25.00 to 30.00.....	780	15
30.00 and up.....	301	2
	14,790	3,091

FOODS AND FOOD PRODUCTS (including Seasonal Canning)

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of Employers:								
(a) Reporting female employees...	213		146		269		344	
(b) Having no female employees...	14		24		64		44	
(c) With no employees, out of business or failing to report.....	20		16		18		46	
(d) Total questionnaires sent.....	247		186		351		434	
Number of Employees:								
(a) Male.....	11,306		5,261		8,525		8,316	
(b) Women.....	4,585		2,229		3,329		6,683	
(c) Girls—under 18 years.....	680		255		320		551	
(d) Total reported.....	16,571		7,745		12,174		15,550	
Average hours per week (normally).....	48.3		48.5		50.7		51.4	
Weekly rates of wages:								
Under \$8.00 a week.....	1	..	..	..	27	15	129	28
8.00 to 10.00.....	6	3	25	33	36	52	279	59
10.00 to 12.00.....	40	56	88	38	300	58	612	75
12.00 to 14.00.....	525	171	300	53	636	80	1,380	129
14.00 to 16.00.....	950	221	519	51	747	55	1,120	119
16.00 to 20.00.....	1,857	209	754	62	935	45	2,252	130
20.00 to 25.00.....	780	18	390	18	461	13	613	11
25.00 to 30.00.....	260	2	95	..	138	2	200	..
30.00 and up.....	166	..	58	..	49	..	98	..

CLOTHING AND NEEDLE TRADES

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of Employers:								
(a) Reporting female employees...	612		127		114		20	
(b) Having no female employees...	21		12		10		3	
(c) With no employees, out of business or failing to report.....	78		29		12		..	
(d) Total questionnaires sent.....	711		168		136		23	
Number of Employees:								
(a) Male.....	6,872		528		1,161		196	
(b) Women.....	9,813		865		2,712		421	
(c) Girls—under 18 years.....	571		44		466		65	
(d) Total reported.....	17,256		1,437		4,339		682	
Average hours per week (normally).....	44.2		46.1		49.2		50.1	
Weekly rates of wages:								
Under \$8.00 a week.....	..	5	..	..	16	53	23	23
8.00 to 10.00.....	33	100	16	10	96	130	52	17
10.00 to 12.00.....	164	147	50	10	262	108	55	9
12.00 to 14.00.....	1,061	188	206	11	577	82	112	11
14.00 to 16.00.....	1,652	68	148	5	515	38	73	4
16.00 to 20.00.....	2,667	38	227	7	739	39	71	1
20.00 to 25.00.....	2,068	17	136	1	364	13	25	..
25.00 to 30.00.....	1,074	5	54	..	96	2	8	..
30.00 and up.....	1,094	3	28	..	47	1	2	..

TRADE AND DISTRIBUTION

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of Employers:								
(a) Employing female employees	1,421	..	1,106	3	1,804	19	1,174	86
(b) Having no female employees	87	..	56	10	104	131	50	170
(c) With no employees, out of business or failing to report	106	..	105	60	201	711	126	113
(d) Total questionnaires sent	1,614	..	1,267	365	2,109	319	1,350	36
Number of employees:								
(a) Male	17,646	..	8,105	84	7,839	50	2,672	5
(b) Women	17,897	..	9,031	32	9,541	16	3,053	3
(c) Girls—under 18 years	1,127	..	561	7	1,249	3	414	1
(d) Total reported	36,670	..	17,697	..	18,629	..	6,159	..
Average hours per week (normally)	46.5	..	46.9	..	50.4	..	52.7	..
Weekly rates of wages:								
Under \$8.00 a week	1	..	..	3	4	19	100	86
8.00 to 10.00	4	21	11	10	179	131	527	170
10.00 to 12.00	31	380	154	60	2,313	711	855	113
12.00 to 14.00	3,226	438	2,898	365	2,191	319	650	36
14.00 to 16.00	4,513	199	2,211	84	2,039	50	430	5
16.00 to 20.00	6,675	75	2,413	32	1,976	16	353	3
20.00 to 25.00	2,194	14	852	7	605	3	101	1
25.00 to 30.00	740	..	322	..	149	..	28	..
30.00 and up	513	..	170	..	85	..	9	..

RESTAURANTS AND HOTELS

Population Zones	Toronto		Other Cities Over 50,000		10,000 to 50,000		4,000 to 10,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of Employers:								
(a) Reporting female employees	648	..	375	..	498	..	263	..
(b) Having no female employees	59	..	35	..	55	..	27	..
(c) With no employees, out of business or failing to report	19	..	21	..	40	..	11	..
(d) Total questionnaires sent	726	..	431	..	593	..	301	..
Number of employees:								
(a) Male	4,819	..	2,787	..	2,409	..	818	..
(b) Women	5,946	..	2,760	..	2,874	..	1,110	..
(c) Girls—under 18 years	..	..	..	..	..	..	..	..
(d) Total reporting	10,765	..	5,548	..	5,283	..	1,928	..
Average hours worked per week	48	..	48	..	49	..	51	..
Hourly rate of wages:								
Under 17 cents per hour	..	..	..	..	..	..	..	1
17 to 21 cents per hour	..	..	1	..	18	..	167	..
21 to 25 cents per hour	26	..	13	..	419	..	257	..
25 to 29 cents per hour	724	..	732	..	899	..	297	..
29 to 33 cents per hour	1,806	..	662	..	697	..	172	..
33 to 42 cents per hour	2,555	..	995	..	584	..	161	..
42 to 52 cents per hour	647	..	255	..	181	..	43	..
52 to 62 cents per hour	135	..	71	..	52	..	8	..
62 cents and up	53	..	31	..	24	..	4	..

CONSTRUCTION AND ENGINEERING
CONTRACTOR—OFFICE EMPLOYEES

Population Zones	Toronto	Other Cities Over 50,000	5,000 to 50,000	Under 5,000
Number of employers:				
(a) Reporting female employees	33	23	31	6
(b) Having no female employees	7	3	1	2
(c) With no employees, out of business or failing to report	5	1	1	1
(d) Total questionnaires sent	45	27	33	9
Number of employees:				
(a) Male	2,928	1,643	1,098	462
(b) Women	111	108	53	21
(c) Girls—under 18 years	..	..	..	..
(d) Total reporting	3,039	1,751	1,151	483
Average hours worked per week	42	42	41	36 ¹ / ₂
Weekly rate of wages:				
Under \$8.00 per week	..	..	..	1
8.00 to 10.00	..	..	..	..
10.00 to 12.00	..	..	5	1
12.00 to 14.00	4	2	12	1
14.00 to 16.00	2	8	9	..
16.00 to 20.00	14	53	8	2
20.00 to 25.00	28	38	11	1
25.00 to 30.00	32	6	6	5
30.00 and up	31	1	2	10

RECREATION AND ENTERTAINMENT

Population Zones	Toronto	Other Cities Over 50,000		Remainder of Province	
Number of employers:					
(a) Reporting female employees	132	59		170	
(b) Having no female employees	4	1		2	
(c) With no employees, out of business or failing to report	1	2		12	
(d) Total questionnaires sent	137	62		184	
Number of employees:					
(a) Male	1,647	465		908	
(b) Women	912	350		577	
(c) Girls—under 18 years	15	9		34	
(d) Total reporting	2,574	824		1,519	
Average hours worked per week	4—44; 45	5—48; 47		4—48; 47	
		Women	Girls	Women	Girls
Hourly rate of wages:					
Under 17 cents per hour	..	..	..	..	..
17 to 21 cents per hour	..	..	..	..	..
21 to 25 " " "	1	..	1	..	13
25 to 29 " " "	25	1	52	4	147
29 to 33 " " "	166	2	78	4	112
33 to 42 " " "	319	11	137	1	173
42 to 52 " " "	246	1	53	..	85
52 to 62 " " "	99	..	17	..	34
62 cents and up	56	..	11	..	13

INSURANCE

Population Zones	Toronto		Other Cities Over 50,000		Remainder of Province	
	Women	Girls	Women	Girls	Women	Girls
Number of Employers:						
(a) Reporting female employees	186		122		175	
(b) Having no female employees	4		5		3	
(c) With no employees, out of business or failing to report	4		3		3	
(d) Total questionnaires sent	194		130		181	
Number of employees:						
(a) Male	2,078		492		283	
(b) Women	3,872		1,492		792	
(c) Girls—under 18 years	175		30		21	
(d) Total reporting	6,125		2,014		1,097	
Average hours worked per week	39		39		40	
Weekly rate of wages:						
Under \$8.00 per week	..		..		..
8.00 to 10.00	..		..		3	
10.00 to 12.00	38		19		28	
12.00 to 14.00	197		59		63	
14.00 to 16.00	555		109		179	
16.00 to 20.00	1,227		31		213	
20.00 to 25.00	1,156		6		212	
25.00 to 30.00	445		2		78	
30.00 and up	254		3		17	

AUTO SALES AND SERVICE

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of employers:								
(a) Reporting female employees	30		23		86		44	
(b) Having no female employees	3		7		16		11	
(c) With no employees, out of business or failing to report	3		5		4		3	
(d) Total questionnaires sent	36		35		106		58	
Number of employees:								
(a) Male	792		519		903		307	
(b) Women	167		86		139		49	
(c) Girls—under 18 years	2		1		5		3	
(d) Total reporting	961		606		1,047		259	
Average hours worked per week	40		46		41		46½	
Weekly rate of wages:								
Under \$8.00 per week	..		..		3		5	
8.00 to 10.00	..		6		11		9	
10.00 to 12.00	17		2		9		8	
12.00 to 14.00	26		..		20		27	
14.00 to 16.00	54		..		28		27	
16.00 to 20.00	44		..		18		29	
20.00 to 25.00	15		..		4		16	
25.00 to 30.00	11		..		1		10	
30.00 and up	..		..		..		..

HAIRDRESSING AND BEAUTY PARLORS

Population Zones	Toronto		Other Cities Over 50,000		10,000 to 50,000		5,000 to 10,000	
Number of employers:								
(a) Reporting female employees...	298		135		142		66	
(b) Having no female employees...	57		30		32		18	
(c) With no employees, out of business or failing to report	30		15		20		11	
(d) Total questionnaires sent.....	385		180		194		95	
Number of employees:								
(a) Male.....	79		26		19		1	
(b) Women.....	818		346		270		113	
(c) Girls—under 18 years.....	6							
(d) Total reporting	903		372		289		114	
Average hours worked per week	48		48		49		48	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Hourly rate of wages:								
Under 17 cents per hour.....	8	..	6	..	19	..	9	..
17 to 21 cents per hour.....	3	..	7	..	8	..	5	..
21 to 25 " " ".....	8	1	7	..	36	..	14	..
25 to 29 " " ".....	95	4	100	..	58	..	20	..
29 to 33 " " ".....	157	1	73	..	61	..	25	..
33 to 42 " " ".....	290	..	80	..	50	..	22	..
42 to 52 " " ".....	159	..	44	..	22	..	18	..
52 to 62 " " ".....	62	..	17	..	9	..	..	..
62 cents and up.....	36	..	12	..	7	..	..	..

TELEPHONES AND TRANSPORTS

Population Zones	Toronto		Other Cities over 50,000		10,000 to 50,000		4,000 to 10,000		Over 300 Lines		50 to 300 Lines	
Number of employers:												
(a) Reporting female employees.....	39		36		64		34		41		182	
(b) Having no female employees.....	6		4		5		..		2		6	
(c) With no employees, out of business or failing to report .....	..		..		..		..		..		..
(d) Total questionnaires sent.....	45		40		69		34		43		188	
Number of employees:												
(a) Male.....	3,570		1,170		1,452		76		59		124	
(b) Women.....	1,739		962		1,057		378		269		597	
(c) Girls—under 18 years.....	144		130		229		43		19		48	
(d) Total reporting.....	5,453		2,262		2,738		497		347		769	
Average hours worked per week	42		45		41		46		45		48	
	W.	G.	W.	G.	W.	G.	W.	G.	W.	G.	W.	G.
Hourly rate of wages:												
Under 17 cents per hour.....	..	..	..	..	..	..	..	..	..	..	91	3
17 to 21.....	..	..	..	..	6	..	3	..	..	3	146	28
21 to 25.....	..	..	..	..	9	..	17	14	..	34	9	142
25 to 29.....	93	20	23	45	162	178	76	15	68	6	112	5
29 to 33.....	121	72	181	81	221	49	140	12	114	1	65	..
33 to 42.....	429	52	312	4	477	2	95	2	32	..	29	..
42 to 52.....	609	..	324	..	143	..	42	..	21	..	10	..
52 to 62.....	297	..	91	..	31	..	3	..	..	..	2	..
62 and up.....	190	..	31	..	8	..	2	..	..	..	..	..

PROFESSIONAL SERVICES

Population Zones	Toronto	Other Cities Over 50,000	5,000 to 50,000	Under 5,000	
Number of employers:					
(a) Reporting female employees	306	310	370	79	
(b) Having no female employees	34	30	24	5	
(c) With no employees, out of business or failing to report	19	30	52	17	
(d) Total questionnaires sent	359	370	446	101	
Number of employees:					
(a) Male	247	70	50	6	
(b) Women	724	496	588	106	
(c) Girls—under 18 years	15	2	18	..	
(d) Total reporting	986	568	656	112	
Average hours worked per week	41	40	40	43	
Women Girls Women Girls Women Girls Women Girls					
Weekly rate of wages					
Under \$8.00 per week	1	2	..
8.00 to 10.00	..	1	3	4	3
10.00 to 12.00	1	4	40	6	15
12.00 to 14.00	21	7	89	3	30
14.00 to 16.00	59	2	120	2	21
16.00 to 20.00	152	4	174	1	17
20.00 to 25.00	265	..	109	..	16
25.00 to 30.00	182	63	45	..	4
30.00 and up	44	33	7

LAUNDRIES, DYERS AND CLEANERS

Population Zones	Toronto	Other Cities Over 50,000	Remainder of Province
Number of employers:			
(a) Reporting female employees	222	109	169
(b) Having no female employees	14	1	3
(c) With no employees, out of business or failing to report	4	1	9
(d) Total questionnaires sent	240	111	181
Number of employees:			
(a) Male	1,216	710	824
(b) Women	2,647	1,623	1,565
(c) Girls—under 18 years	..	..	..
(d) Total reporting	3,863	2,333	2,389
Average hours worked per week	47	48	48
Hourly rate of wages:			
Under 17 cents per hour	..	..	3
17 to 21 cents per hour	..	4	60
21 to 25 " " " "	..	59	287
25 to 29 " " " "	371	493	464
29 to 33 " " " "	1,179	504	346
33 to 42 " " " "	827	365	278
42 to 52 " " " "	190	147	83
52 to 62 " " " "	52	39	30
62 cents and up	16	12	14

APPENDIX

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1943

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Toronto	Knitting mill workers	April 29 1942	For increased wages; terminated May 9; conciliation (provincial) and return of workers; wage scale to be referred to Regional War Labour Board; indefinite.	19	188
Brantford	Moulders	April 1	For restoration of overtime pay; terminated April 1; conciliation (federal); payment for overtime restored; in favour of workers.	300	150
Windsor	Truck factory workers	April 3	For recognition of seniority in reducing staff; terminated April 4; negotiations; workers re-instated; in favour of workers.	276	200
Ottawa	Wire factory workers	April 18	For increased wages; terminated April 18; negotiations; wage scale to be referred to Regional War Labour Board; indefinite.	10	10
Midland	Shipyard workers	April 16	Dismissal of worker, wages and working conditions; terminated April 21; conciliation (federal); worker re-instated; wage scale to be referred to National War Labour Board; indefinite.	352	1,600
Kingston	Shipyard workers	April 18	In sympathy with strikers at Midland; terminated April 21; return of workers; indefinite.	300	750
Toronto	Beverage plant workers	May 29	Against dismissal of certain workers; terminated June 15; return of workers and replacement; in favour of employer.	60	500
Kitchener	Meat packing workers	May 11	Against dismissal of two workers; terminated June 18; conciliation (provincial) and reference to Disputes Inquiry Commission; indefinite.	208	6,000
Cornwall	Cotton factory workers	May 13	Re seniority right in promotion; terminated May 13; negotiations and return of workers; compromise.	56	28
Cornwall	Cotton factory workers	May 19	Re transfer of employee and seniority; terminated May 19; conciliation (federal); in favour of employer.	21	21

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1943

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Windsor	Steel factory workers	May 1	For increased wages; terminated May 1; negotiations and return of workers; wage scale to be referred to Regional War Labour Board; indefinite.	300	50
Brantford	Truck and body factory workers	May 9	Against retirement of superintendent; terminated May 12; conciliation (federal); in favour of employer.	319	800
Windsor	Steel factory workers	May 30	For increased wages; terminated June 6; return of workers pending decision of Regional War Labour Board; in favour of workers.	12	78
Peterborough	Labourers	May 12	For increased wages; terminated May 12; negotiations and return of workers; in favour of employer.	45	25
Kitchener	Plumbers and steam-fitters	May 29	Refusal to work with a non-union worker; terminated June 1; negotiations; in favour of workers.	6	18
Hamilton	Hospital maids	May 13	For increased wages; terminated May 15; negotiations; in favour of workers.	50	112
Hamilton	Foundry workers	May 22	For increased wages; terminated May 24; return of workers; in favour of employer.	40	80
Goderich	Flour and feed mill workers	June 19	Re change in working conditions; terminated June 25; return of workers; in favour of employer.	14	73
Welland	Cotton factory workers	June 12	For increased wages; terminated June 13; return of workers; in favour of employer.	30	60
Toronto	Dyers	June 9	For union recognition; terminated July 9; negotiations; in favour of employer.	71	1,500
Windsor	Automobile factory workers	June 2	Misunderstanding as to wage scale adjustment; terminated June 2; return of workers; indefinite.	600	25
Crowland	Metal factory workers	June 15	For wage increase; terminated June 15; conciliation (provincial) return of workers pending reference to Regional War Labour Board; indefinite.	110	110

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1943

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Galt	Machinists	June 17	Against anticipated change in management; terminated June 17; return of workers; indefinite.	96	96
Ottawa	Plumbers' labourers	June 11	For increased wages; terminated June 13; replacement and return of workers; in favour of employer.	6	12
Toronto	Dyers	June 12	For increased wages; terminated June 15; negotiations; return of workers pending reference to Regional War Labour Board; indefinite.	10	15
Toronto	Flour mill workers	July 8	For increased wages; terminated July 11; return of workers pending reference to Regional War Labour Board; in favour of employer.	104	350
Fort Frances	Pulp and paper mill workers	July 20	For additional week's holiday with pay; terminated July 25; conciliation (provincial and federal); return of workers pending reference to Regional War Labour Board; indefinite.	340	2,000
Lybster Hill (Merritton)	Paper mill workers	July 25	Against reduction in men per machine; terminated July 25; negotiations; in favour of workers.	128	128
London	Box factory workers	July 23	Re method of payment; terminated July 23; in favour of employer.	62	20
Seaforth	Metal factory workers	July 6	For increased wages; terminated July 6; negotiations; partially successful.	26	26
Windsor	Truck factory workers	July 17	Re alternating shifts; terminated July 23; conciliation (federal); return of workers pending vote of workers; indefinite.	300	900
Chatham	Metal factory workers	July 23	Against dismissal of workers; terminated July 24; conciliation (provincial); return of workers pending further conciliation and negotiations; indefinite.	268	300
Owen Sound	Belt factory workers	July 31	For approval of increased wages; terminated August 5; conciliation (federal); reference to Regional War Labour Board; indefinite.	60	340

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1943

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Toronto	Bedding factory workers	July 15	For increased wages or cost of living bonus; terminated July 16; negotiations; return of workers pending reference to Regional War Labour Board, indefinite.	16	28
Brantford	Labourers	July 24	For increased wages; terminated July 24; negotiations; in favour of employer.	15	15
Brown's Line	Labourers	July 28	For increased wages; terminated July 29; negotiations; return of workers and replacement; in favour of employer.	50	75
Collingwood	Shipyard workers	July 3	Against dismissal of three workers; terminated July 4; conciliation (federal); in favour of workers.	42	60
Collingwood	Welders and improvers	July 11	Re working conditions; terminated July 14; conciliation (federal); return of workers pending investigation; indefinite.	34	100
Goderich	Grain elevator workers	July 2	For increased wages; terminated July 8; conciliation (federal); return of workers pending joint application to Regional War Labour Board; indefinite.	17	100
Toronto	Scrap metal workers	July 14	For increased wages; terminated July 14; negotiations; in favour of workers.	15	10
London	Cemetery workers	July 4	For increased wages; terminated July 8; negotiations; work resumed pending reference to Regional War Labour Board; indefinite.	8	14
Niagara-on-the-Lake	Canning factory workers	Aug. 19	For increased wages; terminated August 19; return of workers and replacement; in favour of employer.	40	20
Cornwall	Cotton factory workers	Aug. 10	Against promotion of a non-union worker; terminated August 12; conciliation (federal); return of workers pending settlement; indefinite.	408	1,000
Toronto	Machine operators	Aug. 15	For adjustment of piece rates on new work; terminated August 17; negotiations; compromise.	40	60

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1943

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Chatham	Steel mill workers	Aug. 3	Against dismissal of worker; terminated August 6; conciliation (provincial); return of workers pending arbitration; indefinite.	159	500
Brantford	Truck factory workers	Aug. 11	Against dismissal of workers; terminated August 11; work resumed pending conciliation; indefinite.	30	15
Toronto	Aircraft factory workers	Aug. 15	Re increase in wages; terminated August 15; conciliation (federal); return of workers pending decision of Regional War Labour Board; indefinite.	1,327	165
Point Edward	Foundry workers	Aug. 27	For increased wages; terminated August 28; conciliation (provincial); return of workers pending decision of Regional War Labour Board; indefinite.	175	250
Windsor	Metal factory workers	Aug. 28	For overtime rates of pay; terminated August 29; negotiations; joint application to Regional War Labour Board; indefinite.	100	200
Hamilton	Steel mill workers	Aug. 31	Against change in hours of shift; terminated August 31; work resumed pending negotiations; indefinite.	300	160
Camp Borden	Carpenters, painters, etc.	Aug. 28	For adjustment of wage scale; terminated August 28; negotiations; return of workers pending investigation; indefinite.	100	25
Windsor	Foundry workers	Sept. 9	Against delay in completion of certain work; terminated September 12; negotiations; in favour of employer.	6	21
Toronto	Bedding factory workers	Sept. 19	Against income tax deductions; terminated September 19; return of workers; in favour of employer.	12	12
Elmira	Furniture factory workers	Sept. 25	For improved working conditions; terminated September 26; return of workers; indefinite.	6	9
Pickle Crow	Gold miners	Sept. 18	Re meals after the night shift; terminated September 19; negotiations; compromise.	60	81

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1943

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Meriton	Pulp mill workers	Oct. 25	For time and one-half for work on Sundays (plant to operate on Sundays and shut down on Tuesdays to conserve power); terminated October 26; return of workers pending settlement; indefinite.	70	140
Windsor	Steel plant workers	Oct. 27	Against suspension of two workers; terminated October 28; conciliation (federal); return of workers pending reference to an arbitration committee; indefinite.	776	926
Sarnia	Longshoremen	Oct. 27	For increased wages and fixed hours of work; terminated October 28; conciliation (federal); in favour of employer.	31	45
Toronto	Cigar makers	Nov. 11	For union recognition and increased wages; terminated November 19; return of workers in favour of employer.	187	1,475
Brantford	Foundry labourers	Nov. 19	For increased wages; terminated November 19; negotiations; return of workers pending reference to Regional War Labour Board; indefinite.	65	33
Windsor	Vehicles factory workers	Nov. 24	For equal pay for the same work; terminated November 30; conciliation (provincial); return of workers pending arbitration; indefinite.	14,300	85,000
Windsor	Roundhouse workers	Nov. 27	For increased wages; terminated November 30; replacement and return of workers; in favour of employer.	6	30
Windsor	Truck drivers and dock workers	Nov. 2	For increased wages; terminated November 3; return of workers pending settlement; indefinite.	19	29
Windsor	Truck drivers, warehousemen, etc.	Nov. 21	For union agreement with increased wages and reduced hours; terminated November 24; conciliation (federal); return of workers pending negotiations; indefinite.	130	390
Toronto	Shoe factory workers	Dec. 3 to Dec. 9	Re timing of new operations; terminated December 15; conciliation (provincial); compromise.	10	60

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1943

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Toronto	Shoe factory workers	Dec. 11	Re system of paying union dues (check-off); terminated December 22; conciliation (federal); in favour of employer.	39	351
Brantford	Foundry workers	Dec. 7	For increased wages; terminated December 7; conciliation (federal); return of workers pending reference to the Regional War Labour Board; indefinite.	75	75
Toronto	Munitions factory workers	Dec. 8	For reinstatement of a forelady; terminated December 9; return of workers; in favour of employer.	50	50
Windsor	Miscellaneous products (metal, felt)	Dec. 23	Re union agreement; terminated December 23; return of workers; in favour of employer.	252	126
Cornwall	Carpenters	Dec. 9	For increased wages; terminated December 11; conciliation (federal); in favour of workers.	120	240
Alexandria	Wood factory workers	Jan. 20 1943	Re cost of living bonus; terminated January 23; return of workers and replacement; partially successful.	12	42
Toronto	Munitions factory workers	Jan. 7	Against demotion of worker; terminated January 7; return of workers; in favour of workers.	50	25
Windsor	Motor vehicles factory workers	Jan. 9	Against dismissal of a worker; terminated January 9; negotiations; worker reinstated in another department; compromise.	1,734	867
Brantford	Metal factory workers	Jan. 11	Against non-payment of Christmas bonus and delay in signing union agreement; terminated January 13; return of workers pending settlement; indefinite.	58	58
Sault Ste. Marie	Steel mill workers	Jan. 14	For increases in basic wage rates as recommended in minority report of the Royal Commission; terminated January 26; conciliation (federal); compromise.	3,786	42,000
Hamilton	Railway car factory workers	Jan. 14	For reduction in quota of cars per day; terminated January 16; negotiations; in favour of workers.	236	708

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1943

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Windsor	Metal factory workers	Jan. 15	Against delay in signing a union agreement; terminated January 16; conciliation (provincial); return of workers pending arbitration; in favour of workers.	562	500
Toronto	Truck body factory workers	Jan. 18	For union recognition and agreement; terminated January 26; conciliation (federal and provincial); in favour of workers.	55	440
Windsor	Tool factory workers	Jan. 20	For closed shop union agreement; terminated January 21; negotiations; in favour of workers.	101	135
Niagara Falls	Dry battery factory workers	Jan. 22	Re working conditions; terminated January 22, return of workers; in favour of employer.	50	25
Wallaceburg	Glass factory workers	Jan. 30	For union recognition and agreement with another union; terminated March 27; conciliation (provincial); in favour of employer.	650	11,850
Cornwall	Street railway employees	Jan. 3 and 10	For time and one-half for Sunday and overtime; terminated January 3 and 10; negotiations; compromise.	30	60
Cornwall	Street railway employees	Jan. 11	Misunderstanding re dismissal of two workers; terminated January 12; negotiations; workers not dismissed; indefinite.	24	24
Beardmore	Teamsters, loaders	Feb. 2	For increased piece rates; terminated February 8; replacement; in favour of employer.	12	72
Nipigon	Skidders	Feb. 9	For increased piece rates; terminated February 10; negotiations; in favour of employer.	20	30
St. Catharines	Metal factory workers	Feb. 1	Against change in shifts; terminated February 1; return of workers pending settlement; indefinite.	40	40
Wallaceburg	Brass factory workers	Feb. 3	In sympathy with strikers at glass factory; terminated February 3; return of workers; in favour of employer.	143	22

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1943

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Brantford	Aircraft parts factory workers	Feb. 4	For reclassification of wage increases for certain workers; terminated February 5; return of workers pending conciliation; indefinite.	66	66
Owen Sound	Bolt factory workers	Feb. 4	Against dismissal of a worker; terminated February 13; conciliation (federal); in favour of workers.	57	475
Preston	Metal factory workers	Feb. 8	Against dismissal of a worker; terminated March 12; return of workers; in favour of employer.	66	1,500
Hamilton	Wire factory workers	Feb. 8	Re working conditions; terminated February 10, conciliation (provincial); in favour of workers.	140	350
Tilbury	Motor vehicles factory workers	Feb. 18	For a union agreement, terminated February 20; negotiations; in favour of workers.	151	151
Brantford	Motor vehicles factory workers	Feb. 17	For union recognition, re piece work rates and against dismissal of a worker; terminated February 18; conciliation (federal); return of workers pending settlement; indefinite.	250	375
Windsor	Motor vehicles factory workers	Feb. 26	Against dismissal of a worker; terminated February 26; arbitration; workers re-employed in another department; compromise.	90	10
Simcoe	Machinists, operators, metal products	Mar. 19	Against dismissal of worker; terminated March 24; conciliation (federal); referred to arbitration; in favour of employer.	37	130
Galt	Metal factory workers	Mar. 19	Against dismissal of two workers; terminated March 26; conciliation (federal); in favour of workers.	385	2,500
Windsor	Sheet metal workers	Mar. 31	Against order forbidding smoking while at machines; un-terminated at end of March.	24	18
Windsor	Truckers, warehousemen	Mar. 10	For closed union shop and check-off; terminated March 13; conciliation (federal); in favour of employer.	64	250
TOTALS—98 Strikes				32,582	171,178

APPENDIX—(Concluded)

STRIKES AND LOCKOUTS IN ONTARIO, FISCAL YEAR ENDING MARCH 31, 1943

From figures published in Labour Gazette)

INDUSTRIES:	Number of disputes in progress	Number of workers involved	Time loss in man-working days
Mining.....	1	60	81
Logging.....	2	32	102
MANUFACTURING—			
Foods—animal.....	1	208	6,000
Foods—vegetable.....	4	175	543
Boots and shoes.....	2	49	411
Metal products.....	47	28,161	140,955
Non-metallic minerals.....	1	650	11,850
Pulp and paper.....	3	538	2,268
Shipbuilding.....	4	728	2,510
Textiles and clothing.....	6	574	1,357
Tobacco and liquor.....	2	247	1,975
Wood—miscellaneous.....	3	80	71
Miscellaneous.....	3	280	166
CONSTRUCTION—			
Building and structures.....	7	342	410
TRANSPORTATION AND PUBLIC UTILITIES—			
Electric railway.....	2	54	84
Local and highway.....	3	213	669
Steam railway.....	1	6	30
Water.....	1	31	45
TRADE.....	1	15	10
SERVICE—			
Custom and repair.....	2	81	1,515
Business and personal.....	2	58	126
Totals—1943.....	98	32,582	171,178
" —1942.....	109	28,690	298,393
" —1941.....	55	9,188	36,318
" —1940.....	36	6,075	50,468
" —1939.....	54	5,795	86,997
" —1938.....	127	22,749	294,906
" —1937.....	78	13,251	148,929
" —1936.....	50	9,120	78,511
" —1934.....	94	18,198	256,311
" —1933.....	39	7,380	109,240
" —1932.....	26	2,432	50,401
" —1931.....	18	2,827	66,268
" —1930.....	21	4,315	50,513
" —1929.....	43	5,175	75,870
" —1928.....	52	5,622	59,889
" —1927.....	25	4,403	56,695
" —1926.....	17	1,839	46,402
" —1925.....	21	2,499	27,447
" —1924.....	19	3,943	95,196
" —1923.....	16	1,946	198,319
" —1922.....	23	2,712	367,893
" —1921.....	53	10,800	521,210

AN ACT TO PROVIDE FOR COLLECTIVE BARGAINING

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:

1. In this Act,—

- (a) “bargain collectively” shall mean negotiate in good faith with a view to the conclusion of a collective bargaining agreement and so to negotiate from time to time during the term and in accordance with the provisions of a collective bargaining agreement, and “bargaining collectively” shall have a corresponding meaning; Interpretation.—
“bargain collectively”;
- (b) “collective bargaining agency” shall mean any trade union or other association of employees which has bargaining collectively amongst its objects, but shall not include any such union or association the administration, management or policy of which is dominated, coerced or improperly influenced by the employer in any manner whether by way of financial aid or otherwise; “collective bargaining agency”;
- (c) “collective bargaining agreement” shall mean an agreement in writing between an employer and a collective bargaining agency setting forth terms and conditions of employment; “collective bargaining agreement”;
- (d) “court” shall mean “Labour Court” as defined in *The Judicature Act* or a judge thereof; “court”;
- (e) “employee” shall mean any person in the employment of an employer as defined in this Act, except,
- (i) an officer or official of an employer; and
- (ii) a person acting on behalf of the employer in a supervisory or confidential capacity, or having authority to employ, discharge or discipline employees;
- (f) “employer” shall mean any person or association of employers employing within the Province one or more persons; “employer”;
- (g) “employer’s agent” shall mean, “employer’s agent”;
- (i) any person or association acting on behalf of an employer; or
- (ii) any officer, official, foreman or other representative or employee of an employer acting, in any way, on behalf of an employer in respect to the hiring, discharging or disciplining, or any of the terms or conditions of employment of the employees of such employer;
- (h) “registrar” shall mean registrar of the court. “registrar”;

2.—(1) A collective bargaining agency and the acts thereof shall not be deemed to be unlawful by reason only that one or more of its objects are in restraint of trade. Collective bargaining agency not deemed unlawful.

(2) Employees may form, join or assist any collective bargaining agency and may select or designate any collective bargaining agency for the purpose of bargaining collectively with their employers. Right to join and select collective bargaining agency.

Acts done by two or more members.

3.—(1) Any act done by two or more members of a collective bargaining agency, if done in contemplation or furtherance of a trade dispute, shall not be actionable unless the act would be actionable if done without any agreement or combination.

Collective bargaining agency — party to action.

(2) A collective bargaining agency shall not be made a party to any action in any court unless such collective bargaining agency may be so made a party irrespective of any of the provisions of this Act.

Collective bargaining agreement — subject of action.

(3) A collective bargaining agreement shall not be the subject of any action in any court unless such collective bargaining agreement may be the subject of such action irrespective of any of the provisions of this Act.

Organizing in working hours.

4. Nothing in this Act shall be construed to give an employee the right to work for or to attempt to organize a collective bargaining agency in his working hours.

Requiring employees to join collective bargaining agency.

5. A provision in a collective bargaining agreement requiring all or any specified employees of an employer to be members of a specified collective bargaining agency certified pursuant to the provisions of this Act shall not be deemed to be in conflict with or in contravention of any of the provisions of this Act, but no such provision shall apply to a member of a learned or scientific profession.

Employer to bargain collectively.

6. No employer shall fail or refuse to bargain collectively with the duly appointed or elected representatives of a collective bargaining agency certified pursuant to the provisions of this Act with respect to the employees of the employer or a unit thereof appropriate for collective bargaining purposes.

Discrimination forbidden.

7. No employer or employer's agent shall discriminate against an employee in any manner whether by discharging him from employment or otherwise by reason of his membership in or activity in connection with a collective bargaining agency, or by reason of his instituting or participating in any proceeding or prosecution pursuant to the provisions of this Act.

Illegal conditions of employment.

8. No employer or employer's agent shall require as a condition of employment that any person shall abstain from joining or assisting any collective bargaining agency or from exercising any right provided by this Act or by any collective bargaining agreement.

Coercion of employees forbidden.

9. No employer or employer's agent shall coerce, restrain or influence an employee, whether by way of financial aid or otherwise, with respect to the exercise by him of any right provided by this Act or by any collective bargaining agreement.

Writings to indicate who responsible therefor.

10. No person shall issue, publish or distribute any writing relating to any of the terms and conditions of employment with an employer unless the name of the person or collective bargaining agency together with the street address and post office address of the said person or agency responsible for the issuing, publication or distribution thereof is clearly indicated thereon.

Persons acting under Act protected.

11. No person shall wilfully interfere with any person carrying out any duty required or authorized under this Act or under any order of the court.

Application of 1942, c. 31 (Dom.)

12. The provisions of *The Reinstatement in Civil Employment Act, 1942*, being chapter 31 of the statutes for the third session of the nineteenth Parliament of Canada, shall apply in Ontario notwithstanding the termination of the war between Canada and Germany, Italy and Japan, and notwithstanding the repeal thereof by the Parliament of Canada.

13.—(1) A collective bargaining agency claiming to represent the majority of the employees of an employer or of a unit thereof for collective bargaining purposes may apply to the court to be certified as a collective bargaining agency. Application for certification.

(2) Where a *bona fide* dispute exists between an employer and a collective bargaining agency or between two or more collective bargaining agencies as to which collective bargaining agency is entitled to certification as the collective bargaining agency entitled to bargain collectively with an employer, such employer may apply to the court for an order determining which, if any, collective bargaining agency represents a majority of his employees or a unit thereof for collective bargaining purposes and is entitled to certification as a collective bargaining agency. Idem—by employer.

(3) A collective bargaining agency or an employer may apply to the court upon grounds to be set out in the application for an order revoking any certification of a collective bargaining agency, provided that no such certificate shall be revoked within one year from its date except on the ground of fraud affecting the granting thereof. Application for revocation.

(4) An applicant under this section shall serve notice of the application, together with the material in support thereof, upon the employer or collective bargaining agency or agencies, as the case may be, which are affected by the application. Notice of application.

(5) Upon any such application the court may,—

- (a) ascertain what unit of employees is appropriate for the purposes of collective bargaining, and determine whether such unit shall be the employer unit, craft unit, plant unit or a subdivision thereof;
- (b) certify that a collective bargaining agency represents a majority of the employees in such unit, indicating the names of the persons who have been duly appointed or elected representatives thereof;
- (c) subject to subsection 3, revoke any certification of a collective bargaining agency;
- (d) inspect the employment lists of an employer to ascertain what employees, including any person who in the opinion of the court was improperly discharged from employment, are entitled to vote and may take a vote of such employees by secret ballot and authorize any person to enter the premises of an employer for any of such purposes; and
- (e) cause such inquiries to be made, acts or things to be done and proceedings to be had as it may think proper to carry out the provisions of this section.

Powers of Court on application.

14. Any party to a collective bargaining agreement made under the provisions of this Act on written notice to the other party thereto, may apply to the court to construe, and the court shall have the power to construe, the provisions of such agreement. Application to construe agreement.

15.—(1) The court shall have exclusive jurisdiction to examine into, hear and determine all matters and questions arising under this Act. Exclusive jurisdiction of court.

(2) No appeal shall lie from a decision of the court. No appeal.

(3) No order shall be made as to costs in any proceedings under sections 13 and 14. Costs.

Constitution, names of officers to be filed.

16.—(1) Every collective bargaining agency shall, upon making application for certification, file with the registrar a true copy of its constitution, rules and by-laws, and a statement of the names and addresses of its officers and thereafter shall file a true copy of any amendments to its constitution, rules or by-laws or a statement of any change in the names and addresses of its officers forthwith upon the making of such amendment or change.

Default under subs. 1.

(2) A collective bargaining agency which is in default under this section shall not be certified as a collective bargaining agency and if a certificate has been issued it may be revoked.

Financial statement to be furnished.

17. Every collective bargaining agency which collects fees from its members shall upon the request of any of its members furnish him, without charge, with a financial statement of its affairs to the end of the last fiscal year certified to be true by its treasurer, and if ordered by the court so to do shall file with the registrar within such time as the court may determine, a financial statement of its affairs to the end of its last fiscal year verified by the affidavit of its officers or by such of its officers as are responsible for the handling and administration of its funds, and shall furnish a copy of such statement to such persons as the court may direct.

Inspection of documents.

18. No statement, document or proceeding filed in court shall be open to inspection by any person without the consent of the court.

Alleged violations.

19.—(1) A collective bargaining agency or an employer may apply to the court to inquire into any alleged violation of the provisions of this Act by any person.

Powers of court on inquiry.

(2) The court may, if it appears that the alleged violation has occurred,

- (a) restrain such person from continuing such violation;
- (b) direct such person to comply with the provisions of this Act;
- (c) direct the reinstatement of any person discharged from employment contrary to the provisions of this Act and the payment to such person of an amount not exceeding the monetary loss which he has suffered by reason of such discharge; and
- (d) make such other or further order as it deems proper.

Status of any person.

20. Upon the application of an employer or a collective bargaining agency the court shall have power to determine whether any person engaged in any calling or undertaking is an employer or an employee within the meaning of this Act.

Forms, fees, rules.

21. Subject to the approval of the Lieutenant-Governor in Council the court may, notwithstanding anything contained in *The Judicature Act*,

- (a) prescribe forms;
- (b) prescribe fees payable to the Crown in respect of proceedings under this Act; and
- (c) make rules regulating the practice and procedure in the court and generally for the better carrying out of the provisions of this Act.

Delegation of court's powers.

22. The court may delegate to the registrar or to any other person or persons any of its powers which are not of a judicial nature.

23. Nothing in this Act contained shall be deemed to take away the right of an individual employee to present any of his personal grievances to his employer.

Rights of employees preserved.

24. This Act shall not apply to,

Where Act not to apply.

- (a) the industry of farming;
- (b) domestic servants;
- (c) members of any police force;
- (d) The Hydro-Electric Power Commission of Ontario; and
- (e) any municipal corporation, board of public school trustees, board of separate school trustees, high school board, board of education or any board or commission created or established by a municipal corporation pursuant to statutory authority unless such municipal corporation, board or commission has by by-law, if it has power to pass by-laws, or by resolution or minute, declared this Act applicable thereto and to its employees or any section thereof and any such by-law, resolution or minute may be revoked by a subsequent by-law, resolution or minute, as the case may be.

25. In carrying out the provisions of this Act the court shall make such orders as appear to it just and agreeable to equity and good conscience.

Orders agreeable to equity and good conscience.

26. This Act shall come into force on the day upon which it receives the Royal Assent.

Commencement of Act.

27. This Act may be cited as *The Collective Bargaining Act, 1943*.

Short title.

THE SCHOOL CHILDREN SPEED UP THEIR SHARE TOWARD VICTORY

Since the commencement of World War II, Ontario school children of the provincial system have donated \$9,600,000 toward victory, \$6,600,000 of which has purchased war savings stamps and certificates and another \$1,500,000 has bought bonds.

Their tenacity of purpose is shown in the fact that one-third of this total effort was made in the school year 1943-44. Purchases have been as high as \$250,000 per month.

Their donations toward war relief cover a wide field of organizations, such as the British War Victims Fund, Malta Relief, The Soldiers' Comfort Fund, Aid to Russia, The Navy League, Chinese Relief, The Queen's Fund, The Merchant Seamen's Clothing Fund, The Milk to Britain Fund.

Many schools have adopted corvettes or frigates named after their town and regularly supply them with reading matter and cigarettes. Examples are the corvettes "Napanee", "Tiltsburg", "Parry Sound", "Runnymede" and the frigates "Fort Erie" and "Stone Town". Oakville pupils have adopted the destroyer "Niagara" and the corvette "Rimouski".

The school children of other areas have contributed in whole or in part during the past year toward the purchase of Fleet Cornell and Anson training planes and also "Hurricane" bombers. In this connection may be named the pupils of Peterborough, Victoria, Haliburton and Simcoe Counties, Cities of Sarnia and Sault Ste. Marie, Forest Hill Village, Lansdowne and Williamson Road Public Schools, Toronto.

CASH DONATIONS	For School Year 1943-44			From Beginning of War to June, 1944		
	Elementary Schools	Secondary Schools	Total	Elementary Schools	Secondary Schools	Total
1. Red Cross (including Junior Red Cross).....	\$135,270	\$37,653	\$172,923	\$418,618	\$139,801	\$558,419
2. War Savings Stamps and Certificates.....	1,764,133	294,363	2,058,496	5,180,410	1,517,087	6,697,497
3. Victory Bonds.....	377,031	522,096	899,127	726,742	820,526	1,547,268
4. Purchase of Equipment.....	6,308	4,064	10,372	29,734	35,750	65,484
5. Purchase of Clothing, Medical Supplies, etc. (ready made or for processing).....	10,003	5,034	15,037	39,779	36,336	76,115
6. Donations for Special Funds: (B.W.V.F., Queen's Fund, etc.)....	71,040	31,433	102,473	324,371	148,330	472,701
7. Any other purchases or donations of money.....	36,931	24,866	61,797	122,007	72,047	194,054
	\$2,400,716	\$919,509	\$3,320,225	\$6,841,661	\$2,769,877	\$9,611,538
NON-CASH DONATIONS						
1. Clothing donated or made (number of articles).....	84,095	60,991	145,086	324,433	240,228	564,661
2. Food donated (estimated money value).....	\$4,929	\$6,039	\$10,968	\$17,844	\$25,155	\$42,999
3. Salvage collected and turned in—not sold (weight in tons).....	2,400	337	2,737	8,195	1,940	10,135
4. Any other donations (estimated money value).....	\$35,104	\$10,766	\$45,870	\$93,664	\$48,141	\$141,805

Equipment purchased in previous years included 10 ambulances, 15 mobile canteens, 3 Red Cross wagons, 2 utility cars and 2 machine guns.

As indicated in the Table great quantities of clothing, food and salvage have also been donated.

REPORT
OF THE
Minister of Education
Province of Ontario

FOR THE YEAR

1943

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1945



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REPORT

OF THE

Minister of Education

FOR THE YEAR 1943

TO THE HONOURABLE ALBERT MATTHEWS, LL.D.,
Lieutenant-Governor of the Province of Ontario.

Your Honour,

I beg leave to present to your Honour the Report of the Department of Education for the year 1943.

As was to be expected, the war continued to exert an influence on every aspect of education in the province, but the effect varied considerably in different parts of the system. It was therefore possible to achieve considerable progress in some directions while in others changes were of necessity deferred because of war conditions. For this reason, the intelligent planning of reforms for the educational system in the post-war period continues to be a most important part of the work of the Department.

In the interest of economy and efficiency, the closing of schools with an enrolment of less than nine pupils has been encouraged, and sixty-five small schools were closed during the year. Rural boards of trustees have been helped to set up systems of transportation for pupils to attend secondary schools, with the Department paying fifty per cent. of the cost. The movement toward the township area as a unit of administration has also been fostered, and there were, at the end of 1943, 187 such areas involving 1,009 former school sections.

Legislative grants have shown an annual increase for many years. For elementary education the grants for the 1942-43 fiscal year were \$5,561,381; for secondary academic schools they were \$1,000,663, and for vocational schools \$1,902,764. It is expected that the figures for 1943-44 will show substantial increases in all these amounts.

The Department has continued to foster and extend a number of special services which have proved of great value in the school system. The Correspondence Branch furnished lessons for 2,371 pupils who would otherwise have had no formal teaching. This branch has also assisted the work of the Canadian Legion in supervising lessons for Service personnel. The scope of the auxiliary and opportunity classes has been extended and the needs of a special group of pupils are being met in this way. The Railway School Cars have continued to perform a most useful service in the north country. The Travelling Library extended its facilities to include all Continuation Schools of the province, providing both curricular and recreational reading material. For visual education the circulation of slides and films was continued, and the Provincial Archivist set up a travelling exhibit of historical source material which aroused enthusiasm

in all the schools it reached. The Department co-operated with the Canadian Broadcasting Corporation in educational and musical programmes for the schools.

The difficulty in maintaining adequate forces of trained teachers has continued. Of 529 persons to whom permits for elementary schools were issued, 311 had had some professional training; all but 9 had Middle School academic standing or better. The academic secondary schools with 4,000 more pupils than the previous year operated with 99 fewer teachers, because of enlistments and the difference in the normal balance of new certificates and retirements. Similarly in the Vocational Schools there has been a movement of teachers into the Forces, the war emergency programme, and war industry. The supply of teachers entering the profession through the Normal Schools and the College of Education has shown a decrease through the past three years.

The total school enrolment for the province for the school year 1942-43 was 661,637, an increase of 4,447 over the previous year. The Public School population changed only slightly, with a decrease of 848; there was an increase in both vocational and academic secondary school attendance but a decrease in the night classes of the vocational schools. Daily attendance was well maintained, with the elementary schools achieving an average of 89.6% and the secondary schools 92%. Employment certificates were issued under the regulations and after investigation, to 12,792 pupils, but some of these were for holiday periods. Large numbers of secondary school pupils were enabled by the regulations to shorten their school year and assist on farms or in food-producing plants. It is worth noting that pupils who leave in May and return in October will in four years lose the equivalent of a full year in school. To maintain their standing under these conditions requires a real effort. Provision has been made for granting certificates of academic standing without departmental examination to pupils who, having successfully completed a reasonable portion of the year's work, enlist in any of the Services or complete a period of useful farm service. It is felt that generally speaking the co-operation of principals, teachers and pupils has made it possible to grant these certificates without serious lowering of academic standards.

The war effort of the schools has been magnificent. Facing the difficulties already mentioned,—the larger number of pupils, the smaller number of teachers, and the shortened school year,—the teachers have responded nobly. The pupils too have had difficulties to overcome, consciously or unconsciously. The nervous strain of war-days, the absence of parents in the Forces or in war-industry, the opportunities for work outside school hours, have all had their effect and yet the pupils have in general continued to strive for and achieve success in their school work. Pupil activities in the Red Cross, War Savings, War Relief and Salvage campaigns have been directly useful in the war effort of the country. By correspondence and the despatch of comforts to former students, most schools have done good work in maintaining morale. In all these ways they have also taught themselves useful lessons, and caught something of the spirit of those former pupils now serving their country on distant battlefields.

Respectfully submitted,

G. A. DREW,

Minister of Education.

Toronto, January 5, 1945.

ELEMENTARY EDUCATION

Legislative Grants

Over a period of years it has been the policy of the Department of Education to recommend annually to the Legislature the making of a larger appropriation than that of the preceding year for educational purposes. The elementary schools have shared in these larger appropriations. In the fiscal year 1943-44 the amount expended on elementary education was \$5,750,606.60, an increase of \$193,648 over the similar expenditure for the fiscal year 1942-43. It is expected that the expenditure on elementary schools for the fiscal year 1944-45 will show a still larger increase. Of this expenditure for the fiscal year 1943-44 the amount of \$4,904,262.40 went to pay the regular legislative grants to public and separate schools, \$66,897.52 was paid in assisted grants, and \$48,990.11 was spent on the transportation of pupils resident in rural municipalities.

Township School Areas

Each year the larger unit of administration for rural elementary schools gains greater acceptance. Twenty-two Township School Areas were formed between January 1st and July 1st, 1943, involving the dissolution of 146 school sections. Each year also the movement becomes more widespread. Heretofore few areas had been formed in South-western Ontario, but during the past two years a number of these larger units have been formed in this part of the province and there is evidence that accelerated progress will be made within the next two or three years.

The following list gives the location of the new areas formed in 1943:—

Township	No. of School Sections	County or Districts	Inspector	Date
1. Pembroke.....	2	Renfrew	N. Campbell	Jan. 11
2. Cayuga North.....	8	Haldimand	A. Archibald	Apr. 3
3. Dunn.....	5	Haldimand	A. Archibald	Apr. 8
4. Bucke.....	3	Temiskaming	R. H. Macklem	Apr. 13
5. Hamilton.....	3	Northumberland	W. H. Carlton	May 10
6. Dummer.....	2	Peterborough	L. W. Copp	June 3
7. Hope South.....	5	Durham	W. H. Carlton	June 5
8. Norwich South.....	10	Oxford	L. B. Hyde	June 7
9. Yonge and Escott R.....	9	Leeds	E. Oakes	June 7
10. Tay.....	2	Simcoe	J. A. Gibson	June 8
11. Waterloo.....	8	Waterloo	G. H. Döbrindt	June 12
12. Norwich North.....	10	Oxford	L. B. Hyde	June 14
13. Lindsay.....	6	Bruce	J. J. Wilson	June 22
14. Kitley.....	17	Leeds	E. Oakes	June 24
15. Bastard and Burgess South.....	18	Leeds	W. F. Hiscocks	June 28
16. Scarborough.....	4	York	H. A. Halbert	June 28
17. Osnabruck.....	5	Stormont	F. L. Barrett	June 28
18. Kerns.....	3	Temiskaming	R. H. Macklem	June 28
19. Blount, Glackmeyer, Leitch and Clute (Unorganized).....	4	Cochrane	R. C. Cassie	June
20. Clute, Fournier and Lamarche (Unorganized).....	3	Cochrane	R. C. Cassie	June
21. Monmouth.....	4	Haliburton	A. Stouffer	June 29
22. Laird.....	4	Algoma	D. T. Walkom	June 30

Additions to Former Areas:

Township	No. of School Sections	County or Districts	Inspector	Date
23. Widdifield.....	*	Nipissing	J. W. Trusler	Mar. 1
24. Minden.....	1	Haliburton	A. Stouffer	Mar. 9
25. Oso.....	1	Frontenac	T. J. Thompson	May 25
26. Olden.....	1	Frontenac	T. J. Thompson	June 5
27. Hinsworth South.....	1	Parry Sound	E. R. Underhill	June 5
28. Oro.....	2	Simcoe	W. R. McVittie	June 7
29. Medonte.....	2	Simcoe	J. A. Gibson	June 9
30. Clarendon.....	1	Frontenac	T. J. Thompson	June 16
31. Fredericksburg North.....	2	Lennox	K. O. Birkin	June 19

*Part of #8

The summary of Township School Areas formed to date is as follows:—

	Twp. School Areas	No. of School Sections
Number formed before 1938.....	15	83
Number formed in 1938.....	15	70
Number formed in 1939.....	43	
Additions to existing Areas: 4		213
Number formed in 1940.....	26	
Additions to existing Areas: 7		147
Number formed in 1941.....	31	
Additions to existing Areas: 2		152
Number formed in 1942.....	35	
Additions to existing Areas: 4		198
No. formed in 1943.....	22	
Additions to existing Areas: 9		146
Totals.....	187	1,009

The Temporary Closing of Small Schools

A rural ungraded school with fewer than twelve pupils seldom functions as efficiently as one with twenty to thirty pupils. Where there are fewer than five pupils in a class-group or grade there is lacking the stimulus needed for healthy competition, co-operation and that individual contribution to the class obtained through free discussions. Again, the play-life on the school grounds loses its zest and interest when, because of small numbers, organized games cannot be carried on successfully. Thus, for the welfare of the pupils, the Department of Education has encouraged the temporary closing of schools with an enrolment of eight or fewer.

The following schools were closed temporarily during the year 1943:—

Inspectorate	Inspector	School	Enrolment
Bruce East.....	J. M. Game.....	No. 10 Carrick.....	9
Carleton.....	T. P. Maxwell.....	No. 11 Gower North.....	.....
Carleton.....	T. P. Maxwell.....	No. 4 March.....	5
Dufferin.....	W. L. Lovell.....	No. 3 Luther East.....	6
Dufferin.....	W. L. Lovell.....	No. 3 Mono.....	5
Dundas.....	W. J. Stewart.....	No. 16 Mountain.....	.....
Elgin.....	J. C. Smith.....	No. 8 Dorchester South.....	.....
Frontenac North.....	T. J. Thompson.....	No. 14 Clarendon.....	4
Frontenac North.....	T. J. Thompson.....	No. 11 Kaladar.....	.....
Frontenac South (2).....	F. P. Smith.....	No. 14 Storrington.....	.....
Glengarry.....	R. O. Staples.....	No. 11 Lochiel.....	2
Grey East.....	L. L. Sinclair.....	No. 9 Derby.....	.....

Inspectorate	Inspector	School	Enrolment
Grey East	L. L. Sinclair	No. 2 Holland	
Grey East	L. L. Sinclair	No. 3 St. Vincent	
Grey East	L. L. Sinclair	No. 4 Sydenham	
Grey East	L. L. Sinclair	No. 13 Sydenham	
Hastings North	H. H. Loucks	No. U11 Cashel and Effingham	3
Hastings North	H. H. Loucks	No. 1 Limerick	2
Hastings North	H. H. Loucks	No. 1 Murchison and Lyell	6
Huron North	J. H. Kinkead	No. U1 Turnberry	5
Lanark	J. W. Barber	No. 7 Bathurst	7
Lanark	J. W. Barber	No. 5 Sherbrooke South	6
Leeds No. 1	W. F. Hiscocks	No. 8 Elmsley South	5
Leeds No. 1	W. F. Hiscocks	No. 5 Leeds and Lansdowne R.	7
Leeds No. 2	E. Oakes	No. U10 Kitley	5
Leeds No. 2	E. Oakes	No. U12 Kitley	1
Leeds No. 2	E. Oakes	No. 4 Yonge and Escott R.	
Middlesex West	G. Young	No. 4 Adelaide	
Middlesex West	G. Young	No. 9 McGillivray	
Middlesex West	G. Young	No. U3 Williams East and West	
Northumberland and Durham	W. H. Carlton	No. 10½ Hamilton	
Northumberland and Durham	W. H. Carlton	No. 13 Hope	
Ontario North	T. R. Ferguson	No. 10 Mara	5
Ontario North	T. R. Ferguson	No. 12 Uxbridge	4
Perth North	A. E. Nelson	No. 12 Wallace	2
Perth North	A. E. Nelson	No. 4 Ellice	3
Prescott and Russell	W. J. McLeod	No. 5 Plantagenet South (Reopened)	
Renfrew North	N. Campbell	No. 4 Westmeath	
Renfrew North	N. Campbell	No. 10 Westmeath	
Simcoe East	J. A. Gibson	No. 2 Baxter	
Stormont	F. L. Barrett	No. 6 Osnabruck	8
Wellington North	L. P. Menzies	No. 2 Nichol	3
District Division I	R. S. McBurney	No. 1 Casummit Lake	
District Division II	W. E. Eade	No. 2 Kingsford	7
District Division VII	W. MacMillan	No. 2 Loughrin	
District Division VII (2)	J. E. A. Godbout	No. 2 Dunnet	
District Division VIII	S. Geiger	No. 2 Campbell	4
District Division VIII	S. Geiger	No. U1 Wells	6
District Division IX	R. C. Cassie	No. 2 Brower	
District Division IX	R. C. Cassie	No. 2 Menapia	
District Division XII	R. H. Macklem	No. 2 Bucke	
District Division XII	R. H. Macklem	No. 3 Pense	
District Division XIII	J. W. Trusler	No. 6 Nipissing	
District Division XIII	J. W. Trusler	No. 6 Widdifield	5
District Division XIV	E. R. Underhill	No. 3 McMurrich	
District Division XIV	E. R. Underhill	No. 1 Proudfoot	
District Division XIV	E. R. Underhill	No. 5 Stisted	6
District Division XVII	A. Stouffer	No. 2 Cardiff	5
District Division XVII	A. Stouffer	No. 1 Minden	
District Division XVII	A. Stouffer	No. 2 Minden	7
District Division XVII	A. Stouffer	No. 6 Snowdon (Reopened)	6
District Division XVII	A. Stouffer	No. U1 Somerville	5
R.C.S.S. Division IV	F. A. Moreau	R.C. No. 2B Shackleton	3
R.C.S.S. Division XVII	C. P. Mathews	R.C. No. 8 Kenyon	5
R.C.S.S. Division XVII	C. P. Mathews	R.C. No. 8 Kingston	3
Total		65	

Summary of Small Schools Closed

Closed before 1937.....	57	
Reopened.....	13	
	<hr/>	44
Closed in 1937.....	31	
Reopened.....	3	
	<hr/>	28
Closed in 1938.....	41	
Reopened.....	6	
	<hr/>	35
Closed in 1939.....	45	
Reopened.....	3	
	<hr/>	42
Closed in 1940.....	38	
Reopened.....	2	
	<hr/>	36
Closed in 1941.....	77	
Reopened.....	10	
	<hr/>	67
Closed in 1942.....	94	
Reopened.....	7	
	<hr/>	87
Closed in 1943.....	65	
Reopened.....	2	
	<hr/>	63
	<hr/>	
Total number closed.....		402

Transportation of Pupils to Secondary Schools

During the past few years many rural boards of trustees of elementary schools have co-operated in providing transportation for pupils of their sections and areas to secondary schools, and the Department has paid a grant of 50¢ of the net cost of transportation under approved schemes. This has meant that the opportunity of attending a secondary school has been made available to a greater number of rural pupils. In the statistical portion of this report a detailed table is given showing the particulars of this service which is becoming more widely extended each year in the rural areas of the province.

The Supply of Teachers

There was a slight decrease in the number of unqualified teachers for elementary schools during the calendar year 1943. Although there were further enlistments of both men and women teachers in the Armed Forces, the decrease in unqualified teachers was probably due to the Federal Order-in-Council which prevented teachers from leaving their positions to engage in other types of remunerative employment, and to the general increase in the salaries of teachers.

During the school year 1942-43, 534 unqualified teachers were employed by the boards through permission given to them by the Department. An analysis of these permits is given below for the school years 1942-43 and 1943-44.

A GROUP	1942-43	1943-44
Holders of Expired Ontario Third Class Certificates.....	180	137
Persons who failed at Ontario College of Education.....	1	1
Persons who failed at Ontario Normal Schools.....	78	50
Persons who hold certificates from other provinces.....	106	121
Persons who hold High School Assistant's Certificates.....	5	2
Persons who hold Kindergarten-Primary Certificates.....	1	0

B GROUP	1942-43	1943-44
Persons who are University graduates.....	14	6
University Undergraduates.....	8	11
Persons with Upper School standing.....	67	95
Persons with part Upper School standing.....	36	45
Persons with Middle School standing.....	36	52
Persons with Lower School standing.....	2	9
Totals.....	534	529

Correspondence Courses

The correspondence courses are meeting in a very effective manner the purpose for which they were established. Their success is evidenced by the large enrolment from year to year. As a direct result of the war many young boys and girls have had to shoulder heavier home responsibilities and are unable to devote as much time to home study as they otherwise might. Nevertheless, the response to the opportunity given by the correspondence courses has been most gratifying. No part of Ontario is too isolated for the correspondence lessons to reach. Anyone in the province between six and twenty-one years of age, who is eligible, may further his education by home study while living at home or carrying on his regular work. In addition, lessons are sent to pupils temporarily domiciled outside the province and to children of Ontario missionaries and others in far-away lands. Inmates of Sanatoria and Preventoria are included, as well as those who are ill or physically handicapped, regardless of their distance from a school.

The courses cover all grades from I to X inclusive. Lessons in French are given in Grades I and II to French-speaking pupils. Carefully prepared lessons, based on the authorized text books, are sent out at regular intervals, and the answers returned are examined by a staff of twenty-four qualified teachers who make all necessary corrections and submit explanations to the pupils.

During the year 1943, 2,371 pupils were enrolled; 542 promotions were made; and 57,654 lessons were completed. Thirty-four pupils obtained High School Entrance standing, and the work in Grade IX and Grade X was completed in an equally satisfactory manner.

The Correspondence Branch also supervises the courses in English, Social Studies and Elementary Arithmetic introduced by the Canadian Legion for Active Service men.

Railway School Cars

In 1926 the Railway School Car project was first launched, and since that time the number of cars has increased to seven, all of which are serving the educational and community interests in the various parts of Northern Ontario. There have been no changes in staff personnel, although on some railway lines stops have been added or deleted according to the increase or decrease in population in surrounding areas.

For many of the cars Saturday is a regular teaching day, as time is often lost moving the car from place to place. Usually one week is spent at each stop, and the number of circuits made in a school year averages about nine. Besides doing the regular school work, the cars are usually community centres, and various activities are carried out under the guidance of the teachers. One teacher employed in a Railway School Car recently wrote as follows:—

"Sixteen trackmen, representing nine different countries in Europe, were delayed from six p.m. until after dark in a downpour of rain, and we gave them shelter. An Indian woman came to ask me to cable \$10.00 to her son in Sicily, who is there running a Canadian army tank in order that Ontario may continue as Ontario. To make matters more vivid to her, I outlined a map of Italy on the blackboard, leaving out all confusing marks and names. Sixteen trackmen smoking vile pipes, and an obese Indian woman all squeezed into juvenile school seats, together with five children looked and listened for two hours while I held up bits of pictures from newspapers, magazines and school books."

The foregoing paragraph relates but another of those incidents of the work performed by the School Cars in a land which can be reached only by the "ribbon of steel."

Health Teaching and School Medical Inspection

An increasing interest in the health of school-age children, which is a natural corollary to four years of war, has resulted in official action at the county level in a significant number of instances. Legislation introduced some four years ago, whereby the County Council may, by agreement with the local school boards, establish and pay for an acceptable type of school health supervision, has been utilized during the year 1943 by four additional counties, while evidence of interest in this type of health service has been exhibited by four others. A similar extension of community concern in the health of the secondary school age-group has been evident throughout the year. These tangible signs of concern in health matters augur well for the time when it will be possible to extend to every town, village and township all of the advantages of an acceptable type of health service.

Religious Instruction

During the past several years there has been a noticeably increasing demand from all parts of the province for a greater measure of religious instruction in the public schools. The records show that before and after school hours the pupils of some 2,000 classrooms in our public schools are receiving religious instruction from the clergymen of the locality. More and more of the clergy have been taking advantage of the regulations which, under certain conditions, permit them to give religious instruction to pupils, and more and more public school boards of trustees have arranged for this instruction to be provided.

A careful study has been made of religious instruction as an essential subject of the school curriculum, and consideration is being given to the possibility of having this important work incorporated as an integral part of the programme of studies in all public schools.

Visual Education

The Visual Education Branch of the Department of Education maintains a library of lantern slides and 16 mm. instructional motion picture films, both sound and silent. These films and lantern slides are available to the schools of the province and no covering or rental charge is made, the borrower being required to pay only the express charges one way. Over 300 users have taken advantage of this service during the year, resulting in 6,932 screenings of the slides and films of the Visual Education Branch in our schools. In this same period many additional sound films have been secured and listed in the film library.

Projectionists of the National Film Board serving rural areas have screened instructional films provided by the Department of Education. This has meant

that many pupils attending rural schools have had an opportunity to view these films, an educational aid which would not have been available but for the combined services of the Department of Education and the National Film Board.

Because of priorities it has not been possible for school boards to purchase motion picture projection machines, but an increasing interest has been shown in this field, and when machines and colour film are once more available, there is every reason to believe that visual aids of this nature will play an increasing role in assisting teachers in the instruction of pupils.

Radio in the Schools

There are more than 700 public and separate school buildings in the province equipped with radio receiving sets. In addition, there are many schools where the teacher or pupils bring their own sets to hear special programmes, and several schools have loud-speaker attachments. Undoubtedly, as soon as restrictions are removed and receiving sets become available for school use, a greatly increased number of schools will be equipped with modern radios.

The Department of Education has co-operated with the Canadian Broadcasting Corporation in sponsoring musical and other educational programmes for school listeners. A study of the whole field of radio as an aid in education is being made, and to this end an official of the Department has been appointed a member of the National Advisory Council on School Broadcasting to the Canadian Broadcasting Corporation.

The Department of Education has further co-operated with the Canadian Broadcasting Corporation in providing for schools and teachers a booklet on school broadcasts entitled "Young Canada Listens," which contains particulars of school broadcasts available over the C.B.C. network in each province of Canada.

Interchange of Teachers

The following exchanges were arranged for the school-year 1943-44:—

Miss Doris J. Railton, of the Toronto Public School staff, with Miss Margaret Davies, of the Vancouver Public School staff.

Miss Wilma B. Murray, of the York Memorial Collegiate Institute staff, with Miss Esther Harrop, of the Vancouver High School staff.

War Effort of the Schools

To all those who were actively interested in education throughout the year, it was apparent that pupil activity in relation to the war effort was carried forward with unabated vigour. This was made possible only as a result of the co-operation of teachers, inspectors, boards of trustees and many organizations which assumed responsibility for special phases of war service. Considered as a whole, war activities have constituted a widespread enterprise within the schools, and in many ways have formed an integral part of the regular programme. As in past years, good citizens, old and young, under the direction of the Junior Red Cross, the Navy League of Canada, the Imperial Order Daughters of the Empire, the Home and School Associations, and Women's Institutes, have given freely of their time and talent to further war endeavours on the home front. In addition, however, pupils in our schools have served through the acceptance of farm employment, through the purchase of War Savings Stamps and Certifi-

icates and through energetic efforts in support of scrap drives to conserve essential supplies. Participation of pupils throughout the province in the presentation of a most acceptable Empire Day programme, authorized for use by the Minister, reaffirmed loyalty to the King and Empire, and to our democratic way of life.

The Provincial Inspectoral Staff, 1943

I. IN MEMORIAM:

Mr. James Colling, B.A., who retired from service as inspector of public schools in Hastings North on December 31st, 1933, died at his home in Bancroft in the spring of 1943. Mr. Colling was born at Port Dalhousie on November 9th, 1862. He received his elementary education at the Port Dalhousie and St. Catharines Public Schools, and his secondary education at the St. Catharines Collegiate Institute, and upon his graduation won the Governor-General's medal. After teaching public school for three years near St. Catharines he entered the University of Toronto, from which he graduated in 1890 with the degree of Bachelor of Arts with honours, and was awarded the Gold Medal in Classics. Mr. Colling served as Classics teacher in Napanee and Lindsay Collegiate Institutes. In 1906 he was appointed principal of the Cobourg Collegiate Institute, and in 1908 principal of Belleville Collegiate Institute. Chosen public school inspector of Hastings North in 1912 by the Hastings County Council, Mr. Colling served in this capacity until his retirement in 1933. After his retirement he continued to live in Bancroft among the hills, lakes and woodlands of the area, for which he had a most ardent admiration. Mr. Colling was indeed a kind, scholarly gentleman and was particularly helpful to the younger teachers who came to serve in the schools of his inspectoral area. He was held in highest esteem by his teachers as well as by a large circle of friends and associates.

Mr. Robert Galbraith, B.A., was a native of Guelph, where he attended public school. At a later date his family moved to Morriston to reside, and he attended the Galt Collegiate Institute and later Queen's University, from which he graduated, specializing in Mathematics. He also attended the Mount Forest Model School and the School of Pedagogy, Toronto. Mr. Galbraith taught in public schools in Puslinch Township, and afterwards in the high schools in Fergus, Port Hope, Almonte and Simcoe. He was appointed public school inspector in Wellington North in 1905, and continued to perform his duties efficiently and acceptably until his retirement in 1929. Mr. Galbraith took an active interest in community activities. He was a member of the Mount Forest Utilities Commission, a member of the Hospital Board, President of the Patriotic Society, a member of the Agricultural and Horticultural Society and an enthusiastic member of the bowling and curling clubs. A man of strong and genial personality, Mr. Galbraith was a lover of clean sport, a person of good judgment and a community man as well as an educationist. He died on April 26th, 1943.

Mr. Robert Gillies, B.A., was born near Bethany in Durham County, and received his elementary and secondary school education in the schools of Bethany and Port Hope. His training as a teacher was obtained at the Port Hope Model School and the Ottawa Normal School. Mr. Gillies taught in the Pontypool Public School in Durham County for five years, in the Havelock Public School for three years, and in Port Hope as assistant and later as principal of the public

school for a period of twenty years. From Port Hope Mr. Gillies took a position on the Toronto Public School staff, where he served for eight years. In 1916 he graduated with the degree of Bachelor of Arts from Queen's University, and in 1917 obtained his Permanent First Class certificate and the High School Assistant's certificate. In 1925 he completed the requirements for the Public School Inspector's certificate and received appointment to a district inspectorate with residence at Sudbury. In 1930 Mr. Gillies was transferred to the inspectorate of York No. 1, with residence at Aurora, and in 1934 he was again transferred, this time to the inspectorate of York No. 6 with residence in Toronto. On August 31st, 1939, Mr. Gillies retired from his duties as inspector and enjoyed a well-earned leisure to the time of his death on February 17th, 1943. Mr. Gillies combined in fine balance those qualities of personality necessary for a good teacher, a firm, tactful and efficient principal, and a sympathetic and inspirational inspector. He was esteemed and beloved by pupils, teachers, trustees and parents, and the schools under his supervision made splendid advancement during his period of service.

Mr. J. L. Mitchener, B.A., died suddenly at his home in Cayuga on April 9th, 1943. He was born at Clear Creek, Norfolk County, and received his early education in the Clear Creek Public School, Port Rowan High School, and the Aylmer Collegiate Institute. Subsequently he graduated from McMaster University with honours in Science. Mr. Mitchener attended the Simcoe Model School and the Ottawa Normal School. His first teaching experience was in public schools in Norfolk County. As a high school teacher he was principal of the Caledonia High School, the Vankleek Hill Collegiate Institute, the Dutton High School and the Ridgetown Collegiate Institute. He became public school inspector of Haldimand County in January, 1919, a position which he held to the time of his retirement in August, 1942. Mr. Mitchener was especially well fitted for the position of inspector, and was held in very high esteem and respect. Before his retirement the teachers of his inspectorate presented him with an illustrated scroll on which was inscribed the following complimentary reference:—"For a generation of service, faithfully and unstintingly given that the course of education might be advanced and the standards of the teaching profession elevated." Mr. Mitchener took a keen interest in community and church affairs, and his passing was a distinct loss to his community as well as to the cause of education.

Mr. R. A. Paterson, B.A., was a native of Oxford County. He obtained his elementary education in a rural school at Dickson's Corners in his native county, and his high school education in the Ingersoll High School. He graduated with first class honours in Mathematics and Physics from the University of Toronto. In addition he was a graduate and medallist of Osgoode Hall. Mr. Paterson taught in the public schools of Oxford County and in the high schools in Gananoque, Whitby, Strathroy, Ingersoll, Woodstock and Simcoe, and for seven years was principal of the Perth Collegiate Institute. Appointed public school inspector of Oxford South in January, 1910, Mr. Paterson served his area efficiently until his retirement in 1932. As an educationist Mr. Paterson's work was always outstanding. He was a scholar of ability and an excellent teacher. A fondness for literature, especially for the writings of Robert Burns, was a noteworthy characteristic. As a successful inspector, Mr. Paterson was a man of high integrity, and his influence was always for good. He was a resident of Ingersoll for forty years. He died on June 28th, 1943.

Mr. J. E. Wilkinson, B.A., B.Paed., was born in the village of Morpeth, Kent County, receiving his elementary education in the Morpeth Public School and his secondary education in the Ridgetown Collegiate Institute. He was a graduate of the University of Toronto with specialist standing in the department of Mathematics and Physics. He also held the Bachelor of Pedagogy degree from his Alma Mater. In addition, Mr. Wilkinson was the holder of an Art Specialist's and High School Principal's certificates. Mr. Wilkinson obtained his professional training in the Chatham Model School and the Ontario Normal College, Hamilton. As a teacher he began his career in a public school in the Township of Harwich, Kent County. Subsequently he became principal of Elgin Public School, Smith's Falls, and later taught as commercial master in the Ryerson Public School and Orde Street Public School, Toronto, in Paris High School, St. Mary's Collegiate Institute, and as Master in Mathematics in St. Thomas Collegiate Institute, Windsor Collegiate Institute and Harbord Collegiate Institute, Toronto. In 1927 Mr. Wilkinson was appointed public school inspector in York County and served most acceptably for sixteen years in the inspectorates of York No. 2, No. 5 and No. 6. As a tribute to his educational services he was elected President of the Supervising and Training Department of the Ontario Educational Association in 1934-35. Over a period of forty years Mr. Wilkinson made a worthy contribution to the cause of education in the province. Genial and courteous, he had a host of devoted friends among whom were the teachers and children, who will not soon forget him. He died while still in active service on April 6th, 1943.

II. RETIREMENTS:

Mr. D. M. Eagle is a native of Puslinch Township, in the County of Wellington. He was educated in S.S. No. 11 Puslinch and in the Galt and Hamilton Collegiate Institutes. Mr. Eagle received his professional training in the Galt Model School and the Ontario Normal College. His outstanding services as teacher, Model School principal, high school teacher and inspector cover a period of forty-six years. He began his teaching career in a rural school in Waterloo County in 1896, and later taught in Galt, the Windsor Model School, Windsor Collegiate Institute and the English-French Training School at Sandwich. He inspected the English-French Separate Schools in Essex and Kent Counties before being appointed as inspector of public schools in the inspectorate of Essex No. 1. Mr. Eagle was a most efficient inspector and had many interests outside of educational affairs. Before he became inspector he was reeve of Sandwich for seven years, and was also warden of Essex County in 1926. He has travelled abroad extensively. He retired on December 31st, 1943, two years under the retiring age.

Mr. T. R. Ferguson, M.A., retired from his duties as public school inspector for Ontario County (North), on December 31st, 1943, owing to poor health. Mr. Ferguson was born at Black Horse, near Kincardine, on October 30th, 1878, and received his elementary and secondary education in the town of Wiarton. In 1904 he graduated from Queen's University, where he obtained his Master of Arts degree in Honour Mathematics and Physics, and during the session of 1906-07 attended and completed successfully the course at the Ontario Normal College, Hamilton. Mr. Ferguson taught in rural schools and was later principal of the Oil Springs Public School. He served also in the secondary schools of Wiarton, Georgetown, Midland and Cornwall, and at the time of his appointment as public school inspector for Ontario North, in 1913, was principal of the

Uxbridge High School. In addition to Mr. Ferguson's work as an inspector in Ontario North, he inspected schools for a time in Muskoka District and York County. For thirty years he served as inspector in Ontario North, and during that time gave splendid service and contributed greatly to the advancement of education in his own county and throughout the province.

Mr. R. A. Hutchison, B.A., public school inspector for Ontario South retired from active duty on August 31st, 1943, after completing a most successful inspection service of 33 years in the County of Ontario. Mr. Hutchison was born in Norfolk County and received his elementary education at the Walsingham Public School and his secondary education in the Port Rowan High School and the Aylmer Collegiate Institute. He attended Simcoe Model School in the year 1894 and taught in rural schools in Norfolk and Victoria Counties for a period of six years. In 1904 Mr. Hutchison graduated from Queen's University with honour standing in Mathematics, and attended the Ontario Normal College in Hamilton during the term 1904-05. His secondary teaching experience was obtained at the Georgetown, Simcoe and Uxbridge High Schools. In 1910, while principal of the Uxbridge High School, he was appointed public school inspector for Ontario North, and in 1913 was transferred to the inspectorate of Ontario South by the County Council, to succeed the late Dr. John Waugh who had been appointed Chief Inspector of Public and Separate Schools. Mr. Hutchison served as inspector in Ontario South from 1913 until his retirement in 1943. During that period there was a great increase in the number of classrooms, particularly in the City of Oshawa and its suburban area. That Mr. Hutchison gave splendid advice to boards of trustees is now evidenced by the splendid schools of this district. In 1921 Mr. Hutchison and the late Mr. J. E. Benson, who was public school inspector for the City of Windsor, were sent by the Department of Education to study the rural schools of the State of Wisconsin. The report of their visit and investigations made a valuable contribution to the cause of education in Ontario, particularly with respect to rural schools. Mr. Hutchison's genial personality, his scholarship, and his ability to get things done aided materially in educational progress, not alone in his own inspectorate but in the broader provincial field.

Mr. R. A. A. McConnell, B.A., retired from his duties as public school inspector for Grenville County on August 31st, 1943, before reaching the age limit for the retirement of inspectors, because of impaired health. Mr. McConnell is a graduate of Queen's University. He had experience as a teacher and principal in the public schools of Madoc, Meaford and Sudbury, and also served as a Model School principal at these centres. He was principal of the Palmerston Continuation School when he received his appointment as public school inspector for District Division XI on September 1st, 1928, with residence at Haileybury. Mr. McConnell served this area as inspector until 1935, when he was transferred to Lanark County with residence at Perth, where he was inspector until 1939, when he was again transferred to Northumberland and Durham Counties with residence at Port Hope. On January 1st, 1941, he was transferred to Grenville County, with residence at Prescott. Mr. McConnell was an efficient teacher and principal, a very conscientious inspector, and advanced appreciably the cause of education in the different areas where he had inspectoral supervision.

III. APPOINTMENTS:

The following appointments were made to the provincial staff of inspectors during the year 1943:—

1. City of Fort William: E. J. Transom, M.A., B.Paed., Principal of Central Public School, Timmins, duties beginning September 1st. This is a new city inspectorate, Fort William formerly being included in District Division III.
2. Glengarry: Howard Robertson, B.A., B.Paed., Principal of Victoria Public School and Supervising Principal, Brockville, duties beginning September 1st.
3. Grenville: H. W. Knight, B.A., Principal of Ritson Public School, Oshawa, duties beginning September 1st.
4. District Division II: D. A. Lapp, B.A., Principal of Rideau Public School, Kingston, duties beginning September 1st.
5. District Division VI: A. P. Silcox, B.A., B.Paed., Principal of Ryerson Public School, London, duties beginning September 1st.
6. R.C.S.S. Division III: J. E. A. Godbout, B.A., B.Paed., a member of the staff of the University of Ottawa Normal School, duties beginning September 1st.

HELPING TEACHER:

7. Welland (in part) and Lincoln (in part): C. R. MacLeod, B.A., Principal of Elmira Public School, to assist Inspector Charles Howitt, duties beginning September 1st.

IV. TRANSFERS:

The following transfers were made in the provincial staff of inspectors during the year 1943:—

<i>Inspector</i>	<i>Former Inspectorate</i>	<i>New Inspectorate</i>	<i>Date</i>
1. Arthur Archibald, B.S.A.	Haldimand	Ontario South	Sept. 1
2. Laurier Carriere, B.A.	R.C.S.S. Div. II	R.C.S.S. Div. XXIV	Sept. 1
3. W. E. Eade, B.A., B.Paed.	District Div. II	Haldimand	Sept. 1
4. A. Gascon, M.A., B.Paed.	R.C.S.S. Div. XXI	Special work for Dept. of Educ.	Sept. 1
5. C. A. Lapp, B.A., B.Paed.	York No. 1	York No. 5	Sept. 1
6. O. M. MacKillop, B.A., B.Paed.	District Div. VII	York No. 1	Sept. 1
7. William MacMillan, B.A., B.Paed.	District Div. VI	District Div. VII	Sept. 1
8. Remi Millette, M.A., B.Paed., Ph.D.	R.C.S.S. Div. III	R.C.S.S. Div. II	Sept. 1
9. R. O. Staples, B.A., B. Paed.	Glengarry	Huron South	Sept. 1

V. EXCHANGES BETWEEN INSPECTORS AND NORMAL SCHOOL MASTERS, FOR ONE YEAR FROM SEPTEMBER 1ST, 1943:

- S. A. Watson, B.A., of the Department of Education, to replace W. K. F. Kendrick, B.A., B.Paed., returning to the Toronto Normal School from Simcoe South and York (in part).
- G. H. Dobrindt, B.A., Public School Inspector for Waterloo (No. 1), with F. C. Biehl, B.A., B.Paed., of the Stratford Normal School.
- E. H. McKone, M.A., B.Paed., returned to Peterborough Normal School as Principal, after one year in Huron South.

Conclusion

The staffing of our elementary schools has become increasingly difficult as the war years pass in slow succession. Continued enlistments in the armed services, by both men and women teachers, and the transfer of teaching personnel to other positions, have forced upon local boards and inspectors a major problem in filling vacancies in the profession. In this connection, tribute is here paid to those unqualified teachers who volunteered their services, and particularly to many certificated teachers who returned to the profession, often at great personal sacrifice after a period of some years.

Worthy of note in 1943 was the increasing interest in audio-visual education as an aid to the teacher in her classroom procedure. Films available from the Department secured a wide distribution on a loan basis, and many teachers have offered commendation for the service. Of particular value in the field of radio was the inauguration of a series of music broadcasts sponsored by the Department, with the approval of the Minister, and heard by the pupils on Friday afternoons. Reports from the Travelling Libraries Branch, from Public Libraries, and from teachers have given sufficient proof of the ever-increasing circulation of all children's books. Our world to-day is so full of a number of things that the younger generation is availing itself of every means possible to strengthen and enrich its store of knowledge.

The publication of the report and recommendations of a special committee of The Canada and Newfoundland Education Association, appointed to survey educational needs in the Dominion, submits a new venture in the national field. It suggests progressive plans and ideals in all phases of educational activity, but gives large emphasis to the need for equal educational opportunity. To the teacher and administrator, it may well become the book of the year as a directive in present and post-war planning.

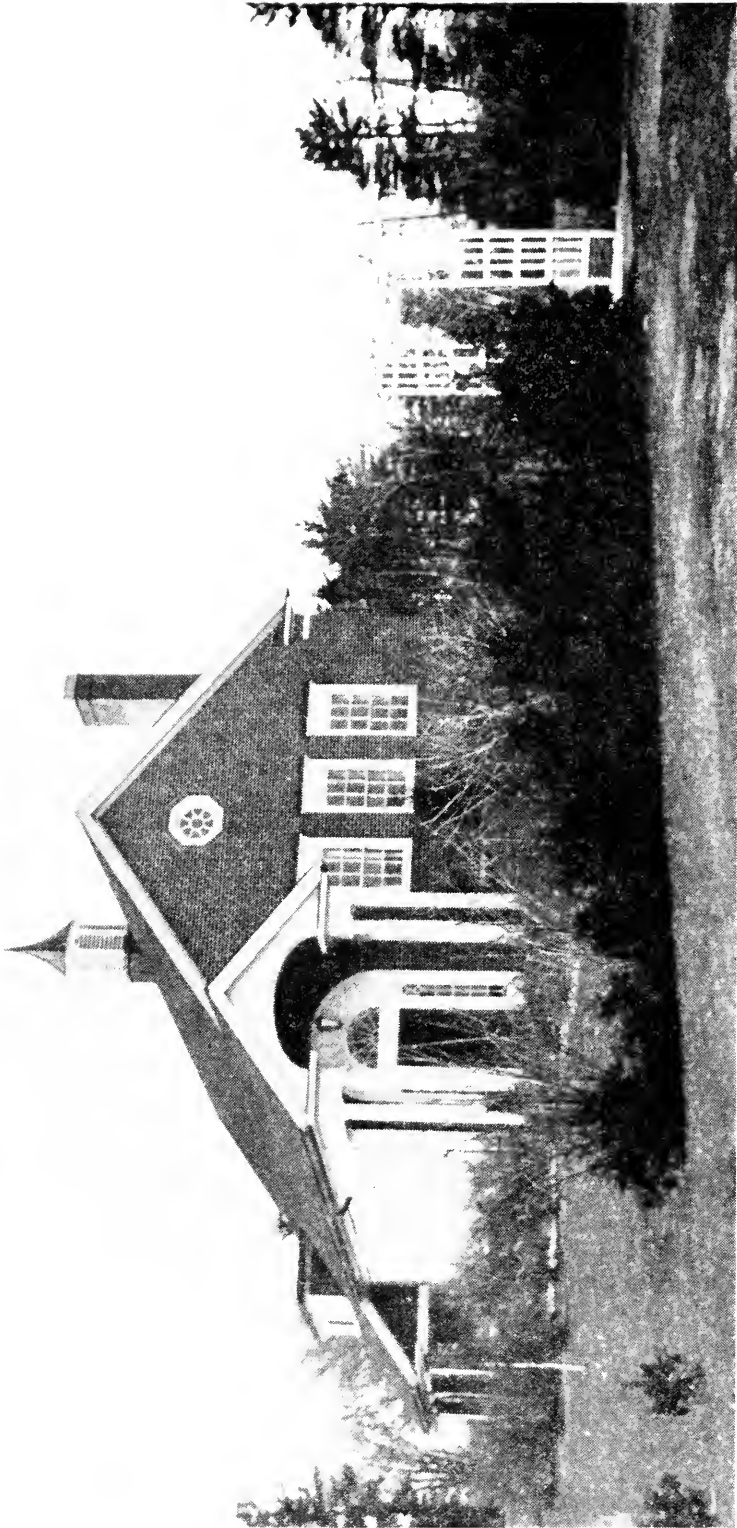
Educational progress in time of war, even more than in days of peace, is possible only with the whole-hearted co-operation of boards of trustees, teachers and inspectors. To all of them, but to the inspectors in particular, recognition is gratefully acknowledged of services rendered beyond the call of duty, so that our boys and girls may not be deprived of their educational birthright, despite full participation in the war effort.

A number of fellow officials have contributed to this report, and sincere appreciation is here expressed for this assistance, and still further for their close co-operation throughout the year.

V. K. GREER,

Superintendent of Elementary Education.

Toronto, March 31st. 1944.



Courtesy Ontario School Journal

**An Unusually Fine Rural School
S.S. 22 Trafalgar, Halton County**

SECONDARY EDUCATION

I have the honour to submit herewith the reports of the High School Inspectors and the Director of Vocational Education for the school year 1942-43.

A. G. HOOPER,
Superintendent of Secondary Education.

July 3rd, 1944.

1. COLLEGIATE INSTITUTES, HIGH SCHOOLS AND CONTINUATION SCHOOLS

During the school year 1942-43 the 72 Collegiate Institutes, 161 High Schools, and 198 Continuation Schools in Ontario operated with 99 fewer teachers although there was an increase of 4,110 pupils over the enrolment of the previous year. It would appear that since the outbreak of the war the total enrolment reached its lowest point in 1941-42 and it is to be hoped that when the teacher supply permits, the increase in staff personnel will keep pace with the increase in attendance. Otherwise, in many of our schools, exceedingly large classes will again have an adverse effect on teaching conditions and pupil progress.

In the course of this school year 107 secondary school teachers enlisted for service in the Armed Forces bringing the total enlistments to 678. Married women, many of them the wives of service men and many of them excellent teachers, have come to the rescue. The province owes a great deal to these married women teachers. Without them some of our smaller schools would have been forced to close and many of our schools would not have been able to operate efficiently.

It would be difficult to estimate the value of the contribution to the national war effort made by our secondary school students during this fourth year of the war. The records show that 2,717 from the academic secondary schools alone enlisted in the Navy, the Army or the Air Force. The students were extremely active in the Red Cross organizations within their schools. They maintained their interest in War Savings. They rendered real assistance in salvage campaigns. They raised funds for medical supplies and other equipment. They participated in drives for money and clothes for War Relief. Senior students donated blood to the various blood banks throughout the Province. They wrote thousands of letters and sent hundreds of boxes overseas to former students of their schools who only a short time before were taking classes with them. Moreover, the Department of Agriculture estimates that approximately 30,000 secondary school students were employed on farms or in plants engaged in processing food during the 1943 season. The records show that 3,816 students obtained Middle School standing and 3,209 obtained Upper School standing under the provision of Circular 27 as a result of this employment.

Participation in these activities has cost our students much in the way of time and effort. Since many students who engage in farm employment leave school about the 1st of May and do not return until the 1st of October, it follows that in the course of four years they have sacrificed one year in actual attendance.

This is especially true in the case of students in our rural communities. Added to this, there is a feeling of unrest, of uncertainty, and of anxiety caused in many cases by the enlistment of members of the family, of relatives, or of intimate friends. The adverse effects of the war on our schools have been cumulative but the students have carried on exceedingly well. The province may well be proud of the record of its secondary school pupils.

After details had been worked out in co-operation with representatives of the three branches of the Armed Services the course in Defence Training was introduced in September, 1942, and during that summer 923 secondary school teachers attended the summer course conducted by the Department at Geneva Park. The teachers worked hard to make the course a success. However, early experience indicated that a downward revision in content was necessary. The scarcity of teachers of Physical Education added to the difficulty of rounding out suitable programmes in many of our schools and it became increasingly apparent that a permanent problem existed with regard to the teaching of this course in our small High Schools and Continuation Schools. Since this was so and particularly in view of the rapidly growing interest in Health Education it was felt that the work required more supervision than the Inspectors could possibly give and Mr. F. L. Bartlett, Director of Physical Education for the City of Toronto, was appointed part-time Director of Defence Training and Physical Education.

During the school year 1942-43 Mr. Robb was on loan to the Vocational branch of the Department and Mr. Rendall's services were loaned to National Selective Service, Department of Labour, Ottawa, from June until the end of December. Nevertheless, the Inspectors visited all of the Collegiate Institutes and High and Continuation Schools mentioned above and they also inspected the work of the Middle School classes in 91 private secondary schools. It is evident that Boards of Trustees are becoming more keenly interested in the work of the schools. They are anxious to know whether or not their schools are meeting the needs of their communities and they are particularly concerned with the possibility of introducing a more definite guidance programme which might be of assistance to the young people in planning their life work.

It is with considerable pride that the Inspectors refer to the work of the teachers. During these years of national stress they have done much more than teach school. Their willingness to work and their ability to organize have enabled them to prove their worth in their various communities. They have kept the schools running as normally as possible and despite increased strain and obvious handicaps they have continued to make an outstanding contribution.

R. W. ANGLIN,
A. J. HUSBAND,
W. A. JENNINGS,
S. D. RENDALL,
R. H. WALLACE,
G. L. GRAY,
T. KENNEDY,
C. W. ROBB,
H. LEMIEUX,

} *Inspectors*

2. VOCATIONAL SCHOOLS

Attendance

An almost continuous drop has been shown in day enrolment in vocational schools since the outbreak of war, due mainly to the exodus of senior pupils to enlist in the armed forces or to enter industrial employment. Statistics for 1942-43 show a slight increase in day school enrolment and a decrease in night school enrolment over the previous year. It is perhaps inevitable that school enrolment and attendance should suffer in wartime, when not only the armed forces but industrial plants all over the Province have been anxious to attract young people, with even the slightest training of a practical character, to assist in essential war work. The slight increase during the past year may have little significance but, on the other hand, it may be the turn in the tide. The reason for the decline in night school enrolment is not clear, but is probably caused by the increasing difficulty experienced by adults in attending classes while engaged on war work; it will be seen that the enrolment was fairly well sustained until last year. Comparative statistics are given below.

	1939-40	1940-41	1941-42	1942-43
Number of Schools—Day.....	62	62	62	62
Number of Schools—Evening.....	48	49	50	49
Number of Pupils—Day.....	36,502	30,967	28,632	29,889
Number of Pupils—Evening.....	34,983	32 135	33,388	28,391
Number of Teachers—Day.....	1,632	1,684	1,614	1,614
Number of Teachers—Evening.....	1,081	1,045	1,043	943
Government Grants*.....	\$1,185,220	\$1,362,313	\$1,341,499	\$1,308,637
Municipal Expenditure (Net)**.....	4,595,902	5,283,589	5,170,205	5,152,200

*Fiscal Year.

**Previous Calendar Year.

Shop Records, Organization, Unit Lessons

An attempt is being made to establish a uniform policy in the vocational schools throughout the Province with regard to shop records, the improvement of shop organization, and the general adoption of the lesson unit plan. This policy aims to encourage shop directors to take a greater interest in the supervision of shop organization and teaching methods. During the past year inspectors have given considerable attention to developing collaboration with and among heads of departments in order to ensure that the prescribed courses of study are presented to advantage. With the addition of Mr. T. O. W. Fowler and Mr. E. J. Davies to the inspectorial staff, it is hoped that still more time may be devoted in future to these important objectives, as inspectors will be able to stay sufficiently long in the schools to give worthwhile assistance to all members of the staff.

Definite advances have been made in most schools, particularly in the development of unit lesson courses for shop work. This phase of shop organization is progressing favourably and has proved a great help to pupils taking industrial courses. The unit lesson plan makes it possible for pupils to progress according to their individual ability instead of being restricted to the speed and capacity of the least efficient member of the class. Its introduction has the effect of removing irksome restrictions for pupils of outstanding merit, resulting in the acquirement of maximum skills with minimum supervision. Incidentally, the teacher is freed to devote his time as a consultant and confidant of the pupils instead of being confined to the drab process of turning each one out of the same mould.

Collaboration with Boards and Advisory Committees

Another gratifying feature of the past year has been the extent to which the inspectors have found time to confer with school boards and advisory committees. The opportunities which have been afforded by board members to meet with them and with the employer and employee representatives of local business and industry, have been greatly appreciated. Such conferences provide a splendid opportunity for the inspectors and board members to discuss freely the organization and management of the school as well as the school curriculum and the progress of the classes. It is also apparent that individual members of boards and committees appreciate these opportunities to become more familiar with the schools over which they have jurisdiction and the many problems with which principals and teachers are confronted. Regular conferences and the exchange of ideas form a far more effective method of developing a school programme than the submission of written reports which necessarily must be restricted in character and content.

Scarcity of Teachers

Owing to the necessity of employing a large number of substitute instructors to fill the positions of qualified teachers absorbed by the forces, by the war emergency programme and by war industry, the usual high standard of instruction in the day schools has been difficult to maintain. Pupils have undoubtedly suffered from the absence of experienced teachers who have gone into service, and unfortunately, because of the necessity of closing down the Ontario Training College for Technical Teachers, there has been no reservoir from which new teachers might be drawn. The College has been used for some time for training R.C.A.F. and Army personnel.

It is hoped that the drain on the teaching profession will diminish considerably during the coming year, in view of the gradual disappearance of civilian war emergency classes through the exhaustion of available sources of adult material.

War Activities

Details of the original war programme have been given in previous reports. A recent development seeks to utilize the vocational schools to some extent to provide rehabilitation training for ex-members of the forces and persons discharged from war occupations. The Dominion Vocational Training Co-ordination Act makes provision for carrying on a wide variety of such training, and includes financial assistance to the Provinces in respect of vocational schools operating under provincial jurisdiction.

The war has brought the vocational school closer to industry than ever before. Many industrialists have learned for the first time that the schools are ready to function in the training of employees in a way which they had not previously believed possible. They have discovered that competent instructors with a broad background of trade experience are available to assist them in their problems. Unfortunately for the schools some have been only too ready to induce these specialists to desert the schools and re-enter industrial employment.

That the vocational school has profited from this close association with employers and industrial workers is freely admitted. We have learned that the school needs the guidance of industry as much as industry needs the assistance of the school. Industry has shown a keen interest in courses in inspection and foremanship training inaugurated by the war emergency branch, and is displaying

an unusual willingness to co-operate with the schools in a scheme for part-time training of workers. It is apparent that technical training in industrial pursuits is becoming imperative, and that industry is beginning to recognize the importance of vocational schools as a possible means of solving their production and organization problems.

Survey of Successful Vocational Students

A survey of the achievements of Ontario vocational school graduates and ex-students conducted by the Vocational Branch is illustrative of the fine type of citizen which the system has produced. The war has claimed a majority of the more recent graduates, and these are at present serving their country in all parts of the world. Apart from war services the survey discloses that many ex-pupils have risen to considerable eminence and today are occupying positions of importance in business and industry. That their vocational training has been invaluable in attaining success in their chosen occupations is enthusiastically acknowledged. The list which follows includes craftsmen, foremen and executives. This record is ample proof that vocational training constitutes a real preparation for successful personal achievement and the development of able and worthy citizens.

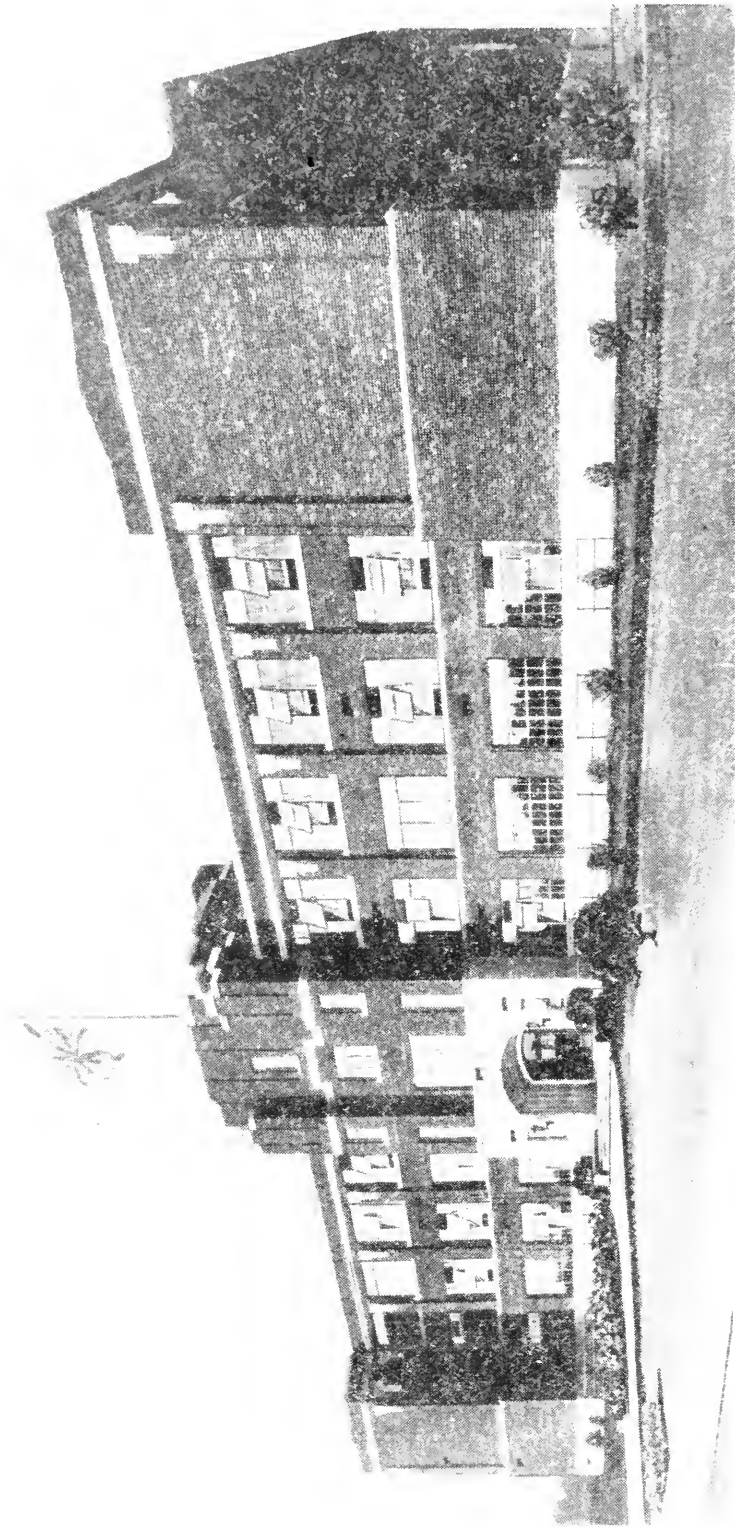
Partial List of Positions Occupied

Accountants	Estimators	Private Secretaries
Architects	Foremen (all trades)	Production Engineer
Artists	Inspectors (Shop)	Professor (Maths.)
Carpenters	Machinists	Sales Managers
Cashiers	Managers (Business, Shop)	Statisticians
Contractors	Motor Mechanics	Superintendents
Draftsmen	Nurses	(Plant, Office)
(Architectural, Mechanical,	Pattern Makers	Teachers
Machine-Design)	Paymasters	Tool and Die Makers and
Electricians	Personnel Director	Designers
Engineers (many fields)	Plasterers	Turbine Operator

THE TREND OF VOCATIONAL EDUCATION

Polytechnical Schools

The demand for practical and technical training which will arise in the post-war period to cope with the rehabilitation of service personnel and workers from war industry, together with the fact that 95% of our total elementary school population does not proceed beyond the secondary school, presents a broad opportunity for service at the present time. It is felt that the establishment of Provincial Technical Schools at strategic points throughout the Province would serve the double purpose of bridging the gap between present vocational schools and the engineering faculties of universities, and of providing technical training for those not served with such facilities locally. It is suggested that because of the recognized responsibility of the Federal Government for re-establishment projects, schools of this type should be developed by the Province with Dominion financial assistance, and that after the rehabilitation period the schools could revert to the Province. They could then provide advanced vocational training for graduates of existing schools, and specialized courses in such technical subjects as tool and die-making, jig and fixture design, printing and lithography, industrial chemistry, electronics, plastics, textiles and synthetics. Such a programme would help to create a body of highly-skilled practical technicians to meet post-war competition in what will undoubtedly be a highly mechanized and industrial era.



Fort William Vocational School

Classes in Co-operation with Industry

Another desirable development now being explored is the promotion of a plan under which pupils in vocational schools would spend part time in some industry or business and part time in the school classrooms and workshops. The project envisages a class with an even number of pupils, the class being divided into two groups, each group alternating for a given period between school activities and business or industry. Education of this type has been in operation successfully in the United States for some time, and is probably the most fruitful in employment placement of any method yet devised. The Boards of Education of both Toronto and Hamilton are planning to introduce this scheme of co-operative training during the coming year, the former through the Danforth Technical School, and the latter in connection with the Hamilton Technical Institute.

The pivot of the plan is that the boys shall receive remuneration for the time spent on the job and be recognized as part of the organization. One of the main objectives is that they shall be self-supporting in order to encourage them to remain at school until the completion of their courses. It is felt that considerable motivation will result from such an arrangement and that the pupils will realize the importance of obtaining good standing in Mathematics, Science and English if they are to make progress in the trade selected. Another important factor in favour of the co-operative plan is that industry, in its competitive production methods, has much to teach the student which cannot be learned at school. This feature is of paramount importance to the success of any school, inasmuch as it conduces to bringing the vocational programme into closer relationship with the business life of the community and its varied interests and occupations. The training on the job anticipates official recognition as part of the course, and eligibility on the part of graduates to receive the Ontario Secondary School Graduation Diploma. This would place them on a parity with their fellow-students who follow the normal curriculum.

This conception of co-operative education is receiving strong support from many industrialists and business executives in Ontario who feel that a scheme of this nature is essential to the production of trained Canadian workers for post-war development. There is reason to believe that once such a scheme became operative it would develop rapidly; its many educational and economic advantages over the full-time vocational school would quickly popularize it, and its adoption would benefit both employers and employed and result in the provision of a pool of workers trained in accordance with the requirements of modern industry and commerce.

Apprenticeship

Under the Ontario Apprenticeship Act, apprenticeship is being provided in a wide variety of trades connected chiefly with the building industry. In view of the anticipated shortage of mechanics after the war, this phase of instruction is being fostered in every possible way. The Federal Government has passed an order-in-council offering financial assistance to the Provinces in the development of apprenticeship training. School boards are being encouraged to take advantage of these provisions in co-operation with the Apprenticeship Branch of the Ontario Department of Labour, which is conducting a campaign throughout the schools to interest pupils in the advantages of becoming indentured to some particular trade. Such a far-sighted plan of seeking to produce our own skilled mechanics is dependent upon the training facilities provided in vocational

schools. The trend of apprenticeship preparation leans more and more towards a balanced combination of theoretical instruction in the classrooms and shops and practical experience on the job.

F. S. RUTHERFORD,

Director of Vocational Education.

Toronto, June 15, 1944.

PROFESSIONAL TRAINING

Attendance at Training Schools

Normal School	Number of Students				
	1941-42	1942-43	1943-44		
	Total	Total	Men	Women	Total
Hamilton (1st Class Certificate).....	110	107	4	83	87
London (1st).....	172	122	10	91	101
North Bay (1st).....	84	62	1	49	50
Ottawa (1st).....	116	113	5	96	101
Peterborough (1st).....	93	87	4	77	81
Stratford (1st).....	108	111	8	79	87
Toronto (1st).....	274	219	12	221	233
Toronto (Primary Specialist).....	8	11	.....	8	8
University of Ottawa (1st).....	30	20	8	17	25
University of Ottawa (2nd).....	117	92	3	106	109
Totals	1,112	934	55	827	882
Change from 1942-43.....			-16	-36	-52
Ontario College of Education (including Library and Home Economics).....	241	169	29	98	127
Change from 1942-43.....			-10	-32	-42
Total all Training Schools	1,353	1,103	84	925	1,009
Change from 1942-43.....			-26	-68	-94

Since 1940 applicants with eight of the nine required Upper School papers have been admitted to Normal Schools by special wartime regulations. The numbers so admitted have been: 1940, 101; 1941, 75; 1942, 185; 1943, 166. In 1943, 71 applicants were admitted on seven Upper School papers on condition that if successful they would be granted a deferred certificate until the additional Upper School paper had been completed. The Normal School records and the reports of the Inspectors' surveys would indicate that these candidates are only slightly less efficient than regularly admitted students.

Medical Inspection of Training Schools

All applicants to Training Schools are required to submit to a medical examination before they are finally accepted. In 1937 seventeen applicants were rejected; in 1938 twenty-seven; in 1939 twenty-six; in 1940 thirteen; in 1941 seventeen; in 1942 eight; in 1943 nine. Applicants suffering from physical handicaps of a less aggravated nature are permitted to enter on signing a waiver to claims for disability pension under the Teachers' and Inspectors' Superannuation Act. In 1939-40 two signed waivers; in 1940-41 seven; in 1941-42 thirty-eight; in 1942-43 forty-six; in 1943-44 forty.

Cost of Medical Inspection

Amount paid physicians for medical examinations: 1,118 at \$4.00.....	\$4,472.00
Amount paid for consultants obtained by the Medical Board.....	245.00
Amount paid for X-ray.....	606.00
Amount paid for extra nurses.....	223.58
Refund of fees to students excluded by the Medical Board.....	14.00
Fees paid by students.....	\$2,245.00
Amount paid by Teachers' and Inspectors' Superannuation Commission....	1,657.79
Amount paid by Ontario Government.....	1,657.79
	\$5,560.58
	\$5,560.58

Exchange

In September, 1943, Mr. F. C. Biehl, Master in the Stratford Normal School, exchanged duties for one year with Mr. G. H. Dobrindt, Inspector, Waterloo No. 1. Mr. J. E. A. Godbout, Master in the University of Ottawa Normal School, was placed in charge of R.C. Separate School Division III. Mr. W. K. F. Kendrick, who had been on exchange for two years as Inspector, Simcoe South, returned to his duties as Master in the Toronto Normal School.

Changes in Staffs

In addition to those recorded above the following changes occurred on the staffs of the several Normal Schools of the Province:

J. A. Bannister, B.A., D.Paed., Principal of the Peterborough Normal School, retired August 31st, 1943. Dr. Bannister was born in Norfolk County where he received his early academic and professional training. After teaching in this vicinity for several years he graduated from Queen's University and the Ontario Normal College. After spending three years in educational work in Chicago he became Master in the Cobourg Collegiate Institute and Principal of the Chesley High School. In 1917 he was appointed Public School Inspector for the district of Temiskaming, in 1920 English Master in the North Bay Normal School and in 1929 Principal of the Peterborough Normal School. He will long be remembered throughout the Province for his kindly interest in the welfare of teachers and for his humanitarian interpretation of the aim and purposes of education.

H. E. Ricker, M.A., B.Paed., Principal of the North Bay Normal School, retired August 31st, 1943. Mr. Ricker was born in the County of Halton and received his early academic and professional education and teaching experience in that vicinity. In 1913 he obtained his M.A. degree at Queen's University. After several years' experience in rural and continuation schools in southern Ontario he entered the secondary school field as Master in Waterdown High School and Guelph Collegiate and Principal of Wingham High School. In 1915 he was appointed to the staff of the North Bay Normal School and in 1932 became Principal of that institution. Mr. Ricker will live long in the minds of teachers throughout the Province as the man who taught them to appreciate the beauties of both nature and childhood.

On September 1st, 1943, E. H. McKone, B.A., B.Paed., succeeded Dr. Bannister as Principal of the Peterborough Normal School. Mr. McKone had charge of the departments of Mathematics and English in the London Normal School for nineteen years, served as Principal of Kindergarten Primary Summer Courses in both London and Toronto and as Instructor in Summer Courses in Education given by the Department of Education in Nova Scotia. During the preceding year he had been on exchange acting as Public School Inspector, Huron South.

On September 1st, 1943, J. A. Partridge, M.A., B.Paed., was appointed Principal of the North Bay Normal School in succession to Mr. Ricker. Mr. Partridge was in charge of Science at the Hamilton Normal School for thirteen years. He is the author of several works on the teaching of Science which are highly regarded by Inspectors and Teachers throughout the Province. He was connected with the Summer Courses in Education since their inception and has had practical field experience as Public School Inspector, Halton County.

Mr. J. K. Evans was transferred from the Ottawa to the Hamilton Normal School as successor to Mr. Partridge. In February, 1944, Mr. F. S. Rivers, Principal of the Ottawa Normal School, was transferred to the Department as Assistant Superintendent of Elementary Education. Mr. R. A. Johnston, Master in the Toronto Normal School, was appointed Acting Principal in his place.

In September, 1943, Colonel Stanley Watson, who had been on leave of absence from the Toronto Normal School for the purpose of serving with His Majesty's Forces, returned to the Department and was appointed Acting Inspector of Simcoe South. In February, 1944, he returned to the Toronto Normal School to assume the duties of Mr. Johnston during the absence of the latter in Ottawa. In November, 1943, Miss Mabel E. Hay, Instructor in Home Economics at the Toronto Normal School, was granted sick leave of absence during the remainder of the Normal School session. Miss O. I. Johnston of the Peterborough Normal School supplied part-time each week for Miss Hay.

H. E. AMOSS,

Director of Professional Training.

Toronto, July 7th, 1944.

SCHOOLS ATTENDED BY FRENCH SPEAKING PUPILS

The French-speaking Inspectoral Staff

TRANSFERS:

The following transfers were made at midsummer 1943:

1. Mr. Adélaré Gascon, M.A., B.Paed., of Ottawa, was relieved of his inspection duties and was asked to devote his whole time to the preparation of correspondence courses and the revision of text-books for French-speaking pupils.
2. Mr. Falconio Choquette, B.A., of Ottawa was transferred from R.C. Separate Division XXII to R.C. Separate Division XXI.
3. Mr. Laurier Carrière, B.A., B.Paed., was transferred from R.C. Separate Division II, P.S. Simcoe North (No. 1), and P.S. District Division VII (2), Sudbury, to R.C. Separate Division XXIV and P.S. Glengarry (No. 2), with residence at Cornwall.

The establishment of a new French-speaking inspectoral centre at Cornwall permitted a redistribution of the Eastern Ontario French-speaking inspectorates into more compact units.

4. Dr. Rémi Millette, M.A., B. Paed., Ph.D., was transferred from R.C. Separate Division III and Public School District VII (3) to R.C. Separate Division II, Public School Simcoe North (No. 1). and P.S. Division VII (2), to succeed Mr. Carrière.
5. Mr. Arthur Godbout, B.A., B.Paed., was transferred from the staff of the University of Ottawa Normal School to R.C. Separate Division III and Public School District VII (3) with residence at Sudbury.

Teachers' Training and Qualifications

In 1942-43 there were 113 teachers-in-training at the University of Ottawa Normal School, 20 of whom were enrolled in the First Class course, and 93 in the Second Class course. As a result of the term and final examinations 16 students were awarded First Class certificates, and 92 obtained Second Class certificates.

The following table shows the number and percentage of Ontario French-speaking elementary school teachers holding First or Second Class certificates in November, 1943, and the progress made in this regard since 1929:—

	1929	1939	1940	1941	1942	1943
Total number of French-speaking teachers in Elementary Schools.....	1,087	1,390	1,416	1,438	1,441	1,448
Number of above teachers holding I or II Class certificates.....	273	1,271	1,311	1,307	1,274	1,272
Percentage of French-speaking teachers holding I or II Class certificates.....	25.11	91.43	92.58	90.89	88.41	87.85

The slight decrease since 1941 in the number of First and Second Class certificated teachers is due to the abnormal situation caused by the war.

Secondary School Classes

The following table shows the number of French-speaking students enrolled in December, 1943, in the advanced French courses of Collegiate Institutes, High, Continuation, and Vocational Schools under the supervision of the Department of Education:—

SCHOOL	GRADE					Total
	IX	X	XI	XII	XIII	
Alexandria High.....	17	8	8	1	.....	34
Cochrane High.....	6	3	1	.....	.....	10
Cornwall Collegiate and Vocational.....	23	27	18	2	3	73
Embrun High.....	24	17	12	12	.....	65
Espanola Continuation.....	6	2	3	.....	.....	11
Hawkesbury High (for French-speaking Pupils).....	54	27	27	18	.....	126
Hearst High.....	10	3	2	1	.....	16
Kapuskasing High.....	20	14	8	3	.....	45
Kirkland Lake Collegiate and Vocational.....	28	9	.....	2	.....	39
Mattawa High.....	8	5	6	.....	.....	19
Ottawa Technical.....	53	35	27	.....	.....	115
Paincourt Continuation.....	6	6	6	6	.....	24
Penetanguishene High.....	27	15	9	8	.....	59
Plantagenet High.....	23	22	14	17	11	87
Rockland High.....	18	14	11	10	.....	53
Smooth Rock Falls Continuation.....	7	6	4	1	.....	18
Sturgeon Falls High.....	32	35	24	8	3	102
Sudbury High and Technical.....	60	15	10	12	5	102
Tilbury High.....	6	2	.....	3	.....	11
Timmins High and Vocational.....	75	40	9	9	.....	133
Vankleek Hill Collegiate.....	13	7	6	1	.....	27
Totals.....	516	312	205	114	22	1,169

NOTE:—The absence of students in the higher grades of some of the above schools is due to the fact that the advanced French courses were just recently established in those schools.

In the following table are shown the enrolment totals of French-speaking students in the secondary schools of the provincial system for the period 1938-1943:

Year	Grade					Total
	IX	X	XI	XII	XIII	
1938.....	327	182	155	143	32	839
1939.....	392	235	203	130	67	1,027
1940.....	440	310	172	132	48	1,102
1941.....	584	336	168	119	32	1,249
1942.....	531	336	189	101	30	1,187
1943.....	516	312	205	114	22	1,169

It will be noted that good progress was made in the total enrolment until 1941. The slight decrease since 1942 is due to the war situation.

There are, besides the 1,169 students reported above, some 2,500 Ontario French-speaking students who are pursuing their studies in the Grade IX and Grade X classes of the elementary schools, [Table No. 00 (A), page 00, of this report], and in private schools. Some of the latter are inspected by the Department of Education for the purpose of accepting, or not accepting the teachers' recommendations in respects to pupils who are candidates for Middle School certificates.

The following are excerpts taken from a report on the Advanced French classes of the secondary schools submitted by Mr. Henri Lemieux, B.A., B.Paed., High School Inspector:

“Satisfactory general progress may be reported in the Advanced French classes in the Secondary Schools.

In order to obtain more uniform standards of achievement in the different schools throughout the province, it has been found desirable to aim at a certain degree of uniformity in the methods of teaching used by the different teachers. Satisfactory results have already been attained in this direction and efforts will be continued.

In the teaching of French Literature a gradual shift of emphasis from the “explanatory” type of approach to the “appreciative” treatment of literary pieces is being encouraged. In French Composition a need is felt for more suitable text-books which would help to introduce in the teaching a greater degree of continuity, integration and uniformity.

A gratifying feature of the work of the Advanced French classes is the increased interest which is being developed in supplementary and general reading. As a result of a “*mot d'ordre*” given last year, a campaign is in progress with a twofold aim: (1) to increase the number of French books in the school libraries where needed and (2) to encourage the students to read more, to acquire a love of books and a desire for self-information. Commendable results in this line are attained at the Timmins High and Vocational School, in particular, which has over 300 French books in its library, and where the pupils also take advantage of an excellent French section of over 5,000 books in the Public Library.

During the months of May and June, return visits were paid to most of the Advanced French classes in the province. On the occasion of those second visits, and on other occasions, in several localities, public meetings were arranged with the parents and efforts were made to promote a greater desire for higher education among the French-speaking population.

The French contest which has been held in the Primary Schools since 1938 has been extended this year to the Advanced French classes of the Secondary Schools. Regional contests were held in the Spring at Hawkesbury, Ottawa, Sudbury and Timmins, and the final provincial contest was held at Ottawa during the Easter Week. The winners, one boy and one girl, were awarded scholarships at the Ottawa University and at the Rideau Street Convent, respectively.

Four teachers of the Advanced French classes resigned their positions during the year in order to enlist in the Armed Forces: Roch Cadieux, Vankleek Hill Collegiate; Marcel Bellehumeur, Mattawa High School; Sylvio Régimbal, Sturgeon Falls High School; M. Cataford, Kapuskasing High School.”

Elementary Schools

Age-Grade Distribution of Pupils

The tables on pp. 31-39, present a compilation of the French-speaking School Inspectors' Annual Age-Grade Reports for May, 1943.

TABLE No. 1
AGE-GRADE DISTRIBUTION IN ELEMENTARY SCHOOLS ATTENDED BY FRENCH-SPEAKING PUPILS, MAY 1943
(A) Separate and Public Schools

(i) RURAL AND URBAN

Grade	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals Per cent.
I.....	4	172	2,534	3,079	1,085	331	122	26	11	7	3	.....	1	.....	.....	.....	7,375	17.22
II.....	130	1,781	2,411	1,113	468	189	77	25	4	2	.....	.....	.....	.....	6,200	14.47
III.....	7	115	1,414	2,032	1,272	590	281	93	23	1	3	.....	.....	.....	5,831	13.61
IV.....	2	151	1,239	1,868	1,170	666	315	89	14	1	.....	.....	.....	5,515	12.88
V.....	10	191	1,144	1,718	1,209	637	320	57	5	1	.....	.....	5,292	12.36
VI.....	12	247	1,045	1,519	1,079	535	156	14	.....	.....	.....	4,607	10.76
VII.....	1	23	230	900	1,248	814	294	48	1	1	.....	3,560	8.31
VIII.....	1	32	269	862	1,073	680	180	15	.....	.....	3,112	7.27
IX.....	10	90	275	264	107	20	2	.....	768	1.79
X.....	9	75	119	115	45	4	.....	397	.93
Auxiliary Classes.....	1	5	14	32	53	52	13	1	.....	.....	171	.40
GRAND TOTALS.....	4	172	2,671	4,977	5,071	4,919	5,146	5,005	4,956	4,397	3,264	1,669	487	83	7	.....	42,828	.....

NOTE:—Heavy lines denote ideal age spread for each grade.

(ii) RURAL

Grade	Sex	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals by Grades	Totals
I	Boys	2	57	558	785	313	108	36	11	5	2	2						1,879	
	Girls	2	67	512	631	274	84	24	9	2	2			1				1,608	3,487
II	Boys			42	348	512	294	135	53	23	12	3						1,423	
	Girls			59	417	487	208	86	34	17	3							1,311	2,734
III	Boys			2	26	230	449	348	165	91	29	9		1				1,350	
	Girls			5	46	285	370	257	99	49	13	2						1,126	2,476
IV	Boys					27	215	364	281	179	84	23	1					1,174	
	Girls				1	46	279	377	220	105	43	7	6					1,084	2,258
V	Boys					2	32	186	355	279	155	94	6	1				1,110	
	Girls					4	67	263	380	208	102	27	4	2	1			1,058	2,168
VI	Boys						1	39	180	294	253	105	26	1				899	
	Girls						4	76	245	330	177	65	13	1				911	1,810
VII	Boys							4	41	165	219	156	51	5	1			642	
	Girls							10	75	193	258	129	37	6		1		709	1,351
VIII	Boys								4	46	162	178	119	33	2			544	
	Girls							1	13	99	226	237	137	27	2			742	1,286
IX	Boys										8	33	27	14	2			84	
	Girls									2	18	56	45	19		1		141	225
X	Boys											10	10	8				35	
	Girls											20	44	35	11	1		111	146
TOTALS BY SEXES	Boys	2	57	602	1,159	1,084	1,099	1,112	1,090	1,082	924	613	241	63	11	1		9,140	
	Girls	2	67	576	1,095	1,096	1,012	1,094	1,075	1,005	842	543	286	91	14	3		8,801	
GRAND TOTALS		4	124	1,178	2,254	2,180	2,111	2,206	2,165	2,087	1,766	1,156	527	154	25	4		17,941	

NOTE:—Heavy lines denote ideal age spread for each grade.

(iii) URBAN

Grade	Sex	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals by Grades
I.	Boys Girls	23 25	688 776	7 22	865 798	292 206	78 61	41 21	3 3	4	2 1	1						1,996 1,892	3,888
II.	Boys Girls			7 22	487 529	719 693	334 277	145 102	68 34	25 12	8 2	1 1						1,795 1,671	3,466
III.	Boys Girls				19 24	392 507	606 607	352 315	192 134	84 57	33 18	10 2	1 1	2				1,691 1,664	3,355
IV.	Boys Girls					26 52	306 439	537 590	360 309	238 144	125 63	43 16	7 1	1				1,643 1,614	3,257
V.	Boys Girls					3 1	48 44	296 399	435 548	389 333	225 155	132 67	39 8	2				1,569 1,555	3,124
VI.	Boys Girls						4 3	67 65	240 380	429 466	322 327	202 163	71 46	8 5				1,343 1,454	2,797
VII.	Boys Girls							7 2	54 60	231 311	365 406	276 253	127 79	21 16				1,081 1,128	2,209
VIII.	Boys Girls								8 7	56 68	197 277	308 350	219 205	67 53	5 6			860 966	1,826
IX.	Boys Girls									3 5	22 42	62 124	61 131	31 43	12 6	1		191 352	543
X.	Boys Girls										3 6	12 33	17 78	17 55	9 19	1 1		59 192	251
AUXILIARY CLASSES	Boys Girls							1	3 2	8 6	19 13	33 20	21 31	4 9				89 82	171
TOTALS BY SEXES	Boys Girls	23 25	695 798		1,371 1,352	1,432 1,459	1,376 1,432	1,446 1,494	1,363 1,477	1,467 1,492	1,321 1,310	1,079 1,029	564 578	133 180	26 32	1 2		12,317 12,570	
GRAND TOTALS		48	1,493	2,723	2,891	2,808	2,940	2,840	2,840	2,809	2,631	2,108	1,142	333	58	3		24,887	

NOTE:—Heavy lines denote ideal age spread for each grade.

(B) Separate Schools

(i) RURAL AND URBAN

Grade	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Per cent.
I.....	3	131	2,324	2,810	968	291	112	21	9	6	3	.....	1	.....	.....	.....	6,679	16.96
II.....	114	1,641	2,221	1,004	423	158	69	22	2	2	.....	.....	.....	.....	5,659	14.37
III.....	7	84	1,290	1,879	1,161	530	250	87	21	1	3	.....	.....	.....	5,313	13.49
IV.....	1	142	1,141	1,727	1,065	596	285	80	9	1	.....	.....	.....	5,047	12.82
V.....	9	167	1,055	1,588	1,127	589	296	47	5	1	.....	.....	4,884	12.40
VI.....	9	220	965	1,408	1,007	505	152	14	.....	.....	.....	4,280	10.87
VII.....	1	21	208	839	1,165	753	265	48	1	1	.....	3,302	8.39
VIII.....	29	247	789	1,012	636	169	14	.....	.....	2,896	7.35
IX.....	9	87	267	262	105	20	2	.....	752	1.91
X.....	9	75	149	114	45	4	.....	396	1.01
Auxiliary Classes.....	1	5	14	32	53	52	13	1	.....	.....	171	.43
GRAND TOTALS.....	3	131	2,445	4,539	4,630	4,492	4,720	4,569	4,568	4,078	3,067	1,575	473	82	7	.....	39,379	.....

NOTE:—Heavy lines denote ideal age spread for each grade.

(ii) RURAL

Grade	Sex	Under 5	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals by Grades
I.....	Boys Girls	2 1	36 47	470 436	678 536	259 238	97 61	31 21	9 6	4 1	1 2	2		1				1,589 1,350	2,939
II.....	Boys Girls			35 51	305 367	445 414	248 170	115 74	44 22	18 16	12 1	1						1,224 1,115	2,339
III.....	Boys Girls			2 5	16 28	197 240	384 327	302 217	134 86	77 37	23 13	7 2		1				1,143 955	2,098
IV.....	Boys Girls					25 40	191 242	314 331	236 188	146 90	71 38	22 7						1,005 939	1,944
V.....	Boys Girls					2 3	24 54	154 231	300 333	248 176	134 87	86 24	4 4	1 2	1			953 915	1,868
VI.....	Boys Girls						1 3	34 63	154 216	253 289	224 150	90 57	23 13	1 1				780 792	1,572
VII.....	Boys Girls							4 8	32 65	139 175	190 221	136 110	39 29	5 6	1	1		546 615	1,161
VIII.....	Boys Girls								3 11	42 90	139 198	160 214	107 119	28 22	2 2			481 656	1,137
IX.....	Boys Girls									6 1	6 17	30 52	27 44	12 19	2	1		77 134	211
X.....	Boys Girls											10 20	10 44	7 35	6 11	1 1		34 111	145
TOTALS BY SEXES.....	Boys Girls	2 1	36 47	507 492	999 931	928 935	945 857	954 945	912 927	927 875	800 727	544 486	211 256	55 86	11 14	1 3		7,832 7,582	
GRAND TOTALS.....		3	83	999	1,930	1,863	1,802	1,899	1,839	1,802	1,527	1,030	467	141	25	4		.....	15,414

NOTE:—Heavy lines denote ideal age spread for each grade.

(iii) URBAN

Grade	Sex	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals
I.	Boys		23	664	835	279	73	40	3	4	2							1,923
	Girls		25	754	761	192	60	20	3		1							1,817
II.	Boys			7	471	695	318	138	60	23	7	1	1					1,721
	Girls			21	501	667	268	96	32	12	2							1,599
III.	Boys				17	382	583	336	181	81	33	10	1	2				1,626
	Girls				23	471	585	306	129	55	18	2						1,589
IV.	Boys					25	288	517	315	223	113	38	6	1				1,556
	Girls				1	52	420	565	296	137	63	13						1,547
V.	Boys					3	17	287	421	378	218	124	32	2				1,512
	Girls					1	42	383	531	325	150	62	7					1,504
VI.	Boys						3	65	229	419	311	201	71	8				1,307
	Girls						2	58	366	417	322	157	45	4				1,401
VII.	Boys							7	52	223	358	264	125	21				1,050
	Girls						1	2	59	302	396	243	72	16				1,091
VIII.	Boys								8	53	193	300	208	67	5			834
	Girls								7	62	259	338	202	52	5			925
IX.	Boys									3	22	62	61	31	12			191
	Girls									5	42	123	130	43	6	1		350
X.	Boys										3	12	17	17	9	1		59
	Girls										6	33	78	55	19	1		192
Auxiliary Classes	Boys							1	3	8	19	33	21	4				89
	Girls							2	2	6	13	20	31	9	1			82
TOTALS BY SEXES	Boys		23	671	1,323	1,384	1,312	1,391	1,302	1,415	1,279	1,045	543	153	26	1		11,868
	Girls		25	775	1,286	1,383	1,378	1,430	1,428	1,351	1,272	992	565	179	31	2		12,097
GRAND TOTALS			48	1,446	2,609	2,767	2,690	2,821	2,730	2,766	2,551	2,037	1,108	332	57	3		23,965

NOTE:—Heavy lines denote ideal age spread for each grade.

(C) Public Schools
(1) RURAL AND URBAN

Grade	Under 5 yrs. yts.	5 yts.	6 yts.	7 yts.	8 yts.	9 yts.	10 yts.	11 yts.	12 yts.	13 yts.	14 yts.	15 yts.	16 yts.	17 yts.	18 yts.	19 yrs. and over	Totals	Per cent.
I.....	1	41	210	269	117	40	10	5	2	1							696	20.18
II.....			16	137	190	109	45	31	8	3	2						541	15.69
III.....				31	124	153	111	60	31	6	2						518	15.02
IV.....				1	9	98	141	105	70	30	9	5					468	13.57
V.....					1	24	89	130	82	48	24	10					408	11.83
VI.....							27	80	111	72	30	4					327	9.48
VII.....								22	61	83	61	29					258	7.48
VIII.....								3	22	73	61	44	11	1			216	6.26
IX.....									1	3	8	2	2				16	.46
X.....													1				1	.03
AUXILIARY CLASSES.....																		
GRAND TOTALS.....	1	41	226	438	441	427	426	436	388	319	197	94	14	1			3,449	

NOTE:—Heavy lines denote ideal age spread for each grade.

(ii) RURAL

Grade	Sex	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals by Grades
I.	Boys	.....	21	88	107	54	11	5	2	1	1	.....	.....	.....	.....	.....	.....	290	548
	Girls	1	20	76	95	36	23	3	3	1	.....	.....	.....	.....	.....	.....	.....	258	.....
II.	Boys	.....	.....	7	43	67	46	20	9	5	.....	.....	.....	.....	.....	.....	.....	199	395
	Girls	.....	.....	8	50	73	38	12	12	1	2	2	.....	.....	.....	.....	.....	196	.....
III.	Boys	.....	.....	.....	10	33	65	46	31	14	6	2	.....	.....	.....	.....	.....	207	378
	Girls	.....	.....	.....	18	45	43	40	13	12	.....	.....	.....	.....	.....	.....	.....	171	.....
IV.	Boys	.....	.....	.....	.....	2	24	50	45	33	13	1	1	.....	.....	.....	.....	169	314
	Girls	.....	.....	.....	1	6	37	46	32	15	5	.....	3	.....	.....	.....	.....	145	.....
V.	Boys	.....	.....	.....	.....	.....	8	32	55	31	21	8	2	.....	.....	.....	.....	157	300
	Girls	.....	.....	.....	.....	1	13	32	47	32	15	3	.....	.....	.....	.....	.....	143	.....
VI.	Boys	.....	.....	.....	.....	.....	.....	5	26	41	29	15	3	.....	.....	.....	.....	119	238
	Girls	.....	.....	.....	.....	.....	1	13	29	41	27	8	.....	.....	.....	.....	.....	119	.....
VII.	Boys	.....	.....	.....	.....	.....	.....	.....	9	26	29	20	12	.....	.....	.....	.....	96	190
	Girls	.....	.....	.....	.....	.....	.....	2	10	18	37	19	8	.....	.....	.....	.....	94	.....
VIII.	Boys	.....	.....	.....	.....	.....	.....	.....	1	4	23	18	12	5	.....	.....	.....	63	149
	Girls	.....	.....	.....	.....	.....	.....	1	2	9	28	23	18	5	.....	.....	.....	86	.....
IX.	Boys	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	3	.....	2	.....	.....	.....	7	14
	Girls	.....	.....	.....	.....	.....	.....	.....	.....	1	1	4	1	.....	.....	.....	.....	7	.....
X.	Boys	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	1
	Girls	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
TOTALS BY SEXES.	Boys	.....	21	95	160	156	154	158	178	155	124	69	30	8	.....	.....	.....	1,308	.....
	Girls	1	20	81	161	161	155	149	148	130	115	57	30	5	.....	.....	.....	1,219	.....
GRAND TOTALS	.....	1	41	179	324	317	309	307	326	285	239	126	60	13	.....	.....	.....	2,527	.....

NOTE:—Heavy lines denote ideal age spread for each grade.

(iii) URBAN

Grade	Sex	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals by Grades
I.	Boys			24	30	13	5	1										73	148
	Girls			22	37	14	1	1										75	
II.	Boys				16	24	16	7	8	2	1							74	146
	Girls			1	28	26	9	6	2									72	
III.	Boys				2	10	23	16	11	3								65	140
	Girls				1	36	22	9	5	2								75	
IV.	Boys						18	20	15	15	12	5	1					87	154
	Girls					1	19	25	13	7		3						67	
V.	Boys						1	9	14	11	7	8	7					57	108
	Girls						2	16	14	8	5	5	1					51	
VI.	Boys						1	2	11	10	11	1						36	89
	Girls						1	7	14	19	5	6	1					53	
VII.	Boys								2	8	7	12	2					31	68
	Girls								1	9	10	10	7					37	
VIII.	Boys									3	4	8	11					26	67
	Girls									6	18	12	3	1	1			41	
IX.	Boys																		2
	Girls												1					2	
X.	Boys																		
	Girls																		
AUXILIARY CLASSES	Boys																		
	Girls																		
TOTALS BY SEXES	Boys			24	48	48	64	55	61	52	42	34	21					449	
	Girls			23	66	76	54	64	49	51	38	37	13	1	1			473	
GRAND TOTALS				47	114	124	118	119	110	103	80	71	34	1	1			922	

NOTE:—Heavy lines denote ideal age spread for each grade.

The following comparative table, for the years 1938, 1939, 1942, and 1943, shows the marked progress which has been achieved, during the period under review, in the grade-enrolment distribution of French-speaking classes in all elementary schools:—

Separate and Public Schools

Grade	1938		1939		1942		1943	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
I.....	11,216	23.66	8,955	18.16	7,648	17.39	7,375	17.22
II.....	6,992	14.75	7,148	14.49	6,245	14.20	6,200	14.47
III.....	4,974	10.49	6,631	13.45	5,979	13.59	5,831	13.61
IV.....	5,548	11.71	6,364	12.90	5,842	13.28	5,514	12.88
V.....	5,828	12.30	5,883	11.93	5,275	11.99	5,292	12.36
VI.....	4,775	10.07	5,136	10.41	4,528	10.30	4,607	10.76
VII.....	3,764	7.95	4,018	8.15	3,747	8.52	3,560	8.31
VIII.....	2,913	6.15	3,436	6.97	3,191	7.25	3,112	7.27
IX.....	727	1.52	893	1.81	795	1.81	768	1.79
X.....	443	.93	587	1.19	471	1.07	398	.93
Auxiliary Classes.....	217	.46	268	.54	265	.60	171	.40
Totals.....	47,397	100.00	49,319	100.00	43,986	100.00	42,828	100.00

The decrease in the total enrolment since 1942 is due largely to the movement of a great number of French-speaking families from mining and other places to wartime industrial centres where French-speaking classes were not yet organized.

While the enrolment in each of the first six grades is now almost normal and the percentage of enrolment in the Grade VIII classes has increased from 6.15, in 1938, to 7.27, in 1943, it is evident that the successful effort made in recent years by teachers and inspectors should be relentless until the enrolment in each of Grade VII and Grade VIII classes has reached at least 10 per cent of the total school enrolment.

TABLE No. 2

**ANALYSIS OF AGE-GRADE DISTRIBUTION IN RELATION TO IDEAL AGE-SPREAD
IN ELEMENTARY RURAL AND URBAN SCHOOLS ATTENDED BY
FRENCH-SPEAKING PUPILS, MAY 1943**

(A) Separate and Public Schools

Grade	Under Ideal Age Spread		Within Ideal Age Spread		Over Ideal Age Spread	
	Number	Per cent	Number	Per cent	Number	Per cent
I.....	176	2.39	6,698	90.82	501	6.79
II.....	130	2.10	5,305	85.56	765	12.34
III.....	122	2.09	4,718	80.92	991	16.99
IV.....	153	2.78	4,277	77.55	1,085	19.67
V.....	201	3.80	4,071	76.93	1,020	19.27
VI.....	259	5.62	3,643	79.08	705	15.30
VII.....	254	7.14	2,962	83.20	344	9.66
VIII.....	302	9.70	2,615	84.03	195	6.27
IX.....	100	13.02	646	84.12	22	2.86
X.....	84	21.16	309	77.84	4	1.00
Totals.....	1,781	4.16	35,244	82.29	5,632	13.15

NOTE:—The 171 pupils enrolled in Auxiliary Classes are not included in the above table.

(B) Separate Schools

Grade	Under Ideal Age Spread		Within Ideal Age Spread		Over Ideal Age Spread	
	Number	Per cent	Number	Per cent	Number	Per cent
I.....	134	2.00	6,102	91.36	443	6.64
II.....	114	2.01	4,869	86.04	676	11.95
III.....	91	1.71	4,330	81.50	892	16.79
IV.....	143	2.83	3,933	77.93	971	19.24
V.....	176	3.60	3,770	77.19	938	19.21
VI.....	229	5.35	3,380	78.97	671	15.68
VII.....	230	6.96	2,757	83.50	315	9.54
VIII.....	276	9.53	2,437	84.15	183	6.32
IX.....	96	12.76	634	84.31	22	2.93
X.....	84	21.21	308	77.78	4	1.01
Totals.....	1,573	3.99	32,520	82.59	5,115	12.99

NOTE.—The 171 pupils enrolled in Auxiliary Classes are not included in the above table.

(C) Public Schools

Grade	Under Ideal Age Spread		Within Ideal Age Spread		Over Ideal Age Spread	
	Number	Per cent	Number	Per cent	Number	Per cent
I.....	42	6.04	596	85.63	58	8.33
II.....	16	2.96	436	80.59	89	16.45
III.....	31	5.99	388	74.90	99	19.11
IV.....	10	2.14	344	73.50	114	24.36
V.....	25	6.13	301	73.77	82	20.10
VI.....	30	9.17	263	80.43	34	10.40
VII.....	24	9.30	205	79.46	29	11.24
VIII.....	26	12.04	178	82.41	12	5.55
IX.....	4	25.00	12	75.00	.....	.....
X.....	.....	.....	1	100.00	.....	.....
Totals.....	208	6.03	2,724	78.98	517	14.99

TABLE No. 3

GRADE-ENROLMENT DISTRIBUTION IN ELEMENTARY SCHOOLS ATTENDED BY FRENCH-SPEAKING PUPILS, MAY 1943

(A) Separate and Public Schools

Grades	Rural		Urban		Rural and Urban	
	Number	Per cent	Number	Per cent	Number	Per cent
I-IV.....	10,955	61.06	13,966	56.12	24,921	58.19
V-VIII.....	6,615	36.87	9,956	40.00	16,571	38.69
IX-X.....	371	2.07	794	3.19	1,165	2.72
Auxiliary.....	.....	.....	171	.69	171	.40

(B) Separate Schools

Grades	Rural		Urban		Rural and Urban	
	Number	Per cent	Number	Per cent	Number	Per cent
I-IV.....	9,320	60.48	13,378	55.83	22,698	57.64
V-VIII.....	5,738	37.22	9,624	40.12	15,362	39.01
IX-X.....	356	2.30	792	3.32	1,148	2.92
Auxiliary.....			171	.73	171	.43

(C) Public Schools

Grades	Rural		Urban		Rural and Urban	
	Number	Per cent	Number	Per cent	Number	Per cent
I-IV.....	1,635	64.70	588	63.77	2,223	64.46
V-VIII.....	877	34.71	332	36.01	1,209	35.05
IX-X.....	15	.59	2	.22	17	.49
Auxiliary.....						

The following comparative table shows the grade-enrolment distribution of French-speaking pupils in separate and public schools for the years 1938, 1939, 1941, and 1943:—

Separate and Public Schools

Grades	1938		1939		1941		1943	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
I-IV.....	28,730	60.61	29,098	59.00	29,089	57.84	24,921	58.19
V-VIII.....	17,280	36.46	18,473	37.46	19,435	38.64	16,571	38.69
IX-X.....	1,170	2.47	1,480	3.00	1,520	3.02	1,165	2.72
Auxiliary.....	217	.46	268	.54	252	.50	171	.40

Provincial Contest**ELEMENTARY SCHOOL SECTION**

The finals of the sixth annual provincial contest among the Grade VIII French-speaking pupils were held in Ottawa on April 29th, 1943. After winning preliminary tests in their own schools and inspectorates, twenty-four contestants—one boy and one girl from each of the twelve French-speaking inspectorates—took part in this final competition. The four provincial winners, the first two of whom were awarded secondary school scholarships, were as follows:—

- 1st boy: Jean-Marcel Touchette, 13, Garneau School, Ottawa;
- 1st girl: Marie Corbeil, 12, St. Charles School, Timmins;
- 2nd boy: Jean-Yves Gougeon, 12, St. Jean-Baptiste School, Ottawa;
- 2nd girl: Jeannine Lascelle, 13, Sacré-Coeur School, Hawkesbury.

Since 1938, when the first provincial contest was held, the scholarships awarded each year have been generously given by private educational institutions of Ontario and Quebec. So far, sixteen talented boys and girls have been thus enabled to pursue their studies beyond the elementary school level, and, from the regular reports received on their school work, give good promise of becoming leading citizens.

In view of the manifest advantages of this annual competition and the ever-increasing interest it arouses among the French-speaking population of this province, L'Association Canadienne-Française d'Éducation d'Ontario decided in 1940 to establish a scholarship fund for the benefit of the most deserving contestants. It is hoped that, with the assistance being offered by the Department of Education, gifted French-speaking students of Ontario will seize in ever greater numbers these splendid opportunities to complete their secondary and university education.

SECONDARY SCHOOL SECTION

The first province-wide contest among the Grade XII and Grade XIII French-speaking students was held during the year. It proved quite successful. Preliminary contests were held in four regional centres and were followed by the final competition in Ottawa at the same time as the elementary school contest, on April 29th. The two provincial winners, who were awarded valuable scholarships by the University of Ottawa and the Bruyère College, Ottawa, were the following:

François Morisset, 17, University of Ottawa High School;

Yvette Laviolette, 18, Rockland High School.

A Successful Experiment

As in previous years the French-speaking school inspectors submitted interesting reports on special enterprises undertaken in their respective inspectorates. The following is a résumé of the report received from Dr. Rémi Millette, of Sudbury:

The Kindergarten-Primary Class, Sault Ste. Marie

"St. Ignace school, Sault Ste. Marie, Ontario, caters to 240 pupils of French-speaking parents.

In September, 1940, a Kindergarten-Primary class with an average enrolment of 30 pupils was established in this school. Pupils 5 years of age were thus given an opportunity of acquiring, through conversation, work and play, a basic vocabulary in the French language as a preparation for more formal work in the grades.

Experience has now proven that the pupils concerned have benefited by frequent opportunities to speak French and have acquired a more extensive vocabulary adapted to their intellectual level. The authorized Pre-Primer, "Frou-Frou et Fin-Fin" has been the basis for interesting conversation lessons in the mother-tongue, which take the greatest part of the day's programme. Yet, time is allotted to number-work, to singing, rhythmic, recitation, simple exercises in physical training, games, manual work in cutting, pasting and colouring. The sandtable serves frequently for modelling and various kinds of constructive work. Pupils learn happy confidence in themselves from these rightly directed activities. Smoothly, without cleavage or shock, the young child is conditioned to a certain mode of behaviour in this special class, which mode of behaviour is continued in the grades. Thus, school is an entity with "progress from ingress to egress" along a smoothly constructed gradient.

Approach to the studies as begun in Grade I is made in the incidental informal method. Group routines of the grades are learned gradually. Pupils spend three hours per day in the classroom for a full day's programme.

It is now noted, after four years of experience with this special class, that the pupils concerned, now in the first three grades, have benefited greatly by this course. They are up to and above standard in the French subjects of Grade I to Grade III inclusive, and also in English and in the other subjects of the Programme of Studies".

It is hoped that the successful experiment reported above by Dr. Millette will set an example to be followed in many other inspectorates. School boards, in urban centres especially, would be well advised to establish kindergarten-primary classes, which eventually would mean both a saving in school costs and a betterment in educational results.

"L'Association de l'Enseignement Français de l'Ontario"

The provincial association of French-speaking teachers and inspectors held its fourth annual convention in Ottawa, on April 29th and 30th, 1943. Mr. Adélarde Gascon, M.A., B.Paed., of Ottawa, was elected president for the year 1943-44.

Outstanding among the Association's achievements of the year was the publication in December, 1943, of a school magazine entitled "L'Ecole ontarienne". This 140-page magazine, the first of its kind to be published in Ontario, contains articles in French and in English which are of interest to both the elementary and the secondary school teachers. The articles were contributed by teachers actually engaged in teaching in schools attended by French-speaking pupils. In his foreword, the President of the Association expresses the hope that "L'Ecole ontarienne" may continue to be published at least annually.

Correspondence Courses

In June, 1943, ended the first school year in which correspondence courses were given to French-speaking children of Ontario. The great usefulness of this service was evidenced by the large enrolment of beginners—152 Grade I French-speaking pupils—and by the satisfaction expressed by many parents regarding their children's progress during the year. As a mark of appreciation some parents sent in the photographs of the children enrolled in the courses. One mother wrote in June: "I am quite satisfied with the Grade I studies. — has done very well. She recognises all the words and reads fluently. She completed her French primer a month ago. I thank you." Another parent, writing at the end of the school year, said: "I am happy to tell you that — and — understand what they read and that they are now able to read the whole book. I am perfectly satisfied with the results obtained and I wish to thank you."

In September, 1943, the courses for French-speaking pupils of Grade II were ready for distribution. The total enrolment during the school year 1943-44 was as follows: Grade I, 101; Grade II, 110. It is evident from the reports received that this service is highly appreciated by the French-speaking population of Ontario.

The lessons for French-speaking pupils of Grade III and Grade IV, which have been prepared by Inspector Adélarde Gascon, M.A., B.Paed., will be available in September, 1944.

Music

Notable progress was made in this field of French education during 1943. Under the able guidance of Mr. G. Roy Fenwick, Mus. B., Provincial Supervisor of Music, Mr. Joseph Beaulieu, Mus. B., Assistant Supervisor of Music, was successful in giving much impetus to the teaching of music in the schools attended by French-speaking pupils.

Besides paying regular visits to the schools and meeting with school boards and inspectors, Mr. Beaulieu fostered the organization of pupil choirs and gave several demonstration lectures to groups of teachers and to the students of the University of Ottawa Normal School.

A series of seven song books for classes of Grade II to Grade VIII was developed during the year. These books each containing 24 selected songs in French and in English were well received by the teachers and have contributed

in a large measure to the progress of vocal music in schools attended by French-speaking pupils.

Junior Red Cross

In September, 1943, the Junior Red Cross Society of Ontario appointed a French-speaking field-secretary, Miss Juliette Fortin, R.N., of Sudbury.

As shown by the following figures, marked progress in the Junior Red Cross activities was achieved in schools attended by French-speaking pupils during the last four months of the year:

ENROLMENT

June, 1943,	323	branches	with	11,100	members;
December, 1943,	604	“	“	19,368	“

It is anticipated that at the end of 1944 there will be approximately 1,000 branches of the Junior Red Cross with some 30,000 French-speaking members.

Teachers and inspectors are to be highly commended for their successful effort in bringing within reach of their pupils the wonderful advantages offered by the Junior Red Cross Society.

ROBERT GAUTHIER,
Director of French Instruction.

Toronto, June 27th, 1944.

AGRICULTURAL CLASSES

Elementary Schools

Agriculture in the elementary school is an optional subject which, under present Regulations, may be taken in Grades VII and VIII. Introduction and continuance of instruction in the individual school depends upon the attitude of the trustees and the qualifications and interest of the teacher. In many schools a permanent programme has been established while in others there is lack of continuity as trustees or teachers change. There is still a tendency to assume that the subject matter of the courses which is more or less common knowledge to adults is also a part of the experience of pupils. This is not correct and rarely do pupils outside of school gain experience or knowledge of the subject matter covered in these courses.

The present programme for rural schools includes improvement of school grounds; school gardening, when conditions are suitable; consideration and discussion of many topics related to farm activities and products; the use of reference books and magazines on agricultural topics; and in some areas displays of work at the school fair or at the fall fair. When Agriculture is taught these activities become a part of the school programme in which pupils find a real interest and from which they learn important facts.

The programme in urban schools includes care of lawns, shrubs and flowers; use of vacant city lots or other areas for school gardens; classroom instruction on the nature and production of farm crops; recognition of important features of common breeds of poultry and live stock; and consideration of the movement of farm products from the producer to the consumer. In this programme, valuable experience and knowledge is gained by all pupils, which, for many would not be available if the subject were not taught in the school. Agriculture with practical applications in gardening and care of grounds is taught in the schools of Hamilton, Kitchener, Ottawa and Windsor. A good programme with less stress on outdoor activities is carried on in schools of London and Toronto.

Under present Regulations agricultural topics are included in the Natural Science and Science courses for Grades IV to VIII and a special course in Agriculture for the two senior Grades. The decrease in qualified teachers during the war period has reduced the number of schools reporting the special course in Agriculture. A revision of the courses of study to provide a compulsory minimum course in Science and Agriculture in Grades V, VI, VII and VIII and a maximum course for those wishing to qualify for special grants would be an improvement on the present programme.

Public and Separate School Inspectors are consistently encouraging instruction in Agriculture and in several areas the number of schools reporting has shown little decrease. The revised Regulations, Circular 56E, 1943, effective from September 1st, 1942, provided for increased grants to Boards and also allowed for payment of grants when the teacher held no special certificate in Agriculture but was doing good work. As a result the number of schools reporting for the school year ending June 30th, 1943, was 2,596 as compared with 2,566 in the previous year.

Secondary Schools

In the fall of 1943 Agricultural Science was taught in 26 Collegiate Institutes, 78 High Schools and 49 Continuation Schools. The subject was introduced in one Collegiate Institute. Because of changes in teachers, and scarcity of teachers with special certificates in Agriculture, the subject was discontinued in 2 Collegiate Institutes, 3 High Schools and 2 Continuation Schools. Lower and Middle School courses were taken in 109 schools. The number of teachers employed was 196 of whom 91 held the Specialist Certificate in Agriculture and 63 were graduates of the Ontario Agricultural College. Thirty-three teachers of Science were granted permission to teach Agricultural Science for 1943-44. Since 1939, 41 male teachers, 26 of whom were graduates of the Ontario Agricultural College have joined the armed forces. Enlistment, coupled with the discontinuance of summer courses, has materially reduced the number of teachers qualified to teach Agricultural Science in secondary schools. The courses in Agricultural Science have met with general approval in the schools where they have been introduced. Before 1939 the subject was being introduced in several new schools each year. Since 1939 the subject has been introduced in one or more schools each year, but has been discontinued in other schools so that the total number of schools has been reduced each year.

Agricultural Departments under the High School Regulations are maintained at Drayton, Elmira, Listowel, Port Perry, Whitby and Wheatley. Regulations concerning the organization and conduct of such departments were included in Circular Agric. 6 issued in September 1943. The Board of St. Mary's Collegiate Institute introduced Agricultural Science in Grade IX in September 1943 with the intention of introducing work under the Department scheme in September 1944. Other schools are also interested in the introduction of courses under this plan. Agricultural Departments under Vocational Regulations are maintained at Beamsville, Kemptville, Simcoe, Stamford, Renfrew and Ridgeway. The courses in Agricultural Science are taught in these schools but additional time is provided for Agriculture and greater stress is given to practical applications. In schools with Departments under High School Regulations all pupils take additional practical work in Grades IX and X and those who have not discontinued French and Latin may proceed with Middle and Upper School work without any loss of time. In schools under Vocational Regulations all pupils of Grade IX take the same course with the extra time on practical subjects. In Grade X a choice must be made. Those who take the Vocational course discontinue the study of French and Latin. The former scheme is best for schools of 200 or less enrolment, the latter can only operate effectively in larger schools.

Practical activities are stressed as far as possible in schools where Agricultural Science is taught, as well as in those with departments. All schools are well equipped for instruction in agricultural topics. School gardens are maintained at 130 schools. Fruit trees and small fruits have been planted in many gardens and on larger areas a three-year crop rotation is followed. Small poultry houses have been provided at 15 schools. Chicks are raised in the spring, fowl fattened in the fall, and laying birds kept through the winter months in most of these buildings. One or more colonies of bees are kept at 13 schools. Frequently pupils start beekeeping at home as a result of practical instruction at school. Continued attention is being given to productive home projects. Students in many schools are rearing chickens, keeping records of egg and milk production and growing farm crops, at home. Many students are members of

various Clubs conducted by Agricultural Representatives and frequently secure high standing. Two students of Pelham Continuation School, Kelvin Crossley and Barbara Armbrust, were the Championship team in the Dominion of Canada Potato Club award for 1943.

The subsequent paragraphs of this report give statistics and comments relative to the progress of agricultural instruction in elementary schools, secondary schools and the normal schools.

Year	Number of Schools	With School Gardens	With Home Gardens
1903.....	4	.....	.....
1914.....	264	208	56
1926.....	3,395	1,059	2,336
1937.....	5,065	1,580	3,485
1942.....	3,472	978	(indefinite)
1943.....	3,299	871	(indefinite)

Figures prior to 1942 are based on the number of schools qualifying for grants. For 1943 the figure covers the schools where the courses were taught. Grants were claimed for 2,596 of these schools.

The following table shows the certificates held by teachers engaged in the work for the years given.

Year	Elementary	Elementary Part I	Intermediate	Intermediate Part I	Totals
1934.....	1,552	86	144	10	1,792
1936.....	2,092	208	188	22	2,510
1938.....	2,864	444	259	52	3,619
1941.....	1,956	94	236	17	2,303
1942.....	1,603	80	159	9	1,851
1943.....	1,362	49	124	7	1,542

In addition to the courses for Form III and Form IV, Agriculture of the Lower School course was taken in fifth classes of 154 schools under the Regulations for Public and Separate Schools. The Lower School courses are taken under the High School Regulations in the following schools: Elizabeth Ziegler Public School, Waterloo; St. Andrew's West Separate School; St. Raphael's West Separate School; Victoria Public School, Kitchener; Toronto Public Schools: General Mercer, McMurrich, Perth Avenue.

Instruction in Agriculture in secondary schools is provided under three schemes as stated below and may be taken in those schools which meet the requirements of the Department of Education.

1. Optional classes in Lower and Middle School as a part of the course for Normal School Entrance or Matriculation.
2. Department of Agriculture under the High School Regulations.
3. Department of Agriculture under the Vocational Regulations.

Under scheme (1) above, Agriculture was taught during the year in the schools listed below. Under (a) are the schools in which Lower School courses only are taken, and under (b) both Lower and Middle School courses.

Collegiate Institutes

(a) Clinton, Cornwall, Goderich, Ingersoll, Kitchener, Oshawa, Perth, *St. Mary's, Seaforth, Runnymede, York Memorial. Total 11.

(b) Barrie, Belleville, Brockville, East York, Fort William, Lindsay, Napanee, Orillia, Picton, Port Arthur, Renfrew, Scarborough, Smith's Falls, Stamford, Strathroy. Total 15.

High Schools

(a) Bracebridge, Cobalt, Durham, Essex, Markham, Maxville, Meaford, Merriton, Mount Forest, Niagara, Orangeville, Port Credit, Tilbury. Total 13.

(b) Alexandria, Alliston, Amherstburg, Arthur, Athens, Beamsville, Blenheim, Bowmanville, Brighton, Burford, Burlington, Caledonia, Cayuga, Chesterville, Dundas, Dunnville, Elmira, Fergus, Fort Frances, Grimsby, Hagersville, Haileybury, Harrow, Havelock, Iroquois, Kemptville, Kincardine, Kingsville, Lakefield, Leamington, Listowel, Lucan, Madoc, Markdale, Midland, Milton, Mitchell, Morewood, Nepean, Newburgh, Newcastle, New Liskeard, Norwich, Norwood, Oakville, Petrolia, Port Elgin, Port Perry, Ridgetown, Saltfleet, Shelburne, Simcoe, Smithville, Stirling, Streetsville, Sydenham, Trenton, Tweed, Uxbridge, Waterdown, Waterford, Watford, Whitby, Williamstown, Winchester. Total 65.

Continuation Schools

(a) Ailsa Craig, Arkona, Bothwell, Chatsworth, Eganville, Elgin, Forest Hill Village, Grand Valley, Minesing, Seeley's Bay. Total 10.

(b) Agincourt, Ayr, Beaverton, Brooklin, Brownsville, Comber, Drayton, Drumbo, Embro, Florence, Fordwich, Ilderton, Inglewood, Lynden, Lyndhurst, Merrickville, Milverton, Mindemoya, Mount Albert, Mount Brydges, Mount Elgin, Mount Pleasant, New Dundee, New Hamburg, Orono, Pelham, Port McNicoll, Princeton, St. George, Sparta, Stevensville, Sundridge, Tamworth, Teeswater, Thamesford, Thamesville, Tiverton, Wheatley, Woodville. Total 39.

The following abbreviated table shows the development in this phase of instruction since its beginning in 1913 and the number of schools now taking the work.

Year	Collegiate Institutes	High Schools	Continuation Schools	Total
1913.....		1	1	2
1918.....	8	13	4	25
1928.....	14	44	23	81
1941.....	27	82	59	168
1942.....	27	81	51	159
1943.....	26	78	49	153

The following schools are taking work under the scheme indicated in (2) above: Drayton, Elmira, Listowel, Port Perry, Wheatley and Whitby. Additional time is given to Agriculture and practical phases of the subject are stressed. At Elmira, Port Perry and Whitby provision is made for Shop Work for boys and Home Economics for girls.

Under (3) above, the following schools are qualifying for grants under the Vocational Regulations: Beamsville, Kemptville, Renfrew, Ridgetown, Stam-

*Introduced Agriculture in September, 1943.

ford and Simcoe. In all, provision is made for instruction in Shop Work and in all except Stamford for Home Economics. The regular courses in these subjects, with special emphasis on agricultural applications, are being followed. In all centres practical applications of agricultural topics are stressed, a regular programme of home project activities is conducted and the teachers visit the homes of pupils to inspect the projects undertaken.

Normal Schools

There have been no material changes in the Normal School course in Agriculture. Except in the University of Ottawa Normal School, instruction in Agriculture is a part of the regular course and the subject is taken by all students. Some time is now being given to Science and Agriculture at the University of Ottawa Normal School. Students who have taken four years of Agriculture in an approved school during their Secondary School course are granted an Interim Elementary Certificate on successfully completing the Normal School course. Others must attend summer school to secure a certificate in Agriculture.

Facilities for instruction in practical phases of gardening and other topics are provided, the instructors are all qualified in Agriculture and a good course is given as far as the time allotment on the Normal School programme will allow.

Summer Schools

As mentioned in different places in this report the discontinuance of summer schools has greatly reduced the number of teachers with special certificates in Agriculture, with a resultant reduction in the number of schools teaching the subject. Resumption of summer school activities is desirable at the earliest possible date.

NORMAN DAVIES,
Inspector of Agricultural Classes.

Toronto, July 24th, 1944.

AUXILIARY CLASSES

Teachers' War Service

Three teachers enlisted in the Army and the Air Force in 1943. Miss Ida M. Lutton, Governor Simcoe School, London joined the Royal Canadian Army Medical Corps; Miss Jane Simpson, Prince of Wales School, Barrie joined the Canadian Women's Army Corp; and Mr. Edward Monkman, Church St. School for Boys, Toronto joined the Royal Canadian Air Force.

A summary of teacher enlistment shows that approximately forty per cent. of the male assistants required to staff existing classes have enlisted.

Urban Organization

Surveys were conducted in accordance with instructions and at the request of the School Boards concerned in Cobourg, Dundas, Huntsville, Kingston, Leaside, Port Colborne and Port Hope. As a result of these surveys and those conducted in previous years new classes were opened in September 1943 as follows:—

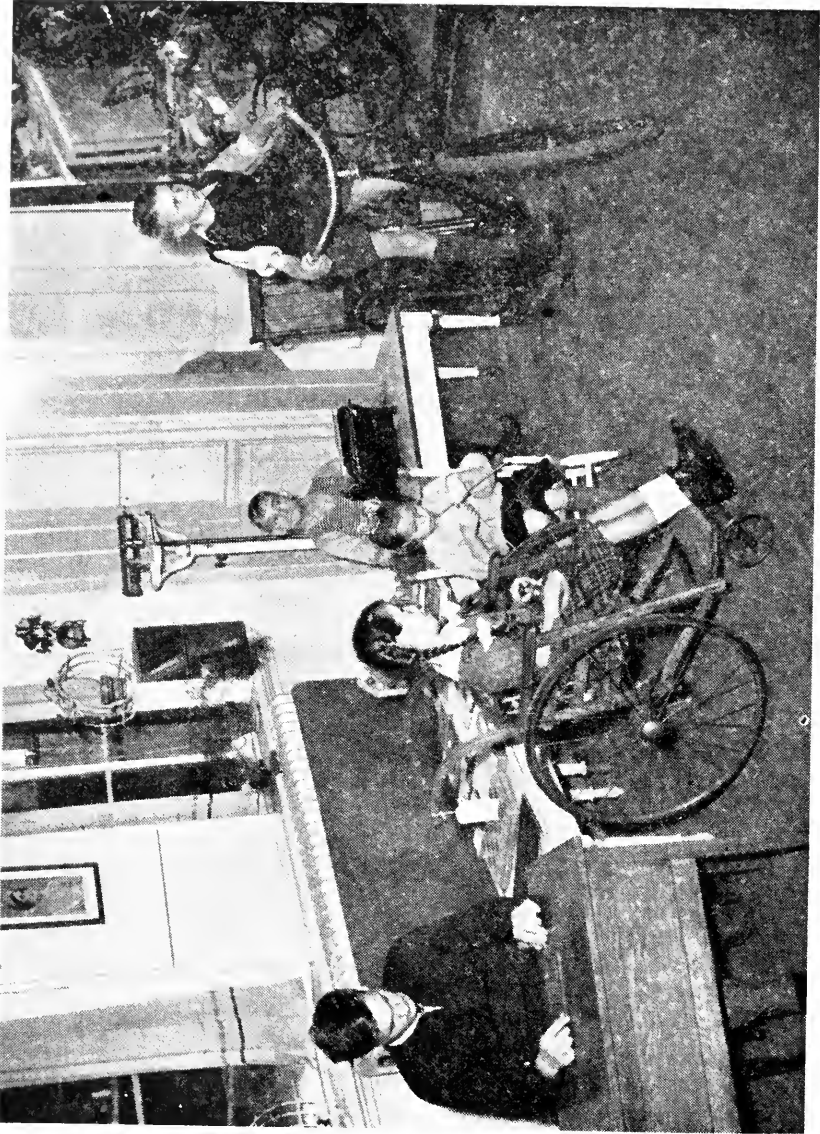
Opportunity Classes:	Alexandria.....	1
	Dundas.....	1
	Hamilton.....	1
	North York.....	1
Handicraft Classes:	Kingston.....	1
	Kirkland Lake.....	1
	St. Catharines.....	1
	Sault Ste. Marie.....	2
	Toronto.....	3
	Toronto Separate.....	1
	Welland.....	1
Hard of Hearing Classes:	East York.....	1
Partial Classes:	Huntsville.....	2
Sanatorium Classes:	Mountain.....	1
Sight Saving Classes	East York.....	1
Speech Correction Classes:	East York.....	1
	York Twp.....	1

The following classes were closed during the year for various reasons, one of which was the shortage of specially trained teachers:—

Opportunity Classes:	Hamilton Separate.....	1
	Port Arthur.....	1
Institutional Classes:	Tarentorus.....	1
Partial Classes:	Pembroke.....	1
Handicraft Classes:	Windsor.....	1

Rural Organization

Opportunity, Sight Saving, Speech Correction, Home Instruction and Transportation Units are available, under the Regulations for Auxiliary Classes, for areas where there is not a sufficient number of pupils to warrant the establishment of a special class. These auxiliary units are set up in the small schools after a special examination has shown that academic or physical handicaps exist. Individual advisements for each such pupil are prepared in the Auxiliary Classes Branch to indicate books, materials, methods and techniques by which the pupil may be readjusted to grade work or to his individual capacities.



Courtesy Toronto Board of Education

Orthopaedic Class

The Department of Education provides reimbursement grants to boards to cover the cost of any special equipment needed in any auxiliary unit; salary grants to provide instruction for home-bound pupils; and transportation grants towards the cost of transporting crippled children who would otherwise be unable to attend school.

Auxiliary units are established usually after a survey of an inspectorate has been conducted at the request of the resident inspector. Pupils in Grades I-IV who are one and one half years retarded, pupils in Grades V-VIII who are two or more years retarded and pupils who are physically handicapped are examined if they have been reported by the teacher. Over ninety per cent. of the pupils examined are retarded in Reading and Arithmetic and show maladjustment in other ways.

The results of giving individual instruction to pupils located in small schools are reviewed annually by means of Progress Reports collected by inspectorates. The Progress Report provides a means by which the resident inspector and the auxiliary class inspectors can follow up pupils in need of remedial work. These reports over the years show that 60% of the pupils are definitely readjusted, 20% of the pupils remove to other schools and the remainder appear to make little progress.

Reports for grant purposes and to show pupil progress are most numerous in the year immediately following a survey. In each succeeding year the number is reduced by pupils adjusting to grade work, by graduation or by removal. The use of individual materials for special pupils goes on because the school authorities continue to provide these aids without making application for equipment grants.

In 1943 there were no complete surveys made, due to transportation difficulties which prevent visitation of every one-roomed school in an inspectorate. The following table shows the survey work conducted during the year by Miss DeLaporte and myself with the assistance of the inspectors concerned.

Inspectorate	Inspector	Number of pupils
Brant and Norfolk (part).....	J. C. Webster.....	55
Dufferin.....	W. L. Lovell.....	26
Grey East.....	L. L. Sinclair.....	41
Hastings N., Nipissing (part), Renfrew (part).....	H. H. Loucks.....	26
Huron South.....	E. H. McKone.....	20
Lanark.....	J. W. Barber.....	44
Northumberland and Durham.....	W. H. Carlton.....	108
Prescott and Russell No. 1.....	W. J. McLeod.....	20
Renfrew South.....	H. Bolingbroke.....	28
Simcoe South and York (part).....	W. R. McVittie.....	10
Stormont.....	F. L. Barrett.....	52
Welland East.....	F. Minkler.....	119
Welland South.....	N. R. Wightman.....	57
Welland (part), Lincoln (part).....	C. Howitt.....	38
York 6.....	H. A. Halbert.....	77
District Division VIII.....	S. Geiger.....	37
District Division XV.....	P. M. Scott.....	53
District Division XIV.....	E. R. Underhill.....	31
District Division XVII.....	A. Stouffer.....	40
R.C. District Division VII.....	A. M. McNamara.....	31

Organization

Brief courses were given in each of the Normal Schools to acquaint teachers-in-training with methods of dealing with academically and physically handi-

capped pupils, especially with those in the rural schools. The fact that over one hundred communications are received annually from recently graduated teachers describing the educational problems created by the presence of exceptional children is proof of the usefulness of these Normal School lectures.

The Special Class Section of the 1941 O. E. A. was well attended. One representative of the Ontario Auxiliary Class Teachers attended the 1943 Convention of the International Council For Exceptional Children held in Indianapolis.

The "Special Class Teacher", a magazine devoted to the interests of special education and published by the Special Class Section of the O. E. A. continues successfully to publish and distribute interesting articles and valuable suggestions contributed by auxiliary class teachers throughout the province.

The Summer Courses in Auxiliary Education were not given this year. As a substitute which would provide some help to teachers who had been granted temporary certificates valid in special classes, a Reading Course was organized. Fifty teachers were enrolled during the year.

Seven teachers' groups are organized for discussion of the problem of educating exceptional children. The teachers of Speech Correction and Lip Reading met monthly during the school year for lectures by Miss MacDonald. A group in London met weekly to attend a course in Intelligence Testing given by Miss E. McCallum B.Sc. Each of these groups meets at least twice annually and four groups hold a monthly meeting.

Employment of Graduates of Special Classes

Since the 1942 report, principals and teachers have shown increased interest in the employment or vocational destinations of the graduates of classes for the academically and physically handicapped. They have assembled complete lists showing the present employment of all boys and men who attended three separate classes. In one school of four rooms there is now a list showing the present occupations of about two hundred graduates and plans have been made for the collection of data on approximately two hundred others. Most of the senior schools annually collect information which shows the employment entered immediately after graduation.

All reports show a very high percentage of employment and a very low percentage of delinquency or mental illness among graduates. The percentage of pupils who subsequently choose factory employment is well over fifty per cent. A study of the collected data shows that pupils who have spent two or more years in a special class are adjusting themselves in industrial work.

A similar general conclusion was derived from employment statistics gathered during a depression. It was discovered at that time that so-called non-academic pupils were successful in securing jobs.

Physically Handicapped Pupils

New problems were created by the enrolment of two girls who are both deaf and blind. One of these is six years of age and the other is two years old. A teacher residing in the same village as the six-year-old undertook to carry out an instructional programme which has progressed to the stage where the pupil recognizes and executes requests spoken by the teacher into the pupil's hand. There has been a marked development in the child's awareness of vibrations

particularly through the hands and feet as her attention can be attracted by music in a radio programme and by tapping on the floor.

The education of two home-bound crippled children in the subjects of Grades 11 and 12 has been arranged by having competent teachers visit the home for periods longer than are given in the usual Home Instruction Units. This development was made necessary by the fact that there are no correspondence courses available for these particular grades. The courses which are most like those required by Ontario pupils are given by the British Columbia Department of Education.

The Muskoka Sanatorium Classes use the British Columbia Correspondence Courses for teaching French and Bookkeeping. This enables their students to carry on after discharge the courses they began while in hospital. This kind of educational therapy is approved by the medical staff and more such courses are needed.

There was a great increase in the number of applications for sight saving units during the year. One hundred and eighty new pupils were enrolled in units and one new class was formed. A special magnatyped edition of Life and Literature Book I, the reader authorized for Grade VII was prepared for the use of partially-sighted pupils enrolled in classes and units. Letters from the teachers concerned indicate that this book is a welcome addition to their class libraries.

The following pamphlets on the education of the physically handicapped were prepared in the Auxiliary Classes Branch with the voluntary help of selected teachers and have been distributed to the inspectors, principals and teachers concerned.

1. The Organization and Operation of Sight Saving Units In Ontario Schools.
2. Recognizing and Recording Common Speech Defects.
3. Data on Stuttering.
4. Supplementary Book List For Sight Saving Classes.

It is planned to supplement this series with other pamphlets dealing with habilitation of cripples, home instruction, teaching the hard-of-hearing in the small school, instruction of the paralytic and other aspects of speech training and speech correction.

A sharp increase has been noted in the demand for habilitation training of cripples who have completed their formal academic education. Seven pupils who have completed the training planned by the resident inspector in association with the Auxiliary Classes Branch have been vocationally successful. Four are completely self-supporting, two contribute materially to their own support and one is irregularly employed. Training programmes for seven pupils have been under consideration this year. This is as many as were given training in the previous four years.

C. E. STOTHERS,

Inspector of Auxiliary Classes.

Toronto 2, June 30th, 1944.

OPPORTUNITY CLASSES

For backward and psychopathic children and those who have not successfully pursued the ordinary grade work, but who can be trained and whose mental age is not less than the legal school age.

Centre	Number of Teachers	Enrolment at Inspection	Boys	Girls	May Enrolment	Percentage Cared for by Opportunity Handicraft and Special Industrial Classes	Special Departmental Grants
Barrie	1	21	15	6	1,234	1.70	\$168.63
Belleville	1	17	17		1,620	1.05	200.00
Brantford	3	59	34	25	3,807	2.99	723.94
Brockville	See	Handicraft Classes			1,180	2.37	
Chatham	1	18	11	7	1,844	2.06	200.00
Fort William	1	14	12	2	3,139	1.56	215.00
Galt	1	18	9	9	1,676	1.07	200.00
Goderich	1	18	12	6	535	3.34	250.00
Guelph	3	57	31	26	2,400	3.12	654.78
Hamilton	16	326	201	125	18,569	3.65	3,078.98
Kingston	12	42	24	18	3,091	1.94	579.46
Kitchener	3	48	32	16	3,686	1.95	608.37
London	6	106	68	38	8,448	2.39	1,396.91
Midland	1	18	9	9	692	2.60	243.51
Niagara Falls	12	36	26	10	2,020	3.51	422.19
North Bay	See	Handicraft Classes			1,257	5.96	
Orillia	1	17	15	2	1,302	1.30	206.56
Oshawa	12	56	31	25	3,350	1.67	527.91
Ottawa	7	125	70	55	8,866	3.53	1,027.49
Owen Sound	2	34	17	17	1,994	1.70	465.00
Pembroke	1	23	17	6	1,017	2.26	200.00
Peterborough	1	19	15	4	2,833	1.37	211.35
Port Arthur	1	28	18	10	2,720	2.53	240.14
Picton	1	22	11	11	471	4.67	174.56
Preston	1	24	16	8	615	3.90	264.86
Ridgetown	1	16	12	4	229	6.99	179.13
St. Catharines	2	31	26	5	3,601	1.80	493.07
St. Thomas	2	32	18	14	1,671	1.91	505.97
Sarnia	1	18	10	8	2,299	2.61	238.55
Sault Ste. Marie	1	21	15	6	3,246	1.51	238.66
Smith's Falls	2	40	20	20	902	4.43	411.63
Sudbury	2	40	30	10	2,229	1.74	542.42
Toronto	40	768	506	262	71,797	2.41	7,428.54
Wallaceburg	1	16	10	6	576	2.77	209.69
Windsor	4	67	42	25	10,400	1.63	867.07
Waterloo	1	17	11	6	1,034	1.64	375.00
Woodstock	1	20	10	10	1,563	2.49	250.51
No. 7 Toronto	1	19	13	6	512	3.71	280.58
York 3 and 4	5	82	45	37	12,016	1.46	1,189.90
York 5	7	148	98	50	7,431	1.99	1,686.82
York 6	1	21	16	5	6,880	1.30	235.38
District Division II (Fort Frances)	1	13	8	5	810	1.60	200.00
Twp. of Teck (Kirkland Lake)	2	37	25	12	2,001	2.69	542.76
Partial Classes:							
Lennox and Hastings (Napanee)	1	11	9	2	464	2.37	154.29
District Division X (South Porcupine)	1	10	6	4	610	1.64	125.66
R. C. Separate Schools:							
District Division II (Sudbury)	See	Handicraft Classes			2,098	1.29	
" " V (Mattawa)	1	19	19		332	5.72	28.21
" " VI and VII (Timmins)	2	40	40		2,002	1.99	523.50
" " VIII (Windsor)	See	Handicraft Classes			6,553	1.53	
" " XI (London)	1	16	13	3	1,485	1.08	225.00
" " XII (St. Agathe)	1	5	4	1	79	6.33	66.33
" " XIII (Kitchener)	See	Handicraft Classes			1,657	1.21	
" " XIII (Hamilton)	4	75	35	40	4,270	1.76	616.33
" " XV & XVI (Toronto)	13	248	155	93	11,425	2.17	2,649.80
" " XVII (Kingston)	1	18	18		992	1.81	242.37
" " XIX (Ottawa)	2	34	34		12,166	1.87	360.29
" " XXIV (Hawkesbury)	See	Handicraft Classes			1,165	3.69	
Total	161	3,028	1,959	1,069			\$33,127.10

HANDICRAFT AND SPECIAL INDUSTRIAL CLASSES

For children thirteen years of age and over who are eligible for an Opportunity Class.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Brantford.....	2	55	28	27	\$816.07
Brockville.....	1	28	.....	28	374.51
Chatham.....	1	20	20	.....	372.56
Fort William.....	2	35	20	15	711.19
Guelph.....	1	18	18	.....	419.04
Hamilton (Special Industrial Classes).....	15	352	227	125	*
Kingston.....	1	18	18	.....	425.00
Kitchener.....	2	26	14	12	682.25
London.....	5	96	69	27	1,686.09
Niagara Falls.....	2	35	17	18	850.00
North Bay.....	4	75	40	35	1,500.90
Ottawa.....	9	188	116	72	2,630.31
Peterborough.....	1	20	20	.....	425.00
Port Arthur.....	2	41	20	21	600.00
St. Catharines.....	2	34	18	16	787.73
Sarnia.....	2	42	22	20	673.90
Stratford.....	Grant	on equipment	only	.....	100.00
Sault Ste. Marie.....	1	28	28	.....	131.79
Toronto.....	1	23	23	.....	325.00
Toronto, Church St. School.....	11	260	260	.....	1,601.69
Toronto (Special Industrial Classes).....	46	967	430	537	*
Windsor.....	4	103	74	29	1,271.74
Woodstock.....	1	19	19	.....	362.00
Lanark (Smith's Falls).....	1	23	23	.....	416.20
York III (Warren Park).....	4	94	94	.....	1,515.58
District Division XI (Kirkland Lake).....	1	17	17	.....	325.00
R.C. District Division II (Sudbury).....	1	27	27	.....	334.19
R.C. District Division VIII (Windsor).....	2	35	35	.....	735.47
R.C. District Division XII (Kitchener).....	1	20	20	.....	339.94
R.C. District Division XXI (Ottawa).....	4	72	36	36	954.37
R.C. District Division XXIV (Hawkesbury).....	2	43	20	23	777.63
Total.....	132	2,814	1,773	1,041	\$22,145.15

*Paid by Vocational Grant.

ORTHOPAEDIC CLASSES
For children who are disabled.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Ottawa P. S.....	2	36	12	24	\$1,116.85
Toronto P. S.....	5	95	48	47	4,701.99
Total.....	7	131	60	71	\$5,818.84

SANATORIUM, PREVENTORIUM AND HOSPITAL CLASSES
For children in sanatoria, preventoria, hospitals or home for the incurable.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Gravenhurst.....	5	72	40	32	\$2,174.12
Hamilton Sanatorium.....	6	350	200	150	2,892.32
Hamilton Hospital.....	1	32	17	15	261.96
London Hospital.....	1	75	36	39	250.00
London Sanatorium.....	6	145	83	62	1,434.79
Niagara Peninsula Sanatorium.....	1	32	12	20	470.38
Port Arthur Hospital.....	1	12	10	2	352.47
Toronto Preventorium.....	1	27	9	18	250.00
Toronto Hospitals.....	4	126	62	64	1,307.80
Weston.....	3	190	124	66	1,442.03
Total.....	29	1,061	593	468	\$10,835.87

OPEN AIR CLASSES

For delicate, anaemic, or undernourished children. Classes are held in parks, or in classrooms with one side to the sun and air.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Toronto P. S.	11	453	171	282	\$1,045.30
Toronto R. C. S. S.	2	65	17	48	368.48
Total.....	13	518	188	330	\$1,413.78

ORAL, LIP-READING, HARD-OF-HEARING AND SPEECH CORRECTION CLASSES

For children who are deaf, partially deaf or have speech defects.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Fort William (part time).....	1	18	7	11	\$269.91
Hamilton (S.C. and L.R.).....	1	988	661	327	175.00
Kitchener (S.C. and L.R.).....	1	200	100	100	150.00
Ottawa (Oral and L.R.).....	2	184	103	81	854.49
Toronto (Oral).....	3	30	12	18	2,561.14
Toronto (Hard-of-Hearing).....	4	62	28	34	731.51
Toronto (S.C. and L. R.).....	6	1,114	570	544	1,051.00
York 3 and 4 (S. C.).....	1	213	115	98	238.86
York 5.....	1	15	5	10	514.42
Total.....	20	2,824	1,601	1,223	\$6,545.33

SIGHT SAVING CLASSES

For children whose sight prevents them from making satisfactory progress or whose eyes would be impaired by using ordinary text-books

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Hamilton.....	1	18	10	8	\$195.37
London.....	1	14	6	8	232.93
Ottawa.....	1	18	7	11	178.75
Toronto.....	5	91	49	42	910.30
Total.....	8	141	72	69	\$1,517.35

VISITING TEACHER CLASSES

For children who are eligible but unable to attend school on account of a disability which will confine them for a period of not less than three months.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Hamilton.....	6	38	20	18	\$1,284.04
Kitchener.....	1	15	8	7	500.00
Toronto P. S.	9	116	60	56	1,952.74
Toronto R. C. S. S.	1	16	7	9	252.60
Windsor.....	1	16	10	6	520.39
York 3 and 4.....	3	51	27	24	1,265.32
Total.....	21	252	132	120	\$5,775.09

INSTITUTIONAL CLASSES

For inmates of children's homes, shelters, orphanages, etc.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Toronto.....	1	22	12	10	\$165.15
District Division V. Tarentorus.....	1	23	17	6	272.52
Total.....	2	45	29	16	\$437.67

RURAL OPPORTUNITY UNITS

For backward and psychopathic children and those who cannot successfully pursue the ordinary grade work, but who can be trained and whose mental age is not less than the legal school age.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Bruce East.....	3	19	13	6	\$70.93
Essex 2.....	1	1	1	.....	1.00
Glengarry.....	1	3	1	2	30.00
Grey North and Bruce North.....	6	19	16	3	79.44
Halton.....	2	4	3	1	9.42
Hastings South.....	5	11	11	.....	92.89
Huron North.....	12	31	22	9	127.06
Huron South.....	3	8	7	1	14.48
Lambton West (1).....	1	6	2	4	6.75
Leeds No. 2.....	8	34	23	11	95.56
Lennox and Hastings South (in part).....	3	8	4	4	8.28
Middlesex West.....	5	32	24	8	154.65
Northumberland.....	1	1	1	.....	2.45
Oxford North.....	4	6	3	3	23.19
Perth North and Wellington (in part).....	1	1	.....	1	4.00
Peterborough West.....	1	38	24	14	147.08
Renfrew North.....	7	13	8	5	52.10
Simcoe Centre.....	2	2	1	1	8.97
Welland East.....	4	124	84	40	350.20
Welland South.....	5	36	26	10	116.98
Welland in part.....	1	36	24	12	81.86
Wellington North.....	1	3	3	.....	20.76
York 1.....	21	112	73	39	396.23
York 6.....	1	1	.....	1	5.00
District Division V.....	1	2	.....	2	7.50
District Division VII.....	1	14	6	8	44.60
District Division VIII.....	2	4	2	2	23.24
District Division X.....	2	10	9	1	46.70
District Division XIII.....	5	44	25	19	141.89
District Division XIV.....	3	23	17	6	56.34
R. C. District Division VII.....	1	1	1	.....	6.21
R. C. District Division XII.....	1	9	5	4	6.65
R. C. District Division XVII.....	6	21	13	8	87.23
Total.....	121	677	452	225	\$2,319.64

ORTHOPAEDIC UNITS

For children who are physically unable to walk to and from school, and are in need of transportation.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Halton.....	1	2	2	.....	\$13.95
York 6.....	1	1	.....	1	40.00
District Division XI (Kirkland Lake).....	1	1	.....	1	53.63
Total.....	3	4	2	2	\$107.58

RURAL AND URBAN HOME INSTRUCTION UNITS
For sick and crippled children who cannot attend school.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Dufferin	1	1	1	.....	\$61.30
Durham (in part)	1	4	2	2	123.00
Elgin	3	3	2	1	180.00
Elgin (St. Thomas)	1	1	1	.....	266.25
Halton	1	1	1	.....	6.29
Kent	1	1	.....	1	18.00
Middlesex (London)	6	6	.....	6	298.00
Northumberland	1	1	1	.....	60.00
Oxford North	1	2	1	1	88.30
Peterborough (Peterborough)	11	12	5	7	207.00
Renfrew South	1	1	.....	1	31.50
Simcoe Centre	1	1	1	.....	15.60
Simcoe East	1	2	1	1	14.40
Waterloo 2	2	1	.....	1	34.20
Wellington South	1	1	1	.....	24.00
Wentworth	3	3	.....	3	101.25
York 1	3	3	1	2	112.50
York 3 and 4	1	1	.....	1	30.00
York 6	2	8	4	4	321.79
District Division X (1)	1	1	1	.....	49.22
District Division XII	2	2	2	.....	114.00
District Division XIV (part)	1	1	1	.....	60.00
R. C. District Division VI (Timmins)	2	2	1	1	114.00
R. C. District Division VIII	2	2	1	1	57.67
R. C. District Division XII	1	7	3	4	326.46
R. C. District Division XIV	1	1	.....	1	57.36
Total	52	69	31	38	\$2,772.09

RURAL AND URBAN SIGHT SAVING UNITS
For children with defective eyesight.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Brant	2	2	2	.....	\$13.72
Essex 2	2	3	2	1	18.12
Frontenac North and Addington (part)	1	1	.....	1	2.45
Grey North and Bruce North	1	2	1	1	3.30
Hastings South	1	1	.....	1	9.14
Kent No. 1	1	1	.....	1	3.10
Lambton (Sarnia)	1	1	1	.....	6.50
Oxford (Woodstock)	1	1	1	.....	2.50
Perth North and Wellington (part)	1	1	.....	1	.75
Waterloo (2)	1	3	2	1	22.00
Welland (Niagara Falls)	1	9	4	5	22.72
York (Toronto)	2	2	1	1	7.00
York 1	2	2	1	1	17.01
York 6	2	2	.....	2	13.00
District Division XV R.C. Separate School	6	6	4	2	7.10
Total	25	37	19	18	\$148.41

SCHOOL ATTENDANCE

Every child in the Province of Ontario has the moral right to the best education he can receive consistent with his ability and it is the moral obligation of those charged with his care to see that this is provided. For his own good, and the good of the state as a whole, compulsory school attendance is necessary. This has been in force in this province for nearly sixty years and the result is that the parents, teachers and pupils are now most co-operative in this respect. The percentage attendance for all schools for a number of years past has been over 90.

Table No. 1—Enrolment

	1940-41	1941-42	1942-43	Increase or Decrease
Public Schools	433,597	426,183	425,335	848 decr.
Separate Schools	100,317	99,258	102,182	2,924 incr.
High Schools and Collegiate Institutes	67,301	63,582	67,563	3,981 incr.
Continuation Schools	9,202	8,986	9,115	129 incr.
Vocational and Special Industrial Schools—				
Day Classes	33,082	28,793	31,801	3,008 incr.
Night Classes	31,848	33,388	28,641	4,747 decr.
	675,347	660,190	664,637	4,447 incr.

Again the enrolment in the Public schools has decreased, this year by 848, the effect of the decreased birth rate during the depression days and the period immediately following not having been completely eradicated. In all other types of schools except night classes in the Vocational schools, the enrolment shows a total increase of 4,447 pupils.

Table No. 2—Percentage Attendance

Class of School	1938-39	1939-40	1940-41	1941-42	1942-43
City Schools	91.5	92.8	92.5	92.7	91.6
Town Schools	92.2	93.3	92.5	94.7	91.4
Village Schools	91.0	92.7			
County Rural Schools	89.6	90.3	89.3	89.6	89.6
District Rural Schools	87.4	89.9			
All Urban Schools	91.6	93.0	92.5	92.8	91.5
All Suburban Schools					87.9
All Rural Schools	88.0	90.2	89.3	89.8	85.9
All Elementary Schools	90.3	91.9	91.3	91.7	89.6

Although the percentage attendance is not quite as high as in the former years yet the average of over 90 is, on the whole, quite satisfactory.

Table No. 3—Public School Attendance

	1941-42		Days Lost per pupil	1942-43		Days Lost per pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Rural.....	156,149	89.7	19.6	114,857	85.5	27.4
Urban.....	228,367	93.1	13.3	223,493	91.3	16.5
Suburban.....				32,075	87.4	25.3

Table No. 4—Separate School Attendance

	1941-42		Days Lost per pupil	1942-43		Days Lost per pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Rural.....	21,382	91.4	16.4	16,521	89.2	20.6
Urban.....	70,815	94.3	10.8	70,434	92.0	14.9
Suburban.....				4,135	92.4	14.5

Table No. 5—Totals

	1941-42		Days Lost per pupil	1942-43		Days Lost per pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Rural.....	177,531	89.8	17.0	131,378	85.9	26.6
Urban.....	299,182	93.4	12.7	293,927	91.5	16.1
Suburban.....				36,210	87.9	24.1

Table No. 6—All Elementary Schools

	1941-42		Days Lost per pupil	1942-43		Days Lost per pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Public.....	384,516	91.7	15.9	370,425	89.1	20.8
Separate.....	92,197	93.8	12.1	91,090	91.5	15.9

Table No. 7—Absence in Elementary Schools

Days lost through	1942-43	Percentage Loss			
		1939-40	1940-41	1941-42	1942-43
Illness.....	6,104,621	65.85	65.20	63.15	61.28
Home Help.....	1,012,099	9.86	10.76	11.54	10.16
Parental Neglect.....	738,302	6.98	7.14	7.95	7.41
Physical Obstacles.....	611,010	3.75	3.93	4.00	6.14
Truancy.....	38,917	.32	.35	.45	.39
Privation.....	31,038	1.06	.77	.52	.31
Irregular Closing.....	977,331	6.06	6.23	6.85	9.81
Other Reasons.....	448,307	6.12	5.62	5.54	4.50
Total days lost.....		8,403,488	8,754,858	8,338,886	9,961,625
The above losses are classified—					
Lawful.....		6,327,689	6,529,268	6,111,368	7,442,875
Unlawful.....		2,075,799	2,225,590	2,227,518	2,518,750
Percentage Attendance.....		91.9	91.3	91.7	89.9

The above table shows the number of pupil-days lost in 1942-43 and the percentage attendance for the last four years. The total of days lost in 1942-43 was 1,622,739 more than in the previous year. Of this loss, illness accounted for 838,307 days as epidemics were prevalent in several parts of the Province. The winter was exceptionally severe and in many places roads were blocked for several days. This accounted for an increase of 277,624 lost days. Many schools were closed for this reason, the loss due to this factor amounting to 405,772 days. These three factors alone accounted for a total loss of 1,521,703 days. Due to the shortage of man power, particularly in the rural areas, the loss for Home Help increased by 50,121. An increase of 75,432 days is a natural result of the present-day conditions. The father's absence in the armed service, the mother's interests in war work, the lack of supervised play activities for the children, and the attendance at movie shows not of the best type, all have had a tendency to weaken parental discipline. The result has been an increase in losses due to Parental Neglect and Truancy.

Table No. 8—Summary of Attendance Officers' Reports

	1939	1940	1941	1942
School Children's Employment Certificates issued	710	1,343	1,318	1,382
Home Permits Issued	1,389	1,885	2,938	2,717
Employment Certificates Issued	2,146	4,871	9,416	12,792
Cases Brought Before Magistrates	528	614	709	820

In the above table many of the certificates issued were for short periods only. The School Children's Employment Certificates are good for not more than six weeks in a term, are issued only in cases of emergency and cannot be renewed during the term. Home Permits are often for short periods only, to cover emergencies in the home. In the number of Employment Certificates issued there are many duplicates as a change in employment means a new certificate. No certificates are needed during the holidays but many are issued as a convenience to the employer as the Attendance Officer is often in a better position to know a pupil's age. Many students granted Home Permits or Employment Certificates are required to attend part-time classes, and many who are given full time certificates return to school.

Table No. 9—Secondary Schools

Schools	No. of schools	No. of teachers	Enrolment		Percentage Attendance	
			1941-42	1942-43	1941-42	1942-43
High Schools and Collegiates	233	2,749	63,582	67,563	94 0	93 2
Continuation Schools	198	507	8,986	9,115	93 0	91 7
Vocational and Special Industrial Schools	65	1,677			*92.5	*91.9
Day			29,894	32,110		
Night			33,388	28,641		
			63,282	60,751		
	496	4,933	135,850	137,429		

*Day Classes only.

R. D. KEEFE,
Director of Attendance.

THE SCHOOL FOR THE DEAF

I have the honour to submit the Annual Report of the Ontario School for the Deaf for the financial year ending March 31st, 1944.

Attendance

O.S.D. residential school, Belleville:—

	Boys	Girls	Total
April, 1943	99	117	216
May.....	99	117	216
June.....	99	117	216
September.....	111	124	235
October.....	109	126	235
November.....	110	124	234
December.....	110	124	234
January, 1944.....	109	124	233
February.....	109	124	233
March.....	109	122	231

Average attendance for the year—228

O.S.D. day classes, Toronto, Hamilton and London:—

	Boys	Girls	Total
April, 1943.....	34	27	61
May.....	34	27	61
June.....	34	27	61
September.....	33	27	60
October.....	33	27	60
November.....	33	27	60
December.....	33	27	60
January, 1944.....	33	27	60
February.....	33	26	59
March.....	33	26	59

Average attendance for the year—60

Average attendance for the whole school for the year—288

Twenty-five pupils left the Belleville residential school during the year. Of these nine entered other schools and thirteen are working.

A total of 43 new pupils were admitted to the Belleville residential school. Of these 14 had attended other schools and 6 returned to their homes on account of ill-health, or immaturity, or to attend other schools. The ages at the time of admission of the 23 pupils now attending school for the first time were:

4 years—	2	pupils
5 "	—10	"
6 "	—5	"
7 "	—4	"
8 "	—1	pupil
9 "	—1	"

Eight pupils left school from the O.S.D. day classes in Toronto, Hamilton and London and five new pupils were admitted.

AGE-GRADE TABLE—September, 1943

	4 yrs.—5 yrs.	5 yrs.—6 yrs.	6 yrs.—7 yrs.	7 yrs.—8 yrs.	8 yrs.—9 yrs.	9 yrs.—10 yrs.	10 yrs.—11 yrs.	11 yrs.—12 yrs.	12 yrs.—13 yrs.	13 yrs.—14 yrs.	14 yrs.—15 yrs.	15 yrs.—16 yrs.	16 yrs.—17 yrs.	17 yrs.—18 yrs.	18 yrs.—19 yrs.	Totals	TOTALS	
Junior School																		
4 rooms, Preparatory I.....	3	9	17	7	3	1	1	41	145	
4 rooms, Preparatory II.....	7	23	3	5	7	..	..	..	..	..	..	..	..	44		
3 rooms, Preparatory III.....	9	13	7	3	..	..	..	..	..	..	..	33		
1 rooms, Grade I.....	6	6	1	..	..	..	..	..	..	..	13		
Day Classes:																		
Preparatory I.....	..	1	1	1	..	..	..	..	..	..	..	..	..	..	..	3
Preparatory II.....	1	..	..	..	..	..	..	..	..	..	..	..	1		
Preparatory III.....	1	3	2	3	..	..	..	..	..	..	..	9		
Grade I.....	1	1	..	..	..	..	..	..	..	1		
Intermediate School																		
1 Academic, Grade III.....	1	1	4	5	1	12		63
2 Academic, Grade IV.....	3	3	7	..	..	..	..	..	14		
1 Vocational.....	3	3	2	..	..	..	..	..	10		
2 Vocational.....	3	10	1	..	..	..	..	..	13		
Day Classes:																		
1 Academic.....	1	2	1	..	..	..	..	..	4		
2 Academic.....	2	3	3	..	..	..	..	..	8		
1 Vocational.....	1	..	..	..	..	3	..	..	..	..	2		
Senior School																		
0 Academic, Grade V.....	1	..	6	4	1	12	72	
1 Academic, Grade VI.....	1	3	3	4	..	..	..	14		
3 Academic, Grade VIII.....	3	4	1	..	..	7		
1 Vocational.....	1	1	1	..	..	3		
2 Vocational.....	1	1	1	..	..	3		
3 Vocational.....	1	1	1	..	..	3		
Day Classes:																		
1 Academic, Grade VI.....	1	3	3	4	..	..	11		
2 Academic, Grade VII.....	1	3	3	4	..	..	..	2		
3 Academic, Grade VIII.....	1	1	1	1	..	..	6		
4 Academic, Grade IX.....	1	1	1	..	..	4		
2 Vocational.....	1	1	1	..	..	4		
Totals.....																		
																250		250

ATTENDANCE-GRADE TABLE—1943-44

	0 yrs.—1 yr.	1 yr.—2 yrs.	2 yrs.—3 yrs.	3 yrs.—4 yrs.	4 yrs.—5 yrs.	5 yrs.—6 yrs.	6 yrs.—7 yrs.	7 yrs.—8 yrs.	8 yrs.—9 yrs.	9 yrs.—10 yrs.	10 yrs.—11 yrs.	11 yrs.—12 yrs.	12 yrs.—13 yrs.	Totals	TOTALS	
Junior School																
4 rooms, Preparatory I.....	2	13	41	145	
4 rooms, Preparatory II.....	..	19	21	4	..	..	..	..	..	..	..	..	..	44
3 rooms, Preparatory III.....	1	3	11	17	..	1	..	..	..	..	..	..	..	33
1 rooms, Grade I.....	2	2	2	..	..	..	..	..	..	..	13		
Day Classes:																
Preparatory I.....	..	2	1	..	..	..	..	..	..	..	..	..	..	3
Preparatory II.....	1	..	..	..	..	..	..	..	..	..	..	1		
Preparatory III.....	..	1	4	2	1	1	..	..	..	..	..	..	..	9
Grade I.....	1	..	..	..	..	..	..	..	..	..	..	1		
Intermediate School																
1 Academic, Grade III.....	1	1	2	6	2	..	1	12		63
2 Academic, Grade IV.....	1	1	3	..	..	..	..	..	..	14		
1 Vocational.....	..	1	..	4	1	4	2	..	2	..	..	..	..	10
2 Vocational.....	1	3	3	2	..	2	..	..	..	..	13		
Day Classes:																
1 Academic.....	2	..	..	..	..	2	..	..	..	..	..	4		
2 Academic.....	2	2	..	..	1	2	1	..	..	..	..	8		
1 Vocational.....	2	..	..	..	..	..	..	..	2		
Senior School																
0 Academic, Grade V.....	1	1	1	1	4	3	1	12	72	
1 Academic, Grade VI.....	4	7	3	..	..	..	14		
3 Academic, Grade VIII.....	1	1	..	..	..	2	..	1	..	..	7		
1 Vocational.....	1	..	..	..	2	..	..	..	..	..	..	3		
2 Vocational.....	1	..	1	..	1	1	1	1	..	..	..	5		
3 Vocational.....	1	..	2	..	..	1	1	..	..	..	4		
Day Classes:																
1 Academic, Grade VI.....	2	..	..	..	..	5	2	2	..	..	..	11		
2 Academic, Grade VII.....	1	..	..	..	..	..	..	1	2	2	..	..	..	2
3 Academic, Grade VIII.....	..	1	1	..	1	..	..	..	1	2	..	..	..	6
4 Academic, Grade IX.....	2	1	..	1	1	..	..	4		
2 Vocational.....	1	..	..	1	..	..	4		
Totals.....																
																250	250

The War Years

The school vacated the Ontario School for the Deaf buildings during the summer of 1941 and moved to temporary quarters in Belleville. Members of the teaching staff and other employees are to be commended for the services they have rendered during these war years. Parents and children, also, have co-operated to the fullest extent.

It is a great satisfaction to know that the education of deaf children in this province has not been seriously interrupted by the war and that the pupils can look forward to continuing their education in their own buildings at the Ontario School for the Deaf next year.

Respectfully submitted,

W. J. MORRISON,
Superintendent.

Belleville, May 19th, 1944.

Dental Report for the School Year 1943-44

Boys: Fillings—(a) Amalgam, 62; (b) Porcelain, 14.

Prophylaxis, 44.

Extractions—(a) Permanent, 9; (b) Deciduous, 45.

Girls: Fillings—(a) Amalgam, 65; (b) Porcelain, 17.

Prophylaxis, 41.

Extractions—(a) Permanent, 7; (b) Deciduous, 41.

G. E. CALDWELL,
Dentist.

Medical Report for the School Year 1943-44

From April 1, 1943, to March 31, 1944, there were 286 admissions to the School Hospital, including one case of acute uraemia, one of chronic kidney trouble and one of pneumonia. Epidemics of measles, chickenpox and influenza occurred, each patient requiring a longer period of hospitalization than usual.

All children who had not received immunization for scarlet fever, diphtheria and smallpox were immunized.

All children requiring attention for eyes and ears were given treatment by Dr. Chant.

It is hoped that in the future parents will not send children to the school from homes in which there has recently been any contagious or infectious disease.

R. W. TENNENT,
Physician.

Bursar's Report

Cost per pupil, Year ending March 31, 1944

Heading of Expenditures	Total expenditures year ending March 31, 1943	Yearly cost per pupil, year ending March 31, 1943	Weekly cost per pupil, year ending March 31, 1943	Total expenditures year ending March 31, 1944	Yearly cost per pupil, year ending March 31, 1944	Weekly cost per pupil, year ending March 31, 1944
Medicine and medical comforts...	\$560.11	\$2.05	.04	\$1,116.95	\$3.87	\$0.07
Groceries and provisions.....	17,294.59	63.12	1.21	19,225.34	66.75	1.27
Bedding, clothing and shoes.....	943.43	3.44	.07	1,180.22	4.09	.08
Fuel, light, power and water.....	6,782.49	24.76	.48	7,156.59	24.84	.48
Laundry, soap and cleaning.....	2,276.63	8.32	.16	2,125.74	7.38	.14
Furniture and furnishings.....	2,134.34	7.79	.15	683.09	2.37	.05
Farm and garden.....	4,131.18	15.08	.29	3,820.97	13.26	.26
Repairs and alterations.....	3,215.33	11.73	.22	6,597.33	22.90	.44
School supplies and equipment...	2,415.42	8.96	.17	2,835.35	9.84	.19
Maintenance of motor vehicles...	458.48	1.65	.03	320.78	1.11	.02
Contingencies.....	3,687.66	13.46	.26	4,024.44	13.97	.27
Vocational Supplies.....	470.02	1.71	.03	20.77	.07	.01
Travelling expenses.....	679.05	2.48	.05	1,031.24	3.58	.07
Salaries and wages.....	78,857.08	287.79	5.54	80,004.85	277.79	5.34
Total expenditures.....	\$123,941.81	\$452.34	\$8.70	\$130,143.66	\$451.82	\$8.69
REVENUE:						
Pay Pupils.....	\$5,287.50			\$6,380.00		
Farm.....	6,344.09			6,675.93		
Miscellaneous.....	220.37			471.24		
Perquisites.....	1,616.00			1,416.00		
Total.....	\$13,467.96			\$14,943.17		

Average number of pupils, 1942-43 term, 274

Annual cost per pupil, \$452.34

Weekly cost per pupil, \$8.70.

Average number of pupils, 1943-44 term, 288

Annual cost per pupil, \$451.82

Weekly cost per pupil, \$8.69

C. B. MCGUIRE,

Bursar.

THE SCHOOL FOR THE BLIND

Enrolment

	Boys	Girls	Total
Enrolment, June, 1943.....	84	71	155
Withdrawals, June, 1943.....	10	15	25
	74	56	130
New students, September, 1943.....	14	12	26
Re-entry, September, 1943.....	.....	1	1
	88	69	157
Withdrawals to June 1, 1944.....	7	1	8
Enrolment, June, 1944.....	81	68	149

Enrolment by Provinces

Year (June)	Ontario	Alberta	Manitoba	Saskatchewan	Total
1935.....	79	12	9	11	111
1936.....	90	15	10	11	126
1937.....	101	19	9	15	144
1938.....	111	18	8	14	151
1939.....	117	25	7	15	164
1940.....	122	20	9	15	165
1941.....	118	23	6	20	167
1942.....	112	20	5	23	160
1943.....	115	14	5	21	155
1944.....	108	17	4	20	149

Graduates and Withdrawals

Age	No. Pupils	Age	No. Pupils
7.....	2	18.....	6
8.....	2	19.....	4
14.....	2	21.....	8
15.....	2	22.....	1
17.....	6		
		Total.....	33

Of the above list of 33 pupils, 24 are gainfully employed; one eighteen-year-old boy is in a mental hospital; one eight-year-old boy was excluded because he was not sufficiently matured to begin school; one seven-year-old lad, through an operation, regained sufficient sight to carry on in a school for the seeing, and another seven-year-old lad had sufficient sight to return to a school for the seeing. (He should never have come to us). An eight-year-old boy was taken home by his mother because she was lonesome for him.

There remain four from whom we have had no definite report. I have reason to believe that 3 of these are working. The fourth boy of this group is a low grade mental, has the further handicap of a troublesome heart condition, and might be classed as unemployable.

The Canadian National Institute for the Blind, through their Field Officers, have placed these graduates, for the most part, in industry. Over the past two years, 14 of them have served in Brantford factories. I herewith submit extracts from letters of report on five of these cases:

A and B "The last two named boys are working at present in our wings department of the aircraft division doing a very fine job of filing, dressing and in forming of both Anson and Mosquito Bomber parts. These two boys are doing a very fine job for us, and are very co-operative in every way."

C "This boy has worked for us for two years now, and we have always found him to be a diligent and conscientious employee. He performs much useful work about the factory, and there is very little limitation in the use of his services due to his handicap."

D "_____ has now been working with us for almost a year. I have pleasure in advising you that we are perfectly satisfied with the manner in which this young man is performing his work. He has been assembling nuts and bolts in aircraft fuel tank stiffening rings, filing and reburring aluminum plates, operating a sanding machine, and also a drilling machine. I have no doubt that we will be able to find a place for this young man when we again return to peace time operations."

E "Miss B . . . has been making a bonus on wrapping from the term of her training period. She has found herself a steady job on our packing conveyor."

New Pupils

Age	No. Pupils	Age	No. Pupils
7.....	3	14.....	1
8.....	5	15.....	1
9.....	2	16.....	2
10.....	2	17.....	3
11.....	1	18.....	2
13.....	4	21.....	1
		Total.....	27

Of the 27 new students listed above, those in the age groups of 13 to 21 are largely made up of partially sighted pupils who have been able to complete their work in elementary school by means of special help and sight saving devices. With their limited vision, they could not do High School work in a seeing school, and so they came to us.

Mental Ratings of New Students

Intelligence Quotient	No. Pupils	Intelligence Quotient	No. Pupils
70 to 80.....	1	110 to 130.....	6
80 to 90.....	4	130 to 140.....	1
90 to 110.....	5	Untested.....	10
		Total.....	27

Of the ten untested in this group, five of them withdrew for various reasons before the tests were made. Two were French students who would have had

language difficulty with the tests, and so their tests have been postponed. The remaining three were rather low-grade for a satisfactory test, and their tests have been postponed for a year.

Age-Grade Table

Grade	6-7 years	7-8 years	8-9 years	9-10 years	10-11 years	11-12 years	12-13 years	13-14 years	14-15 years	15-16 years	16-17 years	17-18 years	18-19 years	19-20 years	20-21 years	21-22 years	Total
I.....	9	2	3			1	1										16
II.....		2	2	3	1		1										9
III.....			4	5	2	1	1	2	1								16
IV.....			1	2	4	7	3	2			3			1			23
V.....					1	2	6	3	3		1	2				1	19
VI.....						1	1	1		5	2	4		1		1	16
VII.....								6	3	2	2	1	1				15
VIII.....							1	2	2	1	2	1					9
IX.....							1	2	3	1	3	2	2	1	1	1	17
X.....										2	3	1		1		1	8
XI.....										1		1	2		3		7
XII.....														1		1	2
Totals.....	11	9	13	8	11	15	19	12	12	16	12	5	5	4	5		157

The over-age students in Grade I are low mentals, who entered school late. The 13-year-old has already repeated the grade, and the 12-year-old will repeat next year. The twelve-year-old in Grade II was promoted in mid-year, after this report was drawn up. The 14-year-old in Grade III is withdrawing this year, having reached his academic peak. In Grade IV, the 19-year-old is an Indian lad who came to us from Montreal, and has been excluded this year, having reached his academic peak. One 16-year-old entered for the first time this year, after having been out of primary school for several years, due to his eye condition. The other two 16-year-olds are low-grade mentals. In Grade V, the 21-year-old is a boy of very low I.Q., but he has made real progress over the past four years, and his reading is quite up to his grade. The 17-year-olds are a French lad and an Indian lad, who entered school in their teen-age years, and are making progress. Eleven of Grade VI pupils are of the auxiliary type. One 17-year-old lad began school 2 years ago, and in that time, has covered six grades. A 16-year-old French girl came to us from Montreal a year ago. She is of good average intelligence, and has taken her place well, even in her English class, at the end of the school year. The 17- and 18-year-old students in grade VII are of low-grade mentality.

We shall make an effort this year to give the approximately 20 pupils of low-grade mentality special hand work. I suggest that it would be better to remove these students from the regular classes and form an auxiliary class for them.

School and Student Honours

Our Madrigal Choir again took first honours at the Stratford Musical Festival, winning the Stratford Beacon-Herald Trophy. Our male chorus again tied for first place with the Listowel High School Chorus, for the possession of the Pounder Trophy.

The Ethel Charlton Memorial Scholarship for general proficiency was won this year by Leonard Morin of Earlton, Ont., and Oscar Amyotte of Bonfield, Ont., and the character cup was won by Gloria Mortimer of Toronto. This young lady also won the Girls' Public Speaking prize, the boy winner being Oscar Amyotte. Our Athletic cup winners were as follows: Senior, Germaine Normandin and Peter Lipnicki; Intermediate, Ruth Beal, and Kenneth Gill; Junior, Rita Rathwell and Tedouce Lipnicki.

Staff Changes

Miss Anna Cook was appointed School Nurse, to replace Miss Mildred Howell, who left to get married during the last school year. Miss Marie Butler, Literary teacher, was appointed to replace Miss Isobel Draper, who left last year to get married. Both Miss Cook and Miss Butler give promise of being valuable staff members.

The School at War

Our pupils, large and small, have endeavoured throughout the year to be constantly doing something to help our national war effort.

We have made and sent off 222 articles to members of the armed services and also to civilian war victims in Britain. These articles range from wash cloths and handkerchiefs to panties, dresses, quilts and afghans. Cigarettes and chocolate bars were also sent overseas. The major part of this work has been done in our sewing and knitting departments. The Junior Red Cross members have contributed the small articles.

We have raised in cash \$113.36. Of this amount, \$57.25 was sent to China through Dr. Robert McClure. Dr. McClure visited us in the mid-war period and told us a thrilling story of China's stupendous efforts. Since his visit, our people have enthusiastically supported his work in aid of the Chinese soldiers and civilians.

Thirty-four members of our student and teacher group have made 94 donations of blood to the Red Cross.

Mr. Joseph Hyde, a member of our academic staff is serving overseas in a theatre of war.

Library Report

During the school year, 160 volumes of Braille reading were added to our library. These consisted mostly of fiction, some for seniors and some for junior readers. The number of readers showed an increase over the previous year. As most of our Braille books come from the National Institute for the Blind in London, England, we have been unable to obtain some on order, owing to the fact that they are out of print for the duration of the war.

W. H. LITTLE,

Librarian.

Medical Report

Herewith is the Medical Report on the Ontario School for the Blind for the school year 1943-44:

Total number of hospital days.....	907
Total number of patients.....	143
Infectious and Contagious Diseases.....	24
Scarlet Fever.....	2
Whooping Cough.....	5
Skin Diseases.....	9
Pink Eye.....	8
Infections and Boils.....	35
Influenza.....	9
Sore Throats and Tonsilitis.....	10
Bilious Cases.....	2
Accident Cases.....	4
Sprained Ankle.....	1
Fractured Wrist.....	1
Fractured Collar bone.....	1
Fractured Elbow.....	1
Colds.....	49
Spells in form of Epileptic Seizures.....	1
Rest following Epileptic Seizure.....	1
Swollen Glands.....	10
Miscellaneous Cases.....	11
Appendicitis (Removed to Brantford General Hospital for operation).....	1

Annual physical check-ups, diphtheria toxoid, vaccination (when not previously done) were carried through as a matter of routine.

Two small girls from the west contracted scarlet fever at the beginning of the term in September. In fact, one of these children was ill when she arrived from Alberta, and was transferred to the Brantford General Hospital immediately. Considering that 47 western students travelled to school in one car from Winnipeg, we were fortunate that only one other case of scarlet fever developed.

We had a few more cases of colds, influenza, and tonsilitis this year than in the previous year, 5 cases of whooping cough against none in 1942-43, but no epidemic of mumps. In the previous year there were 15 cases of mumps. We ran into quite a bit of skin infection, pink eye and boils. One western lad injured his arm while away on holiday, and it was infected when he returned to school. He was a hospital case with us for two months.

One of the four accident cases, the fractured collar bone, was caused when the boy fell in a seizure of an epileptic nature. This boy is blind as a result of brain tumour, and has made a tremendous and heroic struggle against his many handicaps. He was returned to his home in the west before the close of the school term.

Another boy from the west became ill with appendicitis. He was removed to the Brantford General Hospital, where an operation was performed immediately. His was a very difficult case, but he made good progress, was in good condition to make the trip home, a month later, at the close of the term.

Miss Anna Cook, our new nurse, has given faithful and sympathetic service throughout the school year, and has shown genuine interest in the welfare of her young patients.

Respectfully submitted,

J. A. Marquis,

Physician.

Report of the Ophthalmologist

Condition of Sight, New Pupils	Male	Female	Total
1. Limited vision in both eyes.....	6	7	13
2. Limited vision in one eye.....	4	.....	4
3. Quantitative light perception in both eyes.....	1	3	4
4. Quantitative light perception in one eye.....	.....	.....	.....
5. Without light perception in either eye.....	.....	1	1
Total	11	11	22

In considering the degree of sight as revealed by our examination of this year's class, we find that it compares favourably with that noted in former years. The majority of the pupils fall into the group that has some vision, either little or considerable sight in each eye. Four others have reasonably good vision in one eye. These two groups make a total of 17 out of 22 that have sufficient sight to be of some use to them in everyday living. Of the remaining five, four have light perception only, while one represents the unfortunate group that is sightless in both eyes.

Diseases Causing Blindness	Male	Female	Total
1. Ophthalmia Neonatorum and Keratitis.....	1	1	2
2. Congenital Diseases of the Lens.....	5	3	8
3. Myopia.....	2	.....	2
4. Optic Strophy.....	1	4	5
5. Fundus Lesions, Diseases of Retina and Choroid.....	2	3	5
Totals	11	11	22

In connection with this table, we find a marked similarity to the diseases found responsible in former years. The types and numbers are so similar that we feel no special reference is necessary.

Following an examination of the 1943-44 pupils, we made a complete ocular survey of all the other pupils in the school. Suggestion and advice was given as to the use and care of the eyes, and in a number of cases it was found necessary to make a change in the glass correction worn.

It was very encouraging to note in a great many of the pupils that there was a definite improvement in their vision; also, there was a corresponding decrease in the number of minor ocular affections usually found throughout the school year.

All of which is respectfully submitted,

NORMAN W. BRAGG, M.D., F.A.C.S.

(Note: In the above report, five students entered as new pupils, had withdrawn before Dr. Bragg's examinations were made.)

Dental Report

I have pleasure in submitting my report for the term 1943-44.

	Boys	Girls
Fillings inserted.....	121	91
Pupils having no fillings.....	27	24
Pupils having one filling.....	17	16
Extraction of permanent teeth.....	12	10
Extraction of deciduous teeth.....	22	26

At the close of the term it is a pleasure to know that the above work was accomplished with so little trouble. One thing was quite noticeable, the new pupils required much less attention than usual.

Respectfully submitted,

J. R. WILL,

Dentist.

BURSAR'S REPORT — Financial Report

EXPENDITURES:

Salaries and Wages.....	\$56,792.61
Travelling Expenses.....	193.18
Medical Department.....	323.93
Groceries and Provisions.....	13,875.78
Bedding.....	440.59
Fuel.....	12,593.60
Laundry.....	956.92
Furniture and Furnishings.....	714.48
Farm and Garden.....	1,158.03
Repairs and Alterations.....	1,670.79
School Supplies.....	1,227.29
Dental and Oculist Services.....	308.50
Contingencies.....	1,324.17
	\$91,579.87

CASUAL REVENUE RETURNED TO DEPARTMENT:

Farm Account.....	\$1,332.89
Perquisites.....	5,054.44
Western Fees.....	12,466.67
T. Eaton Co. Ltd.....	1.14
Pigs Sold.....	37.20
	\$18,892.34

ACTUAL EXPENDITURE..... **\$72,687.53**

Certified Correct.

G. H. RYERSON, Bursar.

All of which is respectfully submitted.

(Signed) H. J. VALLENTYNE,

Superintendent.

PUBLIC LIBRARIES

I have the honour to submit the following report of the Public Libraries Branch for the year 1943, with statistics of the public libraries of the province for the year 1942, and a statement of the Legislative Grants paid in 1943.

Public Libraries of the Province

At the end of the year 1943 there were on our official list 232 free libraries, 255 association public libraries, 9 county library associations, and 1 township library association. No association libraries were removed from the list in 1943, but four were added. There are a few association libraries that have not reported for two years. These have been written to, and as far as possible, visited, and final action is pending.

The sum of \$44,192.69 was paid in Legislative Grants to the free, association, and county library associations of Ontario in 1943. The population served by the free public libraries was 2,160,278, and by the association public libraries 199,335. The total number of volumes in the free libraries was 2,787,372 and in the association libraries 667,027. The circulation of these throughout the Province was 13,388,953.

The Ontario Library Review

Judging by the widespread and steadily increasing subscription list and the letters of commendation received, this publication, which is edited by the Public Libraries Branch, is finding favour throughout the library world. Several of the well-known American journals and library periodicals have quoted and reprinted editorials and articles from it. Some of the articles have been made required reading in the Ontario Library School course.

County Library Associations

A library association for Bruce County was added to the list in 1943, making the ninth of these associations in the Province. After organization, the Bruce county council gave a grant of six hundred dollars, to which was added a legislative grant of the same amount, and an additional grant of seventy dollars to cover initial expenses. With these two amounts and payments by the member libraries, the association will have about fifteen hundred dollars for the purchase of new books, and these will be the means of helping many of the small libraries in this county.

In further reference to the county library problem, may I suggest for consideration the following post-war programme for the extension of library work throughout the Province? The cost of this programme would be from \$25,000 to \$30,000 annually, but this expenditure would be well worth while in raising the standard of library work, and in extending its facilities to the rural portions of the Province. My suggestion is that a county librarian be appointed for each of the counties where there are a given number of libraries, and that one be appointed for two or more counties where the number of libraries is smaller. The duty of the librarian would be to visit each library in the county or counties at least three times in each year, spending possibly a day or more in each community, giving instruction in library work, and helping to raise, as far as possible, the standard of each library. The librarian could also arrange the circulation of books through distributing stations and other means from each library so that communities and schools in remote or isolated rural areas might also have library privileges. Such a county librarian would be directly responsible to the Minister

or his Inspector for instruction and guidance. County councils would be requested to pay a proportion of the maintenance cost of the county librarian in addition to any grant given where a county library association is in operation. For districts, it might be necessary for the Province to assume the whole cost of a district or regional librarian, but the need for library service in these districts is very great. This roughly outlined scheme might well be given careful consideration. It would be a distinct forward movement in provincial library work.

Certified Librarians

For some years a special grant of fifty dollars has been paid to libraries and branch libraries in municipalities of less than 100,000 population, where a librarian or assistant was employed holding a certificate of qualification from the Ontario Library School, or its equivalent as recognized by the Minister. In 1943, the sum of \$2,600 was included in the legislative grants paid to fifty-two libraries qualifying under this ruling.

Ontario has about one hundred and sixty libraries in places with a population of five hundred or less and in these the librarian either serves voluntarily or for very small salary and there are frequent changes. In these cases care is needed to determine whether the qualifications of the librarian should be officially recognized.

New Libraries Added In 1943

Five association public libraries were added to the list in 1943:—Casselman, Leaside, Long Branch, Smooth Rock Falls, and Wawa.

The Leaside library is perhaps the most outstanding. Before the library was opened, a grant of fifteen hundred dollars was given by the town council, the Leaside Rotary Club donated eight hundred dollars with the proviso that the money be spent exclusively on books for children, and one hundred and seventy-five memberships were secured at one dollar each. On December 6, 1943, a by-law, under the Public Libraries Act, Part 1, was submitted by the council to the electors, and carried by a vote of 2,253 to 159. This is a remarkable record of library progress. The members of the library board, and the town of Leaside are to be congratulated.

Library Inspection

Under the restrictions governing tires, gasoline, and railway travel and because of the extra duties of the office, only those libraries were visited during the year for which an inspection was absolutely necessary. This meant an increase in correspondence, but it has worked out satisfactorily as the library boards and members co-operated, and no library has been seriously neglected.

Travelling Libraries

This section of the branch is increasing its usefulness each year. During 1943 the travelling library service was extended to all continuation schools in the province, and well over two thousand cases of books were applied for and delivered. The only cost to the schools was the freight charge one way. The books sent out were modern and up-to-date, of recreational as well as curricular value, and have been appreciated by the teachers. The rural and sparsely settled sections of the province are also being taken care of—as far as possible by this section of the Public Libraries Branch.

Tables giving statistics for the year 1942, and the legislative grants paid thereon in 1943, are appended.

S. B. HERBERT,

Acting Inspector of Public Libraries.

FREE PUBLIC LIBRARIES
Showing Statistics, 1942, and Legislative Grants Paid in 1943

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Library Open per Week	Legis- lative Grant Paid in 1943		Amount Expended on Books		Total Expendi- ture	
							\$	c.	\$	c.	\$	c.
1	Acton.....	1,975	450	6,023	12,359	5	99.00	267.20	809.81			
2	Ailsa Craig.....	446	123	4,188	2,452	6	84.90	113.85	272.18			
3	Almonte.....	2,387	596	6,016	19,103	12	132.05	253.06	794.43			
4	Amherstburg.....	2,900	861	7,011	30,198	25	136.37	617.09	2,355.80			
5	Arthur.....	896	136	3,731	8,973	8	104.07	203.97	492.97			
6	Aurora.....	2,914	819	7,754	24,735	12½	132.56	409.04	1,190.93			
7	Aylmer.....	2,500	1,969	14,939	30,905	12	137.62	351.32	1,301.35			
8	Ayr.....	690	426	4,926	6,899	25	76.68	97.02	636.93			
9	Barrie.....	9,595	4,763	12,480	87,391	35½	209.00	1,864.70	5,875.17			
10	Beamsville.....	1,200	800	9,444	15,006	15	141.95	368.39	1,132.70			
11	Beaverton.....	2,500	215	3,114	1,692	8	39.30	63.77	276.67			
12	Beeton.....	543	105	2,706	2,455	24¾	28.17	31.41	163.59			
13	Belleville.....	14,969	8,385	17,049	104,929	63½	209.00	2,023.99	7,876.75			
14	Belmont.....	400	353	2,195	3,564	6	55.40	75.00	285.17			
15	Blenheim.....	1,650	382	8,314	9,958	20	124.15	323.32	875.23			
16	Bothwell.....	647	136	2,643	3,981	10½	50.89	73.84	259.74			
17	Bracebridge.....	2,401	1,061	6,100	23,927	25	143.51	425.39	1,656.72			
18	Brampton.....	6,100	2,904	9,191	38,690	29½	159.00	796.91	3,056.50			
19	Brantford.....	31,622	14,950	43,434	199,107	59	209.00	3,879.22	16,315.61			
20	Brighton.....	1,500	289	3,588	11,783	9	62.19	165.64	512.18			
21	Brockville.....	10,463	7,842	24,722	79,728	42	159.00	1,123.57	6,314.22			
22	Brussels.....	800	160	3,371	5,350	26	21.45	21.42	702.04			
23	Burk's Falls.....	680	451	2,947	2,567	8	83.77	92.59	445.79			
24	Campbellford.....	2,896	1,856	9,965	25,030	30	194.72	635.24	1,977.92			
25	Cardinal.....	1,650	160	4,236	4,255	4	38.89	28.01	267.59			
26	Carleton Place.....	4,000	663	6,862	13,464	22	148.81	380.50	1,207.07			
27	Cayuga.....	700	70	2,885	1,852	6	26.19	65.62	139.10			
28	Chatham.....	17,425	6,344	28,056	121,921	57½	209.00	2,232.61	10,255.95			
29	Chesley.....	1,601	404	6,636	17,181	9½	119.97	344.85	1,002.24			
30	Clifford.....	462	Books and records destroyed by fire, 1942						29.00			
31	Clinton.....	2,057	580	11,334	11,097	32½	196.61	294.32	1,496.07			
32	Collingwood.....	6,400	1,100	13,818	25,872	40	195.62	599.19	3,226.26			
33	Cornwall.....	13,700	2,766	13,905	49,035	51½	159.00	1,325.84	3,567.82			
34	Delhi.....	1,908	254	3,866	10,034	12	117.65	263.58	1,914.91			
35	Drayton.....	525	204	4,267	2,877	26	59.76	46.13	445.61			
36	Dresden.....	1,592	279	4,324	8,894	28	159.00	260.17	1,109.91			
37	Dryden.....	1,652	488	5,045	15,675	8	99.00	363.36	1,117.90			
38	Dundas.....	5,404	2,125	11,014	39,657	64	147.58	778.89	4,039.09			
39	Durham.....	1,937	567	7,785	14,856	12	123.97	514.83	1,021.68			
40	Elmira.....	2,182	1,039	7,263	8,970	14	152.75	193.50	1,175.45			
41	Elora.....	1,208	455	11,393	14,893	13	126.33	289.16	880.50			
42	Erin.....	350	159	3,637	1,980	6	19.00	17.93	192.09			
43	Essex.....	1,980	441	4,934	5,435	16	114.91	212.97	1,017.58			
44	Exeter.....	1,900	891	5,151	18,469	15½	127.20	398.62	1,267.20			
45	Fenelon Falls.....	1,000	362	3,760	8,238	6	74.14	177.59	754.92			
46	Fergus.....	2,883	748	6,998	15,150	20	119.83	338.93	1,428.79			
47	Flesherton.....	467	97	1,408	2,213	11	93.54	97.36	229.37			
48	Fonthill.....	1,000	539	9,181	3,995	6	93.83	103.95	501.12			
49	Forest.....	1,569	351	3,450	18,174	26	128.24	268.57	1,087.15			
50	Fort Erie, Main.....	8,000	3,486	12,926	34,479	32	270.64	978.86	2,790.99			
51	Branch.....			Included in figures of Main Library								
52	Fort Frances.....	5,410	2,500	4,734	24,426	33	203.25	975.35	3,088.79			
53	Fort William, Main.....	30,000	14,990	59,525	228,664	102	419.00	2,625.23	21,117.13			
54	Branch.....			Included in figures of Main Library								
55	Galt.....	14,858	9,392	15,869	85,584	61	209.00	2,089.33	8,112.26			
56	Gananoque.....	3,986	2,178	7,857	24,061	36	149.27	749.46	2,334.77			
57	Georgetown.....	2,500	984	5,768	12,012	13½	140.80	270.30	1,179.49			

FREE PUBLIC LIBRARIES

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Library Open per Week	Legis- lative Grant Paid in 1943	Amount Expended on Books	Total Expendi- ture
							\$ c.	\$ c.	\$ c.
58	Glencoe	793	517	4,696	12,787	15	125.62	248.62	705.60
59	Goderich	4,922	1,836	8,285	25,852	30	154.00	768.12	3,038.58
60	Gore Bay	700	120	1,717	2,934	5	90.37	99.72	272.25
61	Grand Valley	629	107	3,774	5,326	8	49.31	84.09	989.95
62	Gravenhurst	2,000	819	3,857	21,812	8½	94.12	318.17	982.62
63	Grimsby	1,998	1,783	6,578	38,797	27½	146.05	516.90	2,101.51
64	Guelph	22,973	4,619	39,149	202,915	64	154.00	3,128.77	12,382.70
65	Hagersville	1,524	398	3,896	8,716	9½	129.75	231.96	724.97
66	Haileybury	1,800	640	4,421	8,912	18½	99.00	315.26	1,092.81
67	Hamilton, Main	167,830	38,897	167,250	738,095	204	629.00	14,173.73	93,322.91
68	Barton Branch								
69	Kenilworth Branch								
70	Lock St. Branch								
71	Mountain Branch								
72	Hanover	3,315	1,824	6,553	21,439	28½	145.26	411.27	1,258.75
73	Harriston	1,292	960	6,930	21,240	35½	150.97	424.72	1,563.05
74	Hensall	657	197	3,313	5,980	12	58.10	116.99	281.30
75	Hespeler	3,061	1,013	7,522	23,283	19	204.00	601.14	2,276.42
76	Hillsburg	400	197	2,754	3,660	8	47.51	98.49	334.87
77	Ignace	339	66	1,009	1,895	13	9.00	37.28	97.37
78	Ingersoll	5,810	4,017	11,433	41,479	32	154.00	1,053.34	2,997.96
79	Kemptville	1,225	852	4,804	8,186	14	120.41	215.83	752.10
80	Kenora	7,630	3,519	8,957	56,238	34	159.00	1,078.30	4,648.15
81	Kincardine	2,174	780	5,483	15,702	13½	90.95	261.98	1,080.98
82	Kingston	31,703	15,585	35,716	226,071	66	209.00	3,774.53	18,051.80
83	Kingsville	2,400	573	7,268	11,434	20	135.05	555.68	1,503.66
84	Kitchener	35,931	11,192	47,574	242,653	66½	209.00	5,554.97	19,155.42
85	Lakefield	1,250	388	3,094	7,637	6½	138.55	214.57	492.67
86	Lanark	663	250	3,054	5,765	4	64.38	139.34	259.34
87	Lancaster			No Annual Report		for	1942		
88	Leamington	5,800	1,198	12,154	27,478	30½	147.70	880.36	2,946.49
89	Leaside			Organized in 1943					
90	Lindsay	8,345	1,956	20,357	63,494	36	159.00	1,835.63	5,185.87
91	Listowel	2,993	1,097	7,719	24,529	30	140.74	426.99	1,269.46
92	Little Britain	250	70	3,725	3,030	78	21.95	202.84	202.84
93	Little Current	1,009	465	1,544	2,051	4	44.97	108.22	201.22
94	London, Main	79,745	25,805	116,165	465,827	108	725.75	11,630.83	61,120.79
95	East Branch								
96	South Branch								
97	South East Branch								
98	Lacknow	964	257	7,347	9,545	18	87.64	277.87	603.50
99	Markdale	771	485	3,867	6,052	7½	94.33	193.26	664.51
100	Meaford	2,800	1,035	5,889	28,707	26	137.87	575.57	1,490.43
101	Merrickville	800	262	2,839	4,600	49	102.50	247.98	535.63
102	Merrittton	3,189	980	10,077	15,450	14	121.02	576.41	2,193.02
103	Midland	6,463	2,200	9,612	53,759	25	204.00	1,493.96	5,429.28
104	Millbrook	723	183	3,235	4,396	8	68.71	71.17	301.56
105	Milton	1,800	480	7,752	6,709	7½	99.00	331.09	775.92
106	Milverton	982	260	6,523	7,172	11	111.20	236.18	783.07
107	Mimico	7,000	3,301	8,742	43,430	32½	154.00	1,267.57	5,041.92
108	Mitchell	1,588	402	5,563	14,004	22	125.00	327.79	934.65
109	Mount Dennis	9,671	6,658	7,236	64,793	15	149.37	828.49	3,669.66
110	Mount Forest	1,815	800	7,048	13,480	25	90.16	124.96	1,258.53
111	Newcastle	700	259	5,217	10,085	7	137.84	257.52	842.07
112	New Hamburg	1,400	624	4,652	15,185	24	141.12	485.85	1,371.38
113	New Liskeard	3,000	1,284	11,995	28,888	45	142.25	691.24	2,281.71
114	Newmarket	4,000	1,210	7,707	25,559	10	140.37	538.18	1,324.26
115	New Toronto	9,801	3,138	15,322	80,375	31	204.00	1,193.10	8,161.37

FREE PUBLIC LIBRARIES

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Library Open per Week	Legislative Grant Paid in 1943	Amount Expended on Books	Total Expenditure
							\$ c.	\$ c.	\$ c.
116	Niagara.....	1,884	338	10,289	5,834	8	129.79	153.24	766.53
117	Niagara Falls.....	18,931	8,215	32,103	160,347	95	407.55	4,863.18	16,977.98
118	Drummond Branch.								
119	North Bay.....	15,992	8,605	21,310	109,994	33	209.00	2,418.68	10,132.19
120	Norwich.....	1,300	255	5,844	11,466	9	88.37	201.82	845.79
121	Norwood.....	710	525	2,446	10,471	22	75.55	117.04	483.22
122	Oakville.....	3,803	1,148	5,123	26,259	29½	179.20	751.96	3,220.86
123	Oakwood.....	250	110	3,098	1,716	6	22.85	69.86	152.93
124	Oil Springs.....	514	96	1,796	6,505	6	38.05	147.10	226.13
125	Orangeville.....	2,800	950	10,160	20,946	28¾	147.67	299.96	2,551.43
126	Orillia.....	9,416	3,133	12,243	63,385	35	204.00	1,374.39	5,462.49
127	Oshawa.....	26,875	12,885	19,948	117,466	69	209.00	3,962.06	12,512.58
128	Ottawa, Main.....	154,585	34,365	180,693	540,271	267½	862.90	14,375.38	84,066.71
129	Boys and Girls Br.								
130	Edinburgh Br.....								
131	Rideau Branch.....								
132	South Branch.....								
133	West Branch.....								
134	Otterville.....	2,319	113	1,709	1,993	15	72.56	106.85	359.15
135	Owen Sound.....	13,503	3,975	24,352	116,490	50	209.00	1,825.60	7,543.50
136	Paisley.....	615	230	3,544	3,750	14½	94.77	97.99	432.10
137	Palmerston.....	2,500	825	4,970	7,763	31½	116.95	275.02	1,479.43
138	Paris.....	4,608	2,140	15,418	35,881	38	197.28	721.28	2,409.06
139	Parkhill.....	990	591	4,230	10,411	18	126.30	266.50	963.07
140	Perry Sound.....	6,433	1,164	8,428	28,300	12	99.00	918.49	1,866.94
141	Pembroke.....	12,300	3,080	16,499	33,942	22	204.00	1,040.03	3,318.50
142	Penetanguishene.....	3,600	728	9,931	20,656	10½	136.02	273.38	1,348.91
143	Perth.....	4,412	1,210	6,710	35,409	33	159.00	684.48	2,807.94
144	Peterborough.....	27,908	1,008	35,927	151,299	36	209.00	2,899.28	14,821.84
145	Petrolia.....	2,800	1,351	2,585	16,391	25	119.15	593.60	1,273.29
146	Pictou.....	3,383	2,535	10,618	36,683	37½	209.00	941.74	3,032.22
147	Porcupine Dome.....	5,115	1,270	5,316	31,018	13	100.75	599.48	1,681.79
148	Port Arthur.....	25,042	6,092	21,021	158,028	72	209.00	2,457.05	15,306.55
149	Port Carling.....	600	104	2,180	3,687	8	131.51	250.30	556.63
150	Port Colborne.....	7,050	1,503	8,277	20,718	29	147.12	712.79	2,408.36
151	Port Elgin.....	1,367	670	5,938	7,919	25	77.85	132.39	1,257.11
152	Port Hope.....	4,900	1,494	12,375	25,698	40	197.55	536.54	2,470.22
153	Port Perry.....	1,260	485	3,030	5,862	14	32.10	55.11	828.53
154	Port Rowan.....	620	230	3,126	6,139	6	114.59	193.12	443.50
155	Prescott.....	3,120	1,259	13,840	25,700	12	190.87	500.21	1,844.83
156	Preston.....	6,608	1,778	10,714	61,680	36	159.00	989.53	3,814.09
157	Renfrew.....	5,179	2,169	16,463	36,534	27½	159.00	1,323.71	3,255.03
158	Richmond Hill.....	1,432	1,413	4,935	7,884	7	105.46	219.73	601.21
159	Rittenhouse.....	500	243	2,880	2,972	2	120.76	185.58	244.11
160	St. Catharines.....	32,584	10,125	40,610	190,348	63	209.00	3,899.14	19,265.54
161	St. Edmunds.....	595	301	2,431	3,518	4	46.06	63.18	230.24
162	St. Jacobs.....	600	271	2,249	3,122	10	53.43	90.89	653.55
163	St. Marys.....	4,017	2,104	6,375	24,121	29½	153.30	455.47	1,892.50
164	St. Thomas.....	17,819	7,067	34,110	163,131	69	209.00	4,086.90	12,133.51
165	Saltfret Twp.....	7,900	1,980	8,749	37,033	29	110.00	663.38	1,672.42
166	Sarnia.....	17,840	9,267	31,256	150,969	66	209.00	3,434.54	13,710.14
167	Sault Ste. Marie.....	28,000	8,561	24,496	159,120	88½	364.00	4,076.17	14,418.61
168	West Branch.....								
169	Schreiber.....	1,370	307	1,450	9,448	67	131.82	240.67	556.07
170	Seaforth.....	1,800	267	3,810	8,855	32½	122.37	291.35	1,407.23
171	Shelburne.....	1,044	416	7,827	7,090	12	142.37	249.60	908.31
172	Simcoe.....	6,540	3,191	14,904	46,593	29½	154.00	886.42	3,555.41
173	Smith's Falls.....	8,000	2,701	6,391	30,864	42	159.00	1,528.75	4,127.85
174	South River.....	930	220	1,388	4,210	2½	32.16	48.12	129.23
175	Springfield.....	409	188	2,370	4,625	6	34.49	37.99	173.31
176	Stayner.....	1,000	288	2,305	6,552	16	84.87	135.87	420.73

FREE PUBLIC LIBRARIES

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Library Open per Week	Legis- lative Grant Paid in 1943	Amount Expended on Books	Total Expendi- ture
							\$ c.	\$ c.	\$ c.
177	Stirling.....	965	251	6,136	10,882	17	128.64	297.13	1,151.94
178	Stouffville.....	1,223	581	6,294	10,519	16½	58.01	106.85	676.27
179	Stratford.....	16,878	5,368	29,294	127,682	69	209.00	2,092.99	9,823.46
180	Strathroy.....	3,060	631	6,351	15,521	32	139.00	505.87	1,309.88
181	Streetsville.....	740	471	4,066	10,991	12	72.44	150.79	530.89
182	Sudbury.....	31,875	5,638	12,635	106,769	42	209.00	5,375.12	17,783.58
183	Sundridge.....	600	176	1,412	1,549	4	39.25	68.85	119.34
184	Sutton.....	806	501	4,921	4,332	9	73.08	139.13	483.15
185	Swansea.....	7,000	625	5,239	15,300	6	51.78	391.17	1,011.07
186	Tara.....	525	122	3,054	2,562	14	39.89	44.72	357.77
187	Tavistock.....	1,187	313	7,144	5,114	36	80.71	141.24	1,647.75
188	Teeswater.....	826	228	6,849	3,599	20	105.79	201.62	831.90
189	Thamesville.....	792	212	4,467	8,996	20	67.06	186.25	524.76
190	Thorold.....	5,000	791	8,755	15,513	27½	147.37	297.37	2,794.73
191	Tilbury.....	1,995	746	3,515	13,662	18	134.36	467.43	1,257.76
192	Tillsonburg.....	3,999	1,515	6,516	28,039	30½	139.45	507.37	2,677.90
193	Timmins.....	28,139	8,453	19,619	147,234	50	204.00	2,298.20	11,844.29
194	Toronto, Main.....	655,751	185,486	473,651	3,733,017	763	2,610.46	72,653.01	528,718.40
195	Beaches Branch.....								
196	Bloor-Gladstone Br.								
197	Boys and Girls Br..								
198	Danforth Branch..								
199	Deer park Branch..								
200	Downtown Branch..								
201	Earlscourt Branch..								
202	Eastern Branch..								
203	Exhibition Branch..								
204	Gerrard Branch..				Included in figures of		Main Library		
205	High Park Branch..								
206	Northern Branch..								
207	Queen-Lisgar Br..								
208	Riverdale Branch..								
209	Runnymede Br....								
210	Western Branch..								
211	Wychwood Branch..								
212	Yorkville Branch..								
213	Trenton.....	9,387	5,240	13,945	44,044	25	154.00	1,038.44	3,563.70
214	Uxbridge.....	1,425	407	7,395	13,604	12	133.75	265.67	905.16
215	Walkerton.....	2,800	731	11,296	23,108	27½	139.10	573.41	2,088.57
216	Wallaceburg.....	4,970	1,825	8,230	29,322	95	99.00	1,009.63	4,160.03
217	Waterford.....	1,300	590	2,967	11,963	13	90.42	248.68	748.71
218	Waterloo.....	8,940	2,137	15,948	57,909	30	209.00	1,159.06	5,408.93
219	Watford.....	1,037	375	5,940	13,092	31	54.10	104.37	764.75
220	Welland.....	14,899	4,946	14,891	61,911	66	202.75	1,430.69	7,746.37
221	Weston.....	6,165	4,674	11,100	61,715	25	196.75	520.89	3,583.53
222	Whitby.....	4,531	1,808	7,304	31,449	32½	144.50	921.84	2,481.72
223	Windsor, Main.....	112,000	24,369	99,753	503,483	244½	1,048.49	13,034.72	72,693.31
224	Willistead.....								
225	J. Richardson Br..								
226	Hugh Beaton Br..								
227	Sandwich Branch..				Included in figures of		Main Library		
228	Prince Edward Br..								
229	Victoria Ave. Br..								
230	J. E. Benson Br..								
231	Wingham.....	2,058	1,047	8,886	9,607	27½	147.62	277.95	1,304.80
232	Woodstock.....	12,125	3,289	23,797	85,154	66	209.00	2,184.18	7,846.32
	Totals.....	2,160,278	669,294	2,787,372	12,411,319	.....	29,957.93	267,025.44	1,398,697.31
	Change from previous report.....	+45,184	-410	-101,701	-21,321	.....	-198.01	+8,455.04	+60,009.83

ASSOCIATION PUBLIC LIBRARIES
Showing Statistics, 1942, and Legislative Grants Paid in 1943

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Library Open per Week	Legis- lative Grant Paid in 1943		Amount Expended on Books		Total Expendi- ture	
							\$	c.	\$	c.	\$	c.
1	Agincourt.....	500	98	4,806	4,929	3	113.31	207.27		352.33		
2	Allenford.....	201	45	1,667	1,667	81	32.33	58.11		98.44		
3	Alliston.....	1,600	146	6,378	5,874	15	19.00			263.45		
4	Alton.....	500	30	3,706	1,070	3	18.87	26.61		86.73		
5	Alvinston.....	700	60	1,701	4,094	11½	51.47	26.84		343.59		
6	Apple Hill.....	400	69	1,324	1,210	2	23.66	37.82		51.61		
7	Arkona.....	410	45	3,567	4,265	5	70.49	84.82		212.32		
8	Athens.....	700	135	5,632	2,508	3	31.55	77.10		131.00		
9	Atwood.....	500	75	1,018	1,097	65	30.54	18.13		103.31		
10	Auburn.....	250	30	2,281	1,020	4	10.00			77.32		
11	Bala.....	400	22	1,244	410	10		42.71		148.75		
12	Bancroft.....	1,070	207	5,120	11,360	11	80.81	131.60		267.78		
13	Bayfield.....	280	93	2,522	2,399	60	16.50	8.00		122.68		
14	Bayham.....	125	38	867	748	69	23.99	51.81		101.81		
15	Baysville.....	360	40	2,018	2,307	2	45.74	75.46		109.75		
16	Beachville.....	500	31	3,571	847	4	9.00			74.50		
17	Beachwood.....	970	30	2,790	579	54	9.00			14.69		
18	Belmore.....	150	30	490	458	40	10.67	7.31		47.15		
19	Birch Cliff.....	3,709	79	3,037	5,299	3½	55.37	56.04		195.35		
20	Blackwell.....	300	14		697	24				52.95		
21	Blind River.....	2,125	255	3,269	5,425	4	88.82	157.53		314.11		
22	Bloomfield.....	653	85	3,489	6,315	9½	74.11	126.50		352.75		
23	Blyth.....	650	55	735	2,400	72	27.50			94.63		
24	Bobcaygeon.....	953	211	3,931	10,646	10	136.02	164.37		405.70		
25	Bolton.....	600	36	3,893	2,215	2½	12.61	33.88		90.08		
26	Bond Head.....	200	31	969	568	19	18.33	32.49		64.29		
27	Bowmanville.....	4,000	282	8,694	14,713	32½	145.07	393.90		972.55		
28	Bradford.....	1,000	38	2,789	2,883	8	19.17	37.00		103.10		
29	Brigden.....	500	40	814	6,520	6	35.49	34.91		118.45		
30	Bronte.....	500	32	1,816	4,915	1½	32.64	74.22		96.26		
31	Brooklin.....	600	37	3,378	1,132	8	24.67	45.34		153.08		
32	Brougham.....	200	31	1,367	827	72	13.87	1.25		49.51		
33	Brownsville.....	250	110	3,346	3,196	4½	28.43	28.98		146.44		
34	Brucefield.....	300	31	1,966	311	19	10.00			70.15		
35	Burgessville.....	225	42	2,426	1,669	6	15.00			135.27		
36	Burlington.....	4,000	402	7,490	20,795	8	129.00	510.50		1,073.95		
37	Byron.....	400	40	701	3,177	12	47.09	64.19		135.02		
38	Caledon.....	300	31	3,325	592	2	9.00			51.87		
39	Caledonia.....	1,500	93	1,958	8,300	3½	37.63	86.23		168.49		
40	Callender.....	1,042	65	2,020	6,220	2	34.51	75.78		80.82		
41	Cambray.....	2,700	30	3,506	1,094	16	26.89	47.64		92.27		
42	Camden East.....	200	41	2,468	2,909	2	52.40	66.03		153.70		
43	Casfield.....	700	30	922	500	54	11.92	14.24		28.23		
44	Cannington.....	870	86	4,408	5,264	15	40.49	20.55		147.95		
45	Cargill.....											
46	Carlisle.....	80	30	1,250	1,197	72	16.99	.65		69.42		
47	Casselman.....											
48	Castleton.....	500		773						7.87		
49	Chapleau.....	2,200	62	2,999	3,901	6	40.09	69.99		252.45		
50	Chatsworth.....	280	30	2,970	4,300	62	20.00	25.19		128.63		
51	Cheapside.....	200	32	3,290	714	23	10.76	26.54		56.94		
52	Chesterville.....	1,025	35	1,179	1,440	2½	13.37	36.38		92.97		
53	Claremont.....	480	48	3,659	2,125	9	48.69	70.62		154.54		
54	Clarksburg.....	400	98	4,830	4,045	84	39.78	60.83		253.77		
55	Clarkson.....	2,000	108	2,228	2,608	3	65.31	112.10		155.37		
56	Claude.....	50	30	3,377	230	4	9.63	13.01		13.01		
57	Cobourg.....	5,560	318	6,560	24,114	22	131.73	414.56		1,212.88		
58	Cochrane.....	3,000	144	4,336	12,437	6½	99.00	298.60		585.92		
59	Colborne.....	1,000	80	2,674	10,102	12	55.56	56.50		224.37		
60	Coldstream.....	100	33	2,884	1,640	80	102.05	121.85		220.27		

ASSOCIATION PUBLIC LIBRARIES

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Library Open per Week	Legis- lative Grant Paid in 1943	Amount Expended on Books	Total Expendi- ture
							\$ c.	\$ c.	\$ c.
61	Coldwater.....	600	60	3,203	2,372	14	28.16	18.33	234.13
62	Comber.....	600	38	4,662	4,573	8	87.28	136.91	388.27
63	Coniston.....	2,400	106	2,113	3,102	6	49.96	61.62	91.68
64	Copper Cliff.....	3,500	1,082	8,240	4,716	14	41.59	100.48	626.53
65	Corunna.....	600	80	170	2,879	8	18.82	15.00	110.43
66	Cottam.....	300	37	3,114	10,961	6	80.05	122.11	233.69
67	Courtright.....	330	41	1,767	5,180	66	36.79	45.59	117.96
68	Creemore.....	661	46	1,352	3,280	5	15.00	.....	89.55
69	Deloro.....	270	87	1,102	1,772	1	74.59	149.21	164.25
70	Depot Harbour.....	250	30	5,692	1,865	1	21.19	52.48	67.22
71	Dorchester.....	500	67	3,537	2,591	12	28.35	49.37	174.65
72	Drumbo.....	500	48	5,438	1,318	8	15.00	.....	127.90
73	Dundalk.....	664	90	2,618	2,360	42	45.40	49.95	165.24
74	Dungannon.....	300	44	3,778	4,897	60	41.52	75.19	233.59
75	Dunnaville.....	4,348	277	9,943	15,943	17¾	80.17	260.34	779.70
76	Dutton.....	800	123	5,695	9,093	20	67.99	99.73	428.13
77	Elk Lake.....	.....	.....	No Annu	al Report	for	1942	.....	.....
78	Elmwood.....	250	70	2,817	1,087	6	22.66	24.63	96.63
79	Embro.....	450	58	4,339	2,376	6	32.86	36.75	173.19
80	Emo.....	700	30	881	938	9	17.16	20.84	73.61
81	Englehart.....	.....	.....	No Annu	al Report	for	1942	.....	.....
82	Ennotville.....	600	46	4,749	798	2	15.00	.....	108.06
83	Espanola.....	.....	.....	No Annu	al Report	for	1942	.....	.....
84	Ethel.....	300	44	758	1,370	5	21.05	3.31	151.17
85	Fenwick.....	800	59	3,069	2,836	8½	37.11	87.25	120.11
86	Flintong.....	250	32	238	850	54	12.68	86.87	104.25
87	Fordwich.....	500	55	974	2,398	8	10.00	.....	67.11
88	Foresters Falls.....	550	25	2,513	459	62	10.00	.....	50.00
89	Frankford.....	1,200	190	3,898	6,919	8	74.04	71.99	250.12
90	Fulton.....	1,333	30	778	300	72	18.62	36.06	40.24
91	Glamis.....	75	35	1,078	384	8	5.00	.....	37.08
92	Glanworth.....	500	57	2,592	2,561	6½	33.18	34.36	134.82
93	Glen Allen.....	700	35	1,270	1,980	54	10.00	.....	32.18
94	Glen Morris.....	200	55	2,996	806	72	26.91	19.46	204.36
95	Goodwood.....	350	31	1,355	1,169	1½	24.92	39.45	55.11
96	Gore's Landing.....	200	45	2,563	1,354	1½	55.66	83.32	84.39
97	Gorrie.....	.....	.....	No Annu	al Report	for	1942	.....	.....
98	Grafton.....	200	33	2,932	2,723	7	21.66	34.71	50.61
99	Granton.....	450	67	1,775	3,870	65	21.67	41.26	109.63
100	Haliburton.....	900	27	2,650	965	4	10.00	.....	51.08
101	Harrietsville.....	54	51	3,365	1,302	64	22.68	49.40	109.47
102	Harrington.....	100	32	2,916	1,414	54	24.10	31.67	80.14
103	Harrow.....	1,032	154	3,115	6,690	9½	46.48	123.80	442.16
104	Harrowsmith.....	300	36	1,596	1,705	2	13.00	13.71	55.21
105	Havelock.....	1,300	58	595	1,470	4	10.90	40.85	42.65
106	Hawkesbury.....	6,263	53	1,636	6,535	16	101.38	147.16	189.16
107	Hepworth.....	245	42	1,007	504	11½	10.00	.....	67.84
108	Hickson.....	250	150	2,104	2,670	6	42.09	66.61	150.39
109	Highgate.....	350	86	3,112	3,131	15	60.28	114.95	317.70
110	Highland Creek.....	825	31	830	798	4	14.39	43.77	67.01
111	Hillsdale.....	.....	.....	No Annu	al Report	for	1942	.....	.....
112	Hilton Beach.....	330	57	2,391	2,037	6	37.94	98.15	218.00
113	Holstein.....	175	35	2,261	1,101	84	16.69	19.91	65.59
114	Honeywood.....	100	52	2,149	1,053	70	10.60	28.17	61.23
115	Humber Bay.....	2,750	54	2,132	1,684	2	26.08	46.05	61.76
116	Huntsville.....	3,000	160	4,093	5,650	12	56.26	152.16	697.47

ASSOCIATION PUBLIC LIBRARIES

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Library Open per Week	Legis- lative Grant Paid in 1943		Amount Expended on Books	Total Expendi- ture
							\$	c.		
117	Hyde Park	200	43	233	1,758	55	10.00	12.45	43.24	
118	Hyndford	400	60	2,131	3,244	19	49.11	31.72	119.35	
119	Ilderton	500	50	2,369	3,496	14	47.08	87.74	181.62	
120	Inglewood	450	31	1,827	3,152	2	21.60	49.74	57.33	
121	Inwood	200	44	1,800	1,444	8	30.40	34.53	187.10	
122	Iroquois	1,000	50	3,204	1,797	5	40.23	61.68	191.50	
123	Iroquois Falls	1,288	149	6,049	9,461	7½	92.38	277.00	683.63	
124	Ivanhoe	549	30	966	740	60	23.31	27.52	227.29	
125	Jarvis	600	100	4,305	2,889	7	17.62	34.80	137.64	
126	Kearney	329	55	1,135	2,170	2	10.00		10.85	
127	Kemble	245	48	2,142	993	2½	15.00	21.15	116.94	
128	Kimberley	350	15	778	590	2			8.08	
129	Kinsale	100	34	1,412	583	1½	14.87		27.27	
130	Kintore	2,119	41	3,275	4,046	74	71.82	83.61	190.86	
131	Kirkfield	200	39	2,440	1,875	18	46.20	87.54	108.66	
132	Kirkland Lake	17,000	800	7,729	53,856	45	137.30	1,562.85	5,057.94	
133	Kirkton	180	68	2,334	3,146	27	57.23	100.61	269.47	
134	Komoka	200	31	1,919	844	72	28.92	29.85	99.97	
135	Lakeside	1,000	39	2,031	4,889	78	39.99	58.70	117.98	
136	Lambeth	500	48	3,437	9,508	8	118.04	129.01	303.47	
137	Lefroy	2,950	32	2,029	1,169	4	10.00		39.50	
138	Linwood	500	51	1,083	2,028	6	22.59	43.61	96.45	
139	Londesborough	150	30	708	1,419	55	15.06	29.91	82.18	
140	Long Branch			Library	Organized	in	1943			
141	Lorne Park	1,000	30	2,158	1,537	3	9.00	15.04	32.35	
142	Lucan	600	102	2,412	4,374	7	64.77	92.07	320.41	
143	Madoc	990	125	5,062	10,744	8½	21.01	15.00	263.26	
144	Mandaumin	400	38	2,429	845	3	70.43	47.76	185.83	
145	Manilla	200	58	6,558	841	19	42.35	81.07	323.58	
146	Manitowaning	240	30	511	650	72	45.21	82.90	88.43	
147	Manotick	700	40	1,775	829	2	16.46	19.62	40.62	
148	Markham	1,100	113	4,777	6,485	7	102.00	409.35	651.11	
149	Marmora	1,095	78	4,758	9,921	12	100.29	231.20	640.93	
150	Martintown			No Annual Report		for	1942			
151	Maxville	780	15	1,644	545	4			13.85	
152	Melbourne	200	58	1,236	2,255	8	51.75	68.20	184.94	
153	Merlin	500	32	500	126	9	20.61	17.50	74.89	
154	Millgrove	175	30	1,053	1,248	2	32.07	26.15	32.06	
155	Minden	400	20			2			13.50	
156	Monkton	400	30	1,840	1,179	6	10.00		58.39	
157	Mona Road	105	42	3,174	1,991	4	9.00	32.00	65.30	
158	Moorefield			No Annual Report		for	1942			
159	Morrisburg	1,840	129	5,102	5,276	8	69.43	118.86	477.35	
160	Morrison	230	37	2,612	658	64	20.22	23.92	76.27	
161	Mount Albert	350	53	2,178	3,721	10½	25.99	37.31	192.66	
162	Mount Brydges	550	38	1,521	530	4	39.75	52.07	87.07	
163	Mount Elgin	140	43	1,436	1,389	4	23.19	24.85	109.72	
164	Napanee	3,416	472	9,054	20,391	26	139.97	538.77	1,639.91	
165	Napier	150	22	1,016	715	78			12.80	
166	Newburg	430	25	2,595	4,080	4		15.45	74.50	
167	Newbury	245	54	1,843	1,963	2½	61.82	102.83	138.77	
168	New Dundee	350	72	1,755	3,100	64	21.76	18.14	91.67	
169	Newington	200	35	3,241	2,046	2	25.02	25.53	112.17	
170	New Lowell	200	30	1,637	333	2	9.00		62.14	
171	Northland	433	169	3,907	1,734	82	10.00	17.75	51.12	
172	North Gower	350	46	970	2,645	24	29.98	42.00	121.74	

ASSOCIATION PUBLIC LIBRARIES

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							\$ c.	\$ c.	\$ c.
173	Odessa	700	35	1,668	1,339	73	25.00	183.87
174	Omenee.....	600	51	2,330	2,152	48	76.57	46.45	257.18
175	Orono.....	700	39	2,973	2,671	8	9.40	35.55	81.36
176	Osgoode.....	800	50	1,645	3,585	2	11.08	45.38	60.33
177	Park Head.....	150	32	1,276	637	69	11.26	18.00	64.94
178	Pickering.....	700	88	2,930	2,014	7	54.05	71.93	191.04
179	Pinkerton.....	200	30	2,060	540	4	10.00	.....	64.75
180	Plattsville.....	500	72	1,174	2,153	14½	46.19	84.77	215.37
181	Plympton.....	340	31	1,864	1,730	6	16.64	5.29	89.42
182	Point Edward.....			No Annual Report		for	1942		
183	Port Burwell.....	700	96	403	2,528	59	44.61	80.60	170.85
184	Port Credit.....	1,700	335	6,424	7,567	5	47.28	120.87	275.24
185	Port Dover.....	1,600	341	4,841	11,387	27	138.03	285.00	623.28
186	Port Lambton.....	1,000	48	1,111	2,551	66	32.71	22.58	116.41
187	Port Stanley.....	800	151	3,872	6,865	16½	54.03	102.97	389.61
188	Powassan.....	725	62	2,731	2,389	7	30.18	67.24	156.72
189	Princeton.....	350	35	2,789	4,135	8	64.68	90.09	316.99
190	Queensville.....	300	10	2,341	1,184	3	35.00	1.65	60.48
191	Rebecca.....	250	50	1,122	3,625	84	41.78	101.43	132.70
192	Ridgetown.....	1,950	190	5,207	8,493	12	100.07	247.26	532.08
193	Ridgeway.....	1,200	214	3,816	3,240	6	103.05	214.22	498.56
194	Ripley.....	440	50	2,252	200	49	25.65	56.76	174.70
195	Riverside.....	5,652	114	1,666	9,988	8	100.00	279.83	723.32
196	Rodney.....	722	53	2,550	4,108	8	34.82	33.08	152.24
197	Romey.....	1,456	81	3,100	3,452	78	47.84	80.49	135.70
198	Rossdale.....	150	22	1,834	2,383	16	.....	.....	122.07
199	St. George.....	600	75	6,716	1,828	65¾	27.21	37.71	192.43
200	St. Helens.....	175	32	2,905	626	2½	18.41	24.98	77.86
201	Scarborough.....	400	40	7,740	1,149	2	62.61	158.79	187.36
202	Schomberg.....	400	30	912	1,419	2	15.67	19.07	56.05
203	Scotland.....	386	56	2,753	1,264	4	15.79	33.73	66.44
204	Selkirk.....	400	90	1,406	2,052	4½	32.67	45.34	87.75
205	Shedden.....	400	30	3,300	1,325	6	36.46	53.58	141.79
206	Sheluiandah.....	200	31	958	956	72	5.00	.....	6.58
207	Shetland.....			No Annual Report		for	1942		
208	Singhampton.....	400	30	521	434	78	7.34	9.08	28.51
209	Smithville.....	650	60	2,406	1,408	6	30.76	49.05	166.82
210	Smooth Rock Falls..			Library Organized		in	1943		
211	Solius.....	300	36	1,025	482	6	18.77	25.79	35.37
212	Sombra.....	400	32	1,587	6,103	6	63.72	86.78	184.28
213	Southampton.....	1,561	200	8,673	3,483	6	84.77	200.55	316.10
214	South Mountain.....	250	34	1,092	3,052	78	10.00	.....	48.43
215	South Woodslee.....	250	32	1,469	2,741	6	14.00	.....	106.13
216	Sparta.....	250	41	1,380	1,946	78	25.74	24.29	110.42
217	Sprucedale.....			No Annual Report		for	1942		
218	Stevensville.....	400	36	1,751	713	1½	18.82	27.41	107.91
219	Strathcona.....	200	42	2,567	750	2	30.60	40.11	75.42
220	Stratton.....	100	31	1,236	1,785	2½	9.00	.....	28.76
221	Sunderland.....	458	40	2,526	1,506	3	19.69	37.73	87.76
222	Sydenham.....	600	39	4,086	4,407	11	35.50	8.35	227.59
223	Thamesford.....	500	75	4,074	7,217	3	66.45	116.43	260.92
224	Theford.....	500	103	2,699	6,120	11	26.23	44.65	167.11
225	Thessalon.....			No Annual Report		for	1942		
226	Thornbury.....	800	46	3,420	4,330	16	70.63	171.97	514.97
227	Thorndale.....	300	33	2,341	1,771	6½	37.49	44.98	139.61
228	Thornhill.....	900	54	1,539	2,524	2	60.40	101.58	136.64
229	Thornton.....	250	34	587	1,599	9	9.00	.....	57.57
230	Tiverton.....	250	45	2,505	3,610	4	10.00	.....	56.60
231	Tottenham.....	576	84	3,336	2,344	30	14.00	40.24	196.74

ASSOCIATION PUBLIC LIBRARIES

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							\$	c.	
232	Tweed.....	1,250	90	3,525	2,667	51½	100.18	105.05	\$ 527.21
233	Underwood.....	300	40	2,425	2,050	59½	9.00	14.82	71.23
234	Unionville.....	600	62	2,687	3,846	2	75.33	114.95	310.33
235	Vankleek Hill.....	1,500	65	1,635	2,607	9	52.36	111.45	234.56
236	Varna.....	500	30	1,806	609	14	26.16	21.48	98.70
237	Victoria.....	150	30	3,734	487	3	5.00	.....	38.69
238	Vittoria.....	455	40	1,471	3,289	56½	53.41	91.99	164.84
239	Wardsville.....	220	36	2,952	3,735	6	76.36	125.53	191.60
240	Warkworth.....	500	35	3,066	3,882	8	28.96	57.97	157.57
241	Waterdown.....	940	34	1,713	1,612	4	16.52	33.65	86.49
242	Wawa.....			Library	Organized	in	1943		
243	Wellburn.....	260	30	864	855	4	21.28	30.06	48.82
244	Wellesley.....	500	41	3,169	2,023	31½	38.53	60.34	162.42
245	Wellington.....	900	182	3,971	11,442	111½	82.21	257.01	535.45
246	West Lorne.....	850	50	1,108	3,165	9	38.95	50.27	216.02
247	White Lake.....	90	30	1,372	605	36	5.00	14.90	19.40
248	Whitevale.....	250	40	1,632	1,100	3	25.07	52.97	92.54
249	Warton.....	1,558	118	4,563	3,802	25½	83.35	113.63	420.24
250	Winchester.....	1,029	53	3,777	1,785	9	17.17	38.81	137.72
251	Woodbridge.....	1,100	43	3,667	4,368	1	20.41	41.72	80.09
252	Woodville.....	390	72	2,723	1,167	15	59.20	81.45	255.68
253	Wroxeter.....	495	32	6,833	1,512	3½	10.00	.....	52.00
254	Wyoming.....	480	79	4,030	14,100	58	119.00	198.20	393.56
255	Zephyr.....	525	31	2,175	471	2½	9.00	16.60	57.90
	County Library Associations			Library	Organized	in	1943		
256	Bruce.....			1,877	15,726	.....	450.00	824.69	1,017.34
257	Elgin.....			1,524	9,738	.....	650.00	1,114.06	1,236.39
258	Essex.....			751	5,074	.....	400.00	712.48	959.94
259	Huron.....			399	1,027	.....	750.00	775.74	1,011.34
260	Kent.....			7,039	39,940	.....	850.00	632.95	1,823.76
261	Lambton.....			5,492	50,355	.....	750.00	1,074.85	1,890.13
262	Middlesex.....			1,124	7,934	.....	170.00	338.15	392.73
263	Oxford.....			1,661	15,629	.....	450.00	880.43	1,079.02
264	Simcoe.....								
265	Howick Township..			1,251	8,828	.....	15.00	94.18	105.52
	Totals.....	199,335	17,838	667,027	977,634	.....	14,234.76	23,558.28	58,079.26

PUBLIC RECORDS AND ARCHIVES

The war has, of course, reduced the number of graduate students wishing to use the material in the Archives but many other researchers have called on the Department for information. This has been given personally, by telephone, and also by mail to all parts of Canada as well as to many States of the Union.

Historical Exhibit

Our historical exhibit, prepared as an aid in teaching Canadian History and sent free of expense to any school, has been kept active throughout the school year. The following comments from various teachers show that this service is greatly appreciated:

From London South Collegiate Institute.

Students and teachers alike found the exhibit of value as well as of interest: in fact, when the package was sent up to me at 4.15 p.m. in the detention room, keeper and inmates alike forgot for the rest of the period the purpose for which they were there. The teachers of Canadian history found the papers of value in bringing to their students the realization that names of people in the text books were names of real people, not merely words in the text.

You ask for suggestions for the furthering of this department of your work—or, at least, you say that comments will be welcome. I realize that many of your papers cannot safely be sent out indiscriminately but it is possible that among those of less importance you might find others to make up a second collection which I am sure would be welcomed by all who have had the first. Could you provide a set of pictures of others of greater value, or of persons or places of historical interest?

From Beamsville High and Vocational School.

Our Canadian history teacher was very much pleased with the exhibit and found it quite useful. I think such concrete material makes history more real—the newspapers and deed we thought particularly interesting.

From Elora High School.

We wish to thank you for the loan of the travelling historical exhibit which Elora High School was privileged to have this week.

While on display at the school, it proved of interest to the students, not merely from the point of view of idle curiosity but also for its value as research material. It so happened that in our Upper School class we were this week studying the social reforms of the 1830's in England. The copy of the *Colonial Advocate* included in the exhibit contained proceedings of the Reformed Parliament which most pertinently recorded notices of motion to introduce legislation for the abolition of slavery and for the regulation of employment in factories.

It was our good fortune to be able to make the Archives Exhibit a part of our display for our "Open House" in Education Week. The parents and ratepayers who saw the display were quite interested. One item which caused comment was the notice of a marriage in the neighbouring township of Eramosa. One lady observed that the *Buell* mentioned in the P.S. of W. L. Mackenzie's letter from exile was an ancestor of her mother. A retired weekly newspaper editor who lives in this village was especially interested in the old newspapers, and next day brought to the school an 1852 copy of "The Elora Backwoodsman" and a photostatic copy of the *London Times* (Eng.) of 1815 which contains an account of the Battle of Waterloo.

We feel that the exhibit has been a real value in creating and sustaining interest in our own early history and further in arousing the interest of students in historical research. We hope that we may be able to have another such exhibit visit our school next year.

From Waterdown High School.

On behalf of Waterdown High School, I wish to thank you for the fine historical exhibit. Our pupils found it very interesting and I trust instructive.

From Westport R.C. Continuation School.

The exhibit was of great interest to both teachers and pupils—the latter took pleasure in reading the *Colonial Advocate* which they found differed greatly from the newspapers of to-day.

The documents relating to the Rebellion of 1837-38 were of particular interest to the pupils of grades IX and X who are reading *The Forging of the Pikes* as part of their English course.

From Teeswater Continuation School.

The students of the Continuation School, particularly those studying Canadian and Modern history, found the exhibit of considerable interest. The principal of the Public School had the exhibit for a day, too, for his entrance class. It has helped make the nineteenth century story of Canada more real to us. Thank you for the service your department has rendered.

From Alexandria High School.

I should like to thank you most heartily for lending our High School your very interesting collection of documents. The copy of the *Colonial Advocate* was the most popular article in the collection. Our pupils would appreciate seeing other source materials related to Glengarry County but we can readily appreciate the difficulty of packing and of transportation.

From Owen Sound Collegiate Institute.

It awakened considerable interest around the school and we hope that this service may be extended into other fields of our history.

From Mimico High School.

I was amazed at the interest displayed by the students. I had intended the exhibit for my Canadian History students in the Grades X, but the other Grades were so interested I tried to arrange so that as many as possible could see them.

Now that I know the nature of the display, I could make better arrangements for the student inspection next term, if we are fortunate enough to have the display again.

Acquisitions

Two collections of manuscripts have been acquired during the past year, the Papers and Letters of the Hon. Alexander Morris, which are in the process of being calendared, and a larger group consisting of the correspondence of Sir Alexander Campbell, covering the years 1870-1890. These promise to be of great value when made available to the public.

We are indebted to Miss C. Jean Walker for a volume of the *Grand River Sagem*, 1866-68; to Mr. S. D. Holmes for a copy of *The Traveller*, or, *Prince Edward Gazette*, August 19, 1836, and one of the *Prince Edward Gazette* and *Bay of Quinte Advertiser*, January 16, 1846; and to Miss Mary Macdougall for a copy of *Picturesque Canada*; all welcome additions to our collections.

H. McCLUNG,
Provincial Archivist.

July 14, 1944.

MUSIC

The following statistics show for a period of years the percentage of classrooms in the Elementary schools of Ontario providing a regular course in music, under the supervision of qualified music teachers. The figures of the first column are based upon reports from schools applying for the special music grants on June 30th, 1943.

	1943	1942	1941	1940	1939	1938	1937	1936
Cities.....	98.3	98.3	98.7	100.0	100.0	97.7	95.0	95.0
Counties.....	69.8	72.6	78.0	77.4	73.0	64.7	51.5	40.0
Districts.....	47.5	51.2	52.7	52.0	45.0	41.7	28.6	21.0
Separate (English).....	35.0	39.0	35.0	27.7	26.3	21.0	30.0	24.0
Total.....	69.0	71.3	71.8	71.0	68.0	62.2	55.5	48.2

NOTE: The remainder of the Elementary schools offer some music instruction under the direction of the regular teachers.

The number of Secondary schools offering a course in music is as follows:—

	1943	1942	1941	1940	1939	1938
Collegiate Institutes.....	64	66	67	57	52	17
High Schools.....	113	115	120	112	94	51
Continuation Schools.....	115	126	134	123	115	53
Total.....	292	307	321	292	261	121
Percentages.....	68	71	74	68	60	28

NOTE: Several Vocational schools also offer a music course. No special music grant is provided for this type of school.

The slight loss shown above is caused by the shortage of teachers and the difficulties of transportation, both due to war conditions. Interest in music on the part of parents, pupils and teachers is increasing, and credit is due to all for the resource and enthusiasm shown by the schools in attempting to provide an adequate course in music under very difficult circumstances.

Temporary Permits

Fifty-five Elementary and 26 Secondary school teachers are teaching or supervising music by reason of special temporary permits issued by the Department. Many more hold a lower certificate than is required by the regulations. This situation will tend to become worse, and no remedy is possible until the Departmental Summer Courses are re-established.

French-Speaking Schools

Previous to 1943 the French-speaking schools received no special supervision in music. On January 1st, 1943, Mr. Joseph Beaulieu, Mus. B., was appointed Assistant Provincial Supervisor of Music for these schools. During the year Mr. Beaulieu has devoted his time to the following activities—visiting rural, urban and normal schools; meeting inspectors, teachers and school boards; lecturing and demonstrating with children; organizing boys' choirs; giving

concerts with specially trained boys; compiling books containing French and English songs suitable to the various grades. The French-speaking children generally possess superior musical talent, and are responding with enthusiasm. Satisfactory progress has been made and the outlook for music in the French-speaking schools is most encouraging.

Music In The War Effort

The children have been encouraged to find in music an expression of their loyalty and devotion to Canada and the Empire. Not only in connection with Empire Day observance, but throughout the year, special emphasis has been placed on the singing of patriotic and Empire songs. Music has also been actively employed in the pupils' efforts in behalf of the Victory Loan Campaigns.

Normal Schools

Continued improvement is noted in the ability and the attitude towards music of students in the Normal schools and the Ontario College of Education. As music gradually develops in the Elementary and Secondary schools, students enter the teacher-training institutes with a better understanding of the subject and, as a result, more attention can be given to methodology and the specific problems which they will meet in the schools of the Province.

Matriculation Music

Music has been added to the list of optional subjects in Grade XIII. This consists of either a school course or extramural music represented by certificates from certain accredited music schools and conservatories. Since Secondary school music has been for the most part confined to Grades IX and X it will be some time before any considerable number of pupils will be prepared to choose this option, but three schools have signified their intention to present candidates for Grade XIII school music in June, 1944.

Music Festivals

A large number of music festivals were held in 1943. Transportation problems caused the temporary dropping of some rural festivals where children had to be brought to a central hall from long distances, but most festivals were continued on a reduced scale, and several new ones introduced to serve smaller areas.

Sound Films

Eight music sound films were added to the Department Library which now contains seventeen subjects dealing with music. Music lends itself to presentation by visual as well as aural means and the music films are among the most useful in the library. The aggregate number of screenings for the seventeen films during 1943 was 514, seen by 7,805 adults and 74,622 children.

Radio

During January, February and March many schools listened to a series of ten weekly broadcasts "Music for Young Folk" sponsored by the Canadian Broadcasting Corporation. These programmes were carried on a network of five stations between Toronto and Windsor, and featured the Toronto Symphony Orchestra and smaller instrumental groups. Many valuable comments and

FIELD ACTIVITIES OF THE ASSISTANT PROVINCIAL SUPERVISOR
OF FRENCH-SPEAKING SCHOOLS

Schools visited, rural.....	49	
Schools, visited, urban.....	73	
Total.....		122
Total visits to schools (including repeat visits).....		164
Visits to Normal School.....		3
Teachers' Meetings.....		37
Motion Pictures on Music.....		15 schools
Boys' Choirs Organized.....		20
School Board Meetings.....		2
Lectures and Demonstrations with Children.....		47
Concerts with specially trained boys.....		27

Respectfully submitted,

G. R. FENWICK,

Provincial Supervisor of Music.

Toronto, February 10th, 1944.

TRADE-SCHOOLS

I beg leave to present the report of the operations of the Trade-Schools Regulation Act for the year 1943.

This Act has been in force since 1938 and has proved its protective value to the citizens of the Province of Ontario as desired by the Legislature when it was enacted. Not only has it saved our citizens many thousands of dollars by furnishing guidance and protection in intended investments for courses of study which might have brought nothing more than discouragement and disappointment; it has put an end to the fantastic stories of high-pressure salesmen regarding the Utopia which awaited all who followed the course which they offered and had made the necessary and binding financial contract. Instead of this type of salesmanship the Act has encouraged the development of a fine ethical type of school which offers a desirable and worthwhile course fitting into the needs of the business and industrial life of the community and at a cost which is fair to all concerned. The Act has encouraged and promoted the best efforts of these reputable schools, which are furnishing a distinct contribution to the educational status of the Province. These reputable schools, which have been granted registration under the Act, are unanimous in their praises of the protection offered, since it freed them from the unpleasant reputation which a few individuals had brought on the whole group of private schools. These registered schools are rendering a very useful service. Such schools value highly the recognition given to them by the Department of Education and are most anxious to co-operate in every way. Courses are being improved and revised and cordial relations are being maintained between the school management and the students. Student complaints are now very rare and are readily adjusted.

The continuance of the war has affected the enrolment in most Trade-Schools. The call for an all-out effort to successfully end this world-wide conflict permits little time for serious application to educational courses. However, there is evidence that many, now engaged in war-work, are thinking seriously as to what steps they should take to ensure post-war employment and economic safety when the present opportunities in war industry have ended. Such a trend is shown by the ever-increasing correspondence received from men and women seeking information regarding the reliability and dependability of various trade-schools and the prospects in the employment field after the completion of such courses of study as are offered by these schools.

It is still necessary to be alert in seeing that organizations, which have little or nothing of value to offer to the public, are not permitted to enter the field controlled by the Trade-Schools Regulation Act. Such organizations frequently make glowing representations regarding their work and its value but all must be subjected to the closest scrutiny. Advertising appearing in the local press and other periodicals is subject to analysis and approval before being published. The Press is rendering every co-operation possible, the value of which we fully appreciate.

From information supplied by reputable business schools, and other sources, it would appear that early steps should be taken to include all privately-operated Business Schools and Colleges under the supervision of the Act. Such business schools were not included at the time of the passing of the Act but it now appears that some Departmental supervision is necessary in order to protect the reliable school from adverse criticism as a result of the entrance of fly-by-night organizations into this field. It is also desirable to have greater uniformity in the courses offered by these schools so that students who graduate may be able to present more nearly standard qualifications.

These schools should also be required to furnish such accommodations as will guarantee a full measure of safety, fire protection and decent sanitary conditions for the students attending. No school should be allowed to operate where such hazards exist. We must admit that serious conditions in these respects do exist in many unsupervised schools.

It is not often that court action has to be taken in connection with the administration of the Trade-School Regulation Act but, where such action has been necessary, the Act has proved to have considerable restraining power. Heavy fines and imprisonment have been levied for serious violations of the Act.

The greatest value which has come from the administration of this Act is the almost universal desire of the management of registered schools to operate in conformity with the requirements of the Act and to even go beyond the letter of the law to render improved services to the student. This cements a closer bond of friendship and greater loyalty of the student to his Alma Mater.

There is no doubt but that these registered schools are rendering a most valuable service to the citizens of this Province. This Department appreciates this very evident co-operation and the existing cordial relations which have been established. Much excellent work is being done. Under such conditions there should be no fear or misgivings on the part of either the management of the schools or with those whom they endeavor to serve. The Trade-Schools Regulation Act controls, but with very little friction and with an abundance of good will being developed amongst all concerned.

W. S. KIRKLAND,
Registrar of Trade-Schools

Toronto, March 15, 1944.

PART II

GENERAL STATISTICS

of

THE PROVINCIAL
SCHOOL SYSTEM

A. M. CAMPBELL,
Statistician.

TERMINOLOGY

Assessment—The valuation placed upon property for tax levy purposes. The County Council generally makes an equalization annually of local assessment figures, and this equalized figure is used in the computation of Legislative grants to schools.

Attendance Efficiency—The percentage relation of the actual days attended to the perfect aggregate.

Auxiliary Classes—These are provided for gifted, socially or educationally maladjusted, retarded, or physically-handicapped pupils.

Capital Charges—Debenture instalments, or sinking fund deposits, made on debt incurred for school buildings and equipment.

Compulsory School Age—Children 8 to 14 must attend full time; children from 5 to 8, if enrolled, must attend full time to the end of the school term for which they are enrolled. Adolescents, 14 to 16, who have not attained University matriculation standing must attend full time; those exempted on the plea of circumstances compelling them to go to work must attend part time (400 hours a year) in municipalities where part-time courses are provided. Urban municipalities with a population of 5,000 and over, are required to provide part-time courses.

Consolidated School—An amalgamation of two or more rural schools, or of rural schools with a village or town school, either for the purpose of strengthening the means of school support where the original schools were small or poor, or for the purpose of providing a graded school and other advantages, such as conveyance, instead of the original one-room school.

Correspondence Courses—Reach those more isolated than the school car pupils. They supplement the work of the regular school when remoteness, winter weather, ill-health, or physical disability prevent regular attendance. Twenty-five hundred is an approximate year's enrolment for these courses, which reach from Grade I to X, and are sets of carefully prepared lessons based on the new Course of Studies. A Departmental staff handles this correspondence with extreme promptness, and a pupil's progress depends entirely upon his own efforts. About 80% of these pupils live in Northern Ontario, and half of them are of foreign parentage. These courses are entirely free.

Cost per Pupil-Day—The cost of educating one pupil of actual attendance, for one day. It is found by dividing the total cost of education of the group of pupils concerned by the actual aggregate attendance of this group for the period under consideration.

County Pupil—A secondary school pupil living within the County but outside any secondary school district.

District—The eleven defined areas of Northern Ontario which do not constitute municipal units for any purpose. With the exception of Parry Sound and Muskoka, these areas lie north of the French River and Lake Nipissing. This region is newer and more sparsely populated than Southern Ontario, and produces most of Ontario's extensive mineral and forest wealth.

Enrolment—The number recorded on the school register as in active attendance. The school census for the Province is now taken annually on the last school day in May.

Fifth Classes—Grades IX and X in Elementary Schools, doing work similar to the first two grades of Secondary Schools. The majority of these classes are in rural areas.

Free School Age—The Public Elementary Schools are free to all resident pupils between the ages of 5 and 21 whose parents are public school supporters. The Separate Schools are free to the children of the separate school supporters. The Secondary Schools are free to all except non-resident pupils.

General Maintenance—Ordinary, current expense, as opposed to capital outlays and debenture charges.

Inspectorate—The area under the supervision of a local Departmental representative.

Kindergarten Primary—A class combining the work of the kindergarten and Grade I.

Non-Resident Pupil—A secondary school pupil who is neither a resident nor a County pupil.

Public School Section—Is a subdivision of a township for elementary school purposes, containing a minimum of 50 children between the ages of 5 and 21, and having a maximum area of four square miles.

Resident Pupil—A secondary school pupil living within the secondary school district.

School—Provincially controlled schools may be classified as:

I. **Elementary**—Those doing the work of the first eight grades. A few have Fifth Classes (see above).

- (a) **Public**—The first school established in any school section or urban municipality, and supported by the ratepayers.
- (b) **R.C. Separate**—For the children of Roman Catholics.
- (c) **Protestant Separate**—For the children of Protestants in centres preponderantly Roman Catholic.

II. **Secondary**—Those doing the work of Grades IX to University Matriculation.

(a) **Academic:**

- 1. **Collegiate Institutes.**
- 2. **High Schools.**
- 3. **Continuation Schools.**

These schools are differentiated by minimum staff requirements. Continuation Schools are located mostly in villages or rural areas. Academic Courses are designed to lead to Universities and Teacher-Training Schools.

(b) **Vocational:**

- 1. **Technical High School.**
- 2. **Commercial High School.**

In the smaller centres academic and vocational departments are frequently found in the one building, which is then called a composite school. Vocational courses are designed to lead to industry, trade and commerce.

School Car—A school on wheels, carrying education and social betterment to small communities scattered along the railway lines of Northern Ontario. There are 7 of these cars at present, each with a definite route of about 175 miles, which is covered in a month or six weeks. Each stop is from 4 to 6 days. Problems are solved, work is outlined and assigned. Parents come to night classes, where English, spelling, writing and arithmetic are taught them, and where daily problems of life are discussed. Ninety per cent of the pupils are non-English speaking. The Department supplies all school needs free. The enrolment is about 275.

School Year—The school year consists of two terms, September 1 to December 22, and January 3 to June 30. In addition to the intervals between these terms there is a vacation of one week following Easter. In this Report statistics cover the school year where possible. Financial data remains on the calendar year basis.

Secondary School District—Is the area over which the secondary school board exercises supervision. Each city and separated town is a secondary school district. The County Council may establish a secondary school district composed of an urban municipality only, a group of school sections only, or a combination of both. In the territorial districts of Northern Ontario any municipal council or councils may establish the whole or any part of the municipality or municipalities as a secondary school district, with the approval of the Minister of Education.

SCHOOL YEAR AND HOLIDAYS

1943 - 1944

PROVISIONS OF THE SCHOOL ACTS

The school year shall consist of two terms, the first of which shall begin on the first Tuesday of September following Labour Day and shall end on the 22nd day of December, and the second of which shall begin on the 3rd day of January and end on the 29th day of June.

When the 3rd day of January is a Friday, the schools shall not be opened until the following Monday, and when the 29th day of June or the 22nd day of December is a Monday, the schools shall be closed on the preceding Friday.

Every Saturday, every public holiday, the week following Easter Day, and every day proclaimed a holiday by the authorities of the municipality in which the teacher is engaged and every day upon which a school closed under the provisions of The Public Health Act, or the regulations of the Department of Education shall be a school holiday.

HOLIDAYS

The following are the holidays in the schools during the school year 1943-44:

- (1) Thanksgiving Day.
- (2) December 23rd to 31st—part of Christmas vacation.
- (3) The first two days in January—part of Christmas vacation.
- (4) Easter Holidays—April 7th to April 16th, both days included.
- (5) Summer vacation—June 30th to September 4th, both days included.

The Minister suggests that Remembrance Day, Victoria Day and the King's Birthday, although not now statutory holidays, be appropriately observed by suitable exercises in the schools.

DATES OF OPENING AND CLOSING OF SCHOOLS

The following are the dates of the opening and closing of Secondary and Elementary Schools:

Open.....	September 7th	Close.....	December 22nd
Reopen.....	January 3rd	Close.....	April 6th
Reopen.....	April 17th	Close.....	June 29th

NUMBER OF TEACHING DAYS

In the Secondary and Elementary Schools, the number of teaching days is as follows:

September.....	18	January.....	21
October.....	20	February.....	21
November.....	22	March.....	23
December.....	16	April.....	14
	—	May.....	23
	76	June.....	21
			123
		Total.....	199

The date for Thanksgiving Day has not been announced. In the above computation it has been assumed that it will be celebrated in October. Should this not be the case, the teacher will make the necessary adjustments.

The total number of teaching days for the academic year will be 199 and the teaching days for the calendar year 1943, 197.

STATISTICAL SUMMARY OF THE ONTARIO SCHOOL SYSTEM FOR 1942

(Financial data for calendar year 1942; other data for school year 1942-43)

	ELEMENTARY		SECONDARY			SENIOR AUXILIARY	TOTALS
	Public	R.C. Separate	Continuation	High and Collegiate	Vocational		
DAY SCHOOLS							
Schools:							
Number in operation.....	6,127	845	198	233	60	5	7,468
Pupils:							
Net Enrollment.....	425,335	102,182	9,115	67,852	30,192	1,918	636,504
Average Attendance.....	370,425	91,090	7,762	59,560	24,231	886	553,957
Attendance Efficiency.....	89.1	91.5	91.7	93.2	91.9	82.3	91.7
Teachers:							
Number—							
Male.....	2,188	309	291	1,396	1,022*	33	4,854†
Female.....	11,911	2,817	303	1,353	593*	29	16,784†
Total.....	14,132	3,126	597	2,749	1,615*	62	21,638†
Percentage—							
Male.....	15.5	9.9	40.2	50.8	63.3	54.1	22.4
Female.....	84.5	90.1	59.8	49.2	36.7	45.9	77.6
University Graduates—Percentage.....	4.9	3.0	63.5	92.0	72.4	24.2	21.9
Expenditures:							
For Teachers' Salaries.....	\$18,979,688	\$2,628,454	\$719,114	\$5,096,688	\$3,618,833	\$177,684	\$31,841,461
For other current costs.....	6,988,701	1,245,270	239,468	1,795,135	1,269,805	74,561	11,612,943
Total Current Operating Cost.....	\$25,969,389	\$3,903,724	\$958,582	\$7,491,823	\$4,888,638	\$252,245	\$43,454,404
Capital Charges.....	\$3,453,479	\$501,291	\$113,495	\$1,746,133	\$1,268,340	\$22,088	\$7,134,826
Total Current and Capital Expenditure.....	\$29,412,868	\$4,405,015	\$1,102,077	\$9,237,956	\$6,156,978	\$274,336	\$50,589,230
Government Share: (Grants only)	\$1,371,096 (15%)	\$1,221,098 (28%)	\$203,470 (18%)	\$802,666 (9%)	\$1,186,654 (19%)	\$42,334 (15%)	\$7,830,318 (15%)
Municipal Share:	\$25,038,772	\$3,183,917	\$898,607	\$8,435,290	\$4,970,324	\$232,002	\$42,758,912
Capital Outlays:	\$656,477	\$170,618	\$37,285	\$61,867	\$29,734	\$1,404	\$957,385
Costs:							
Per Pupil—Day—							
For Current Operations.....	36.3	25.2	62.2	61.4	100.7	142.6	.....
For Capital Charges.....	4.7	3.2	9.3	15.0	26.1	12.5	.....
Total.....	41.0	28.4	71.5	79.4	126.8	155.1	.....
To Government.....	5.9	8.5	13.2	6.9	24.4	23.9	.....
Debtenture Debt:	\$25,639,368	\$8,620,140	\$1,097,827	\$13,945,239	\$10,642,073	\$92,341	\$60,036,988
NIGHT SCHOOLS							
Number in operation.....	26	.....	.....	8	49	1	84
Student Enrollment.....	1,666	.....	.....	1,442	28,391	250	31,749
Number of Teachers.....	234	.....	.....	73	933	10	1,038
Teachers' Salaries.....	\$2,890	.....	.....	\$12,735	\$209,957	\$1,734	\$227,316
Total Disbursements.....	N.R.	.....	.....	\$17,200	\$279,057	\$2,521	\$298,778

N.R.—No record.
 *This is a gross figure. 298 men and 255 women who teach part of the day in the academic department are already included in Collegiate Institutes and High Schools.
 †Net Totals. A number of special teachers assisted in Agricultural Classes.

I—SCHOOL ADMINISTRATIVE UNITS, NUMBER AND TYPE
(as of September 1, 1943)

	Schools in Operation	Administrative Units	Types of Boards					Total Boards
			Local Trustee Boards	Township Area Boards	Boards of Education	Continuation School Boards	High School Boards	
Elementary Schools:								
Public—Rural.....	5,417	5,084	4,895	187	2	2	5,084	
Urban.....	706	317	203	.....	111	.....	317
Protestant Separate—Rural.....	2	2	2	.....	.....	.....	2
Urban.....	2	2	2	.....	.....	.....	2
R. C. Separate—Rural.....	529	511	511	.....	.....	.....	511
Urban.....	333	126	126	.....	.....	.....	126
Totals—Elementary.....	6,989	6,042	5,739	187	116	.....	6,042
Secondary Schools:								
Continuation.....	193	193	176*	.....	.....	17	17
High.....	162	182 ^c	.....	.....	81*	104	104
Collegiate Institute.....	71	52	.....	.....	37*	.....	15
Vocational and Senior Auxiliary.....	66 ^a	50 ^b	.....	.....	.....	.....	.....
Totals—Secondary.....	130	430	176	.....	118	17	136
Grand Totals.....	7,439	6,178	5,739	187	116	17	6,178	

*Included in Elementary section.

a 42 of these are composite schools included with Collegiate Institutes and High Schools.

b All previously included with Collegiate Institute Boards, High School Boards, and Boards of Education.

c There are 25 High School Districts without Schools.

II—SCHOOLS IN OPERATION, 1942-43

	ELEMENTARY										SECONDARY					
	PUBLIC					R. C. SEPARATE					Total Ele- men- tary	Con- tinu- ation	High and Colle- giate	Com- posite	Voca- tional	Tot. Sec- ondary
	Rural	Vill- age	Twn	City	Total	R'rl	Vill- age	Twn	City	Tot.						
<i>In Counties</i>																
Addington.....	20				20	1				1	21	3				3
Brant.....	61		3	11	75			1	3	4	79	3	2	1		6
Bruce.....	157	10	6		173	11	2	1		14	187	9	6			15
Carleton.....	107	2	1	19	129	23		5	39	67	196	10	3		2	15
Dufferin.....	80	2	1		83						83	3	2			5
Dundas.....	66	4			70	1	1			2	72	2	5			7
Durham.....	91	2	5		98						98	3	3			6
Elgin.....	103	6	1	6	116				1	1	117	6	4		1	11
Essex.....	114	2	11	19	146	27	1	6	22	56	202	2	9		1	12
Frontenac.....	123	1		8	132	10		1	3	14	146	1	1	1		3
Glengarry.....	67	2	1		70	18		3		21	91		3			3
Grenville.....	62	3	1		66			1		1	67	4	1	1		6
Grey.....	206	6	4	5	221	7		1	1	9	230	3	7	1		11
Haldimand.....	71	4	1		76						76	2	4			6
Haliburton.....	41				41						41	3				3
Halton.....	61	1	7		69			1		1	70	1	4			5
Hastings.....	171	7	4	4	186	6	2	1	1	10	196	2	6	1		9
Huron.....	175	4	5		184	7		2		9	193	5	5			10
Kent.....	138	3	7	3	151	10		3	2	15	166	7	4	1	1	13
Lambton.....	168	8	4	8	188	2			3	5	193	6	3	1		10
Lanark.....	110	1	9		120	3		3		6	126	2	3	1		6
Leeds.....	128	3	6		137	2	1	3		6	143	7	2	1		10
Lennox.....	77	2	2		81	1				1	82	3	1	1		5
Lincoln.....	64	2	6	13	85		1	1	5	7	92		4	2		6
Middlesex.....	177	5	3	19	204	5		1	12	18	222	9	8		1	18
Norfolk.....	101	4	2		107	2		2		4	111		4	1		5
Northumberland.....	104	3	4		111	4	1	2		7	118	3	4			7
Ontario.....	122	3	4	8	137	1		1	2	4	141	6	3	1		10
Oxford.....	106	3	3	5	117			1	1	2	119	10	3	1		14
Peel.....	77	4	2		83	1				1	84	5	3			8
Perth.....	109	1	4	7	121	7		1	2	10	131	2	3	1		6
Peterborough.....	89	3		6	98	5			4	9	107	1	3	1		5
Prescott.....	40	2	1		43	64		4		68	111		4			4
Prince Edward.....	67	2	2		71			1		1	72	2		1		3
Renfrew.....	158	5	6		169	20	3	5		28	197	7	1	2		10
Russell.....	24		1		25	50	1	3		54	79	3	2			5
Simcoe.....	213	7	20		240	4		6		10	250	13	6	1		20
Stormont.....	73	1	1		75	10	2	2		14	89	2	2	1		5
Victoria.....	96	4	4		104	2		1		3	107	5	2			7
Waterloo.....	85	2	6	11	104	7		3	7	17	121	4	2	2		8
Welland.....	83	5	9	6	103			1	1	2	105	2	3	4		9
Wellington.....	139	6	3	7	155	5	3	1	3	12	167	4	6	1		11
Wentworth.....	75	2	1	30	108	1		1	21	23	131	1	5	1	2	9
York.....	187	12	13	87	299	17	2	4	42	65	364	7	15	8	6	36
Totals.....	4,586	149	174	282	5,191	334	20	73	175	602	5,793	173	161	38	†14	†386
<i>In Districts</i>																
Algoma.....	88	1	4	10	103	2		1	6	9	112	4	2		1	7
Cochrane.....	70		11		81	65		10		75	156	2	6	1		9
Kenora.....	32		7		39	1		3		4	43	1	3			4
Manitoulin.....	41		2		43	1		1		2	45	3	1			4
Muskoka.....	80	3	7		90	2				2	92	3	3			6
Nipissing.....	69		3	5	77	35		8	7	50	127		2	1		3
Parry Sound.....	109	1	5		115	1		1		2	120	5	1			6
Patricia.....	9				9						9	1				1
Rainy River.....	59		3		62	3		3		6	68	1	1	1		3
Sudbury.....	105		6	6	117	51		5	10	66	183	3	4		1	8
Thunder Bay.....	100		1	17	118	2		1	7	10	128		3		2	5
Timiskaming.....	71	1	7		79	15		2		17	96	2	3	2		7
Totals.....	833	9	56	38	936	178		35	30	243	1,179	25	29	5	4	63
Grand Totals.....	5,419	158	230	320	6,127	512	20	108	205	845	*6,972	198	190	43	†18	†449

*In addition there are 7 school cars distributed as follows: Kenora 1, Rainy River 1, Thunder Bay 1, Sudbury 3, Nipissing 1.

†In addition there are 5 senior auxiliary schools (Hamilton 2, Toronto 3) and 2 navigation schools (Collingwood and Kingston). These latter are open part of the year only.

III—CLASSIFICATION OF ONTARIO SCHOOLS BY CLASSROOMS, 1942-43

No. of Rooms	Elementary			Secondary			Grand Total
	Rural	Urban	Total	Rural	Urban	Total	
1	5,216	45	5,261	14	2	16	5,277
2	520	100	620	45	19	64	684
3	86	67	153	29	33	62	215
4	82	131	213	20	29	49	262
5	45	64	109	6	32	38	147
6	11	90	101	3	14	17	118
7	9	64	73	2	21	23	96
8	13	76	89	.....	23	23	112
9	1	53	54	.....	15	15	69
10	5	47	52	.....	14	14	66
11	4	41	45	.....	9	9	54
12	1	43	44	1	9	10	54
13	2	26	28	.....	8	8	36
14	3	21	24	.....	5	5	29
15	2	19	21	.....	3	3	24
16	1	18	19	1	7	8	27
17	1	15	16	.....	7	7	23
18	.....	9	9	1	2	3	12
19	1	12	13	1	4	5	18
20	3	6	9	.....	5	5	14
21	.....	7	7	.....	1	1	8
22	.....	9	9	.....	1	1	10
23	3	11	14	.....	4	4	18
24	1	7	8	2	5	7	15
25	1	6	7	.....	1	1	8
26	.....	3	3	.....	3	3	6
27	.....	4	4	.....	1	1	5
28	1	5	6	.....	3	3	9
29	1	5	6	.....	4	4	10
30	1	8	9	.....	2	2	11
31	.....	5	5	1	2	3	8
32	.....	2	2	.....	5	5	7
33	1	.....	1	.....	1	1	2
34	.....	1	1	.....	2	2	3
35	.....	1	1	.....	1	1	2
36	1	.....	1	.....	.....	.....	1
37	1	.....	1	.....	1	1	2
38	.....	3	3	.....	2	2	5
39	.....	.....	.....	.....	.....	.....	.....
40	.....	.....	.....	.....	1	1	1
41	.....	.....	.....	.....	2	2	2
42	.....	.....	.....	.....	5	5	5
44	.....	.....	.....	.....	2	2	2
45	.....	.....	.....	.....	1	1	1
50	.....	.....	.....	.....	1	1	1
51	.....	.....	.....	.....	3	3	3
54	.....	.....	.....	.....	2	2	2
81	.....	.....	.....	.....	2	2	2
87	.....	.....	.....	.....	1	1	1
89	.....	.....	.....	.....	1	1	1
106	.....	.....	.....	.....	1	1	1
Totals.....	6,017	1,024	7,041	126	322	448	7,489

Note: Urban schools in above table are limited to those in Cities, Towns and Incorporated Villages. Large suburban schools are considered rural.

In the Secondary Schools, laboratories are considered rooms.

IV—DISTRIBUTION OF DAY PUPILS IN ONTARIO PROVINCIALY-CONTROLLED SCHOOLS, MAY, 1943
A—STANDARD GRADE PUPILS

	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals by Sexes	Total by Grades	Average of Age Group A
KINDERGARTEN (Boys)	17	3,656	2,795	113	7	5											6,593	12,732	6.0
KINDERGARTEN (Girls)	11	3,467	2,570	79	9	3											6,139		2.1
KINDERGARTEN-PRIMARY (Boys)	13	1,423	2,268	360	54	9	5	2	1								4,135	8,049	6.3
KINDERGARTEN-PRIMARY (Girls)	6	1,453	2,104	298	42	9	2										3,914		1.3
GRADE I... (Boys)	16	1,153	15,860	15,330	16	1,134	8,361	12,394	6,325	2,852	1,149	321	63	1	2	1	32,623	63,571	10.5
GRADE I... (Girls)	15	1,406	15,243	14,870	32	1,670	10,500	11,858	4,553	1,578	565	150	31	1			30,948		10.3
GRADE II... (Boys)		15	696	10,763	13	800	8,808	11,502	2,433	912	324	100	19	6	2		31,345	66,393	8.4
GRADE II... (Girls)		15	789	11,963	11	931	10,140	11,500	4,083	1,320	441	169	31	9	7		31,487		10.8
GRADE III... (Boys)																	31,345	50,987	9.5
GRADE III... (Girls)																	28,642		9.8
GRADE IV... (Boys)																	32,623	63,571	10.5
GRADE IV... (Girls)																	30,948		10.3
GRADE V... (Boys)																	32,279	64,059	11.5
GRADE V... (Girls)																	31,780		10.4
GRADE VI... (Boys)																	30,611	60,905	12.4
GRADE VI... (Girls)																	26,658		9.9
GRADE VII... (Boys)																	27,262	53,920	13.3
GRADE VII... (Girls)																	31,780		8.8
GRADE VIII... (Boys)																	23,691	50,173	14.1
GRADE VIII... (Girls)																	26,482		8.2
GRADE IX... (Boys)																	15,923	35,337	14.8
GRADE IX... (Girls)																	19,414		5.7
GRADE X... (Boys)																	12,346	28,014	15.6
GRADE X... (Girls)																	15,668		4.6
GRADE XI... (Boys)																	7,840	17,421	16.6
GRADE XI... (Girls)																	9,581		2.8
GRADE XII... (Boys)																	5,235	11,701	17.4
GRADE XII... (Girls)																	6,466		1.9
GRADE XIII... (Boys)																	3,849	7,542	18.3
GRADE XIII... (Girls)																	3,693		1.2
TOTALS BY SEXES..... (Boys)	46	6,247	21,632	27,443	29,658	28,182	31,873	31,870	31,590	31,163	26,163	18,940	10,550	6,356	3,513	1,649	307,175		
TOTALS BY SEXES..... (Girls)	32	6,341	20,717	28,173	28,811	28,755	30,401	30,724	31,415	31,981	26,620	20,710	11,830	6,730	3,222	1,270	307,632		
TOTALS—GROUP A...	78	12,588	42,349	55,616	58,769	56,937	62,474	62,594	63,005	63,144	52,783	39,650	22,380	13,086	6,735	2,919	615,107		
PERCENTAGES..... (01)		2.0	6.9	9.0	9.6	9.3	10.5	10.1	10.1	10.3	8.6	6.4	3.6	2.1	1.1	.4			

B—PRE-VOCATIONAL AND SPECIAL VOCATIONAL PUPILS

	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 and over	Totals by Sexes	Grade Totals
PRE-VOCATIONAL— Boys										3	10	95	157	107	14	1	387	
Girls										7	35	48	21	6			117	501
SPECIAL VOCA- TIONAL—Boys											1	3	12	26	17	17	76	
Girls										4	14	27	68	139	136	101	489	565
TOTALS—GROUP B.									3	21	145	235	208	185	154	118		1,069

C—JUNIOR AND SENIOR AUXILIARY PUPILS

JUNIOR—Boys			5	42	113	238	309	394	469	466	466	399	59	10	3	2	2,975	
Girls		1	10	21	59	88	180	208	240	249	195	149	43	3	2	1	1,452	1,427
SENIOR—Boys										73	198	284	120	36	1	1	713	
Girls									5	140	230	215	12	4	1		607	1,330
TOTALS—GROUP C.		1	15	66	172	326	489	602	714	928	1,089	1,047	234	53	7	4		5,717

SUMMARY

Boys	46	6,217	21,637	27,485	30,071	28,420	32,182	32,264	32,062	31,712	26,923	19,783	10,848	6,412	3,535	1,669	311,326	
Girls	32	6,342	20,727	28,197	28,870	28,843	30,781	30,932	31,660	32,381	27,094	21,149	11,974	6,882	3,361	1,372	310,597	
GRAND TOTALS	78	12,559	42,364	55,682	58,941	57,263	62,963	63,196	63,722	64,093	54,017	40,932	22,822	13,324	6,896	3,041	621,923	

In addition, there were 1,464 part time Vocational pupils, unclassified.

V—PUPIL MOVEMENT

I. Admissions, Transfers, Exemptions, Retirements, During the School Year 1942-43
A—ELEMENTARY SCHOOLS

	Public Schools			R.C. Separate Schools			Grand Total
	Rural	Urban	Total	Rural	Urban	Total	
1. Admissions: (a) Beginners.....	17,666	34,018	51,684	2,761	11,508	14,269	65,953
(b) From outside the Province....	900	3,702	4,602	136	1,032	1,168	5,770
Totals.....	18,566	37,720	56,286	2,897	12,540	15,437	71,723
2. Transfers: (a) To another school section....	16,220	19,910	36,130	1,430	3,629	5,059	41,189
(b) To another school within the section or municipality.....	684	6,961	7,645	177	2,535	2,712	10,357
(c) To special industrial, craft school, or auxiliary class.....	86	1,435	1,521	21	239	260	1,781
Totals.....	16,990	28,306	45,296	1,628	6,403	8,031	53,327
3 Exemptions: Pupils who, during the year, were exempt from attendance at any school on the grounds of:							
(a) Private Tuition.....	28	45	73	5	20	25	98
(b) Taking Departmental Correspondence Course.....	243	16	259	51	5	56	315
(c) Mental Disability.....	192	140	332	20	46	66	398
(d) Physical Disability—							
(i) Blind.....	17	9	26	3	13	16	42
(ii) Deaf.....	15	12	27	4	12	16	43
(iii) Crippled.....	129	80	209	16	32	48	257
(e) Distance from School.....	103	4	107	45	14	59	166
(f) Other reasons.....	233	85	318	53	72	125	443
Totals.....	960	391	1,351	197	214	411	1,762
4. Retired (i.e. ceased to attend any school).....							22,873

B—SECONDARY SCHOOLS

	Continuation Schools		Collegiate Institutes and High Schools		Vocational Schools		Grand Total	
	Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.
1. Enrolment at opening of school.....	8,941	.....	66,991	.....	30,728	.....	106,660	.....
2. Add admissions after that date:								
(a) Transferred from another secondary school.....	222	.....	1,096	.....	625	.....	1,943	.....
(b) From other sources.....	137	.....	764	.....	1,176	.....	2,077	.....
Totals.....	359	.....	1,860	.....	1,801	.....	4,020	.....
3. Gross enrolment for the year.....	9,300	.....	68,851	.....	32,529	.....	110,680	.....
4. Less transfers to another secondary school	185	.....	999	.....	419	.....	1,603	.....
5. Net enrolment for the year.....	9,115	.....	67,852	.....	32,110	.....	109,077	.....
6. Less withdrawals during the year:								
(a) Left to attend private school.....	59	.....	175	.....	101	.....	335	.....
(b) Retired from school life.....	1,095	.....	6,610	.....	6,830	.....	14,535	.....
	1,154	.....	6,785	.....	6,931	.....	14,870	.....
7. Enrolment at end of school year.....	7,961	.....	61,067	.....	25,179	.....	94,207	.....
Analysis of Beginners to Secondary School Work—								
1. From public or separate schools....	3,080	98.9	20,406	98.3	9,948	98.2	33,434	98.3
2. From private schools.....	8	.3	98	.5	41	.4	147	.5
3. From other sources.....	26	.8	248	1.2	143	1.4	417	1.2
Totals.....	3,114	100.0	20,752	100.0	10,132	100.0	33,998	100.0
Retirements during (but not at the end of) the school year from:								
Preparatory.....					116	18.7	116	18.7
Grade IX.....	426	14.0	2,038	10.0	1,678	15.0	4,142	12.0
Grade X.....	302	11.6	1,577	9.5	1,971	18.9	3,850	13.0
Grade XI.....	223	13.1	1,390	10.5	1,614	26.7	3,227	15.4
Grade XII.....	97	7.6	843	8.6	907	36.3	1,847	13.6
Grade XIII.....	47	10.8	762	10.0	60	17.7	869	10.3
Special.....					484	46.1	484	46.1
Totals.....	1,095	12.0	6,610	9.7	6,830	21.3	14,535	13.3

Percent under Retirements in the secondary schools is based on the Net Enrolment for that grade in that type of school.

VI—DESTINATIONS OF ALL PUPILS LEAVING SCHOOL, 1942-43

1. Elementary and Secondary—A Condensed Summary

	Number of Pupils	Per 1,000 pupils	
		Details	Totals
A. TO FURTHER TRAINING Private schools, business colleges, normal schools, nurses' training schools, university.....	8,354		141
B. EMPLOYMENT			
1. Agriculture.....	6,374	107	
2. Commerce and Finance.....	8,164	138	
3. Industry.....	9,913	167	
4. Trades and Crafts.....	1,698	29	
5. Transportation and Communication.....	1,307	22	
6. Service occupations.....	6,608	111	
7. Armed Forces.....	4,076	69	
8. Unskilled labour.....	1,741	29	
9. All other occupations.....	1,378	23	695
C. UNEMPLOYED.....	726		12
D.			
1. Left the Province.....	3,642	61	
2. Death or Disability.....	1,105	19	
3. Unknown.....	3,090	52	
4. All others.....	1,163	20	152
Total.....	59,339		1,000

2. Elementary Schools

	Total for Elementary Schools		Urban Centres		Rural Areas	
	Number	Per 1,000	Number	Per 1,000	Number	Per 1,000
A. TO FURTHER TRAINING						
1. Private Elementary School.....	788	13	601	14	187	10
2. Provincial Secondary School.....	34,065	566	25,529	613	8,536	457
3. Private Secondary School.....	2,115	35	1,815	44	300	16
4. Private Technical Training School.....	91	1	57	1	34	2
5. Business College.....	369	6	230	6	139	7
Total.....	37,428	621	28,232	678	9,196	492
B. EMPLOYMENT						
1. Agriculture.....	4,195	70	525	13	3,670	196
2. Commerce and Finance.....	1,316	22	1,110	27	206	11
3. Industry.....	4,815	80	3,894	94	921	49
4. Trades and Crafts.....	403	7	325	8	78	4
5. Transportation and Communication.....	402	7	293	7	109	6
6. Mining and Quarrying.....	78	1	37	(.9)	41	2
7. Fishing, Trapping, Lumbering and Logging..	259	4	84	2	175	9
8. Services: (a) Personal.....	695	12	387	9	308	17
(b) Public.....	207	3	152	3	55	3
(c) Home Help (Girls).....	3,141	52	1,078	26	2,063	111
9. On His Majesty's Service.....	255	4	158	4	97	5
10. Not classifiable above: (a) Unskilled Labour	925	15	617	15	308	17
(b) Clerical.....	90	1	83	2	7	(.4)
(c) Others.....	223	4	140	3	83	5
Total.....	17,004	282	8,883	213	8,121	435
C. UNEMPLOYED.....	326	5	122	3	204	11
D.						
1. Marriage (Girls).....	37	(.6)	23	(.6)	14	(.7)
2. Death or Disability.....	824	14	541	13	283	15
3. To Institutions.....	268	4	219	5	49	3
4. Left the Province.....	3,256	54	2,827	69	429	23
5. Others (known but not classifiable above)....	403	7	194	5	209	11
6. Unknown.....	755	13	573	14	182	10
Total Leaving Student Life (B+C+D)...	22,873	379	13,382	322	9,491	508
Left student life without obtaining High School Entrance standing.....	9,341	408	3,977	297	5,364	565
Grand total leaving elementary schools..	60,301		41,614		18,687	

3. Secondary Schools

	Total for Secondary Schools		Academic				Vocational Schools	
			Continuation Schools		High Schools and Collegiate Institutes			
	Num- ber	Per 1,000	Num- ber	Per 1,000	Num- ber	Per 1,000	Num- ber	Per 1,000
A. TO FURTHER TRAINING								
1. Private Technical Training School.....	261	8	27	11	171	11	63	4
2. Business College.....	1,358	41	237	101	861	53	260	18
3. University.....	1,906	58	199	84	1,610	99	97	7
4. Normal School.....	635	19	73	31	550	35	2	(.1)
5. Nurses' Training School.....	831	25	103	44	687	42	41	3
Total.....	4,991	151	639	271	3,889	240	463	32
B. EMPLOYMENT								
1. Agriculture.....	2,179	66	453	192	1,369	84	357	25
2. Commerce and Finance.....	6,848	208	216	92	1,994	123	4,638	320
3. Industry.....	5,088	154	252	107	1,951	120	2,895	199
4. Trades and Crafts.....	1,295	39	33	14	350	22	912	63
5. Transportation and Communica- tion.....	905	27	72	30	450	28	383	26
6. Mining and Quarrying.....	100	3	9	4	28	2	63	4
7. Fishing, Trapping, Lumbering and Logging.....	27	1	6	3	13	1	8	(.6)
8. Services: (a) Personal.....	365	11	55	23	230	14	80	6
(b) Public.....	768	23	32	14	338	21	398	27
(c) Professional.....	137	4	12	5	66	4	59	4
(d) Home Help (Girls).....	1,295	39	190	81	711	44	394	27
9. On His Majesty's Service.....	3,821	115	185	78	2,585	160	1,051	72
10. Not classifiable above:								
(a) Unskilled Labour.....	816	25	64	27	365	23	387	27
(b) Clerical.....	141	4	13	6	89	5	39	3
(c) Others.....	450	14	17	7	184	11	249	17
Total.....	24,245	733	1,609	683	10,723	662	11,913	820
C. UNEMPLOYED.....								
	400	12	28	12	144	9	228	16
D.								
1. Marriage (Girls).....	148	4	17	7	94	6	37	3
2. Death or Disability.....	281	8	15	6	134	8	132	9
3. To Institutions.....	62	2	3	1	30	2	29	2
4. Left the Province.....	386	12	9	4	248	15	129	9
5. Others (known but not classifiable above).....	245	7	5	2	73	5	167	11
6. Unknown.....	2,335	71	31	14	868	53	1,436	98
Total leaving Student Life....	28,102	849	1,717	729	12,314	760	14,071	968
Grand Total leaving secondary schools.....	33,093	.....	2,356	.....	16,203	.....	14,534	.....

4. Comparative Summary For Past Five Years

(a) Elementary and Secondary

	1938-39	1939-40	1940-41	1941-42	1942-43
Total number of students leaving.....	52,913	75,257	75,845	60,237	59,339
Number per 1,000 classified as:					
1. Further training†.....	158	131	128	145	141
2. Employment.....	628	691	699	690	695
3. Unemployed.....	99	55	27	13	12
4. Left the Province.....	n.r.	34	42	64	61
5. All others‡.....	115	89	104	88	91
Armed forces (included in Employment).....	7	16	25	36	69
Left without High School Entrance standing....	n.r.	19	20	21	16

(b) Secondary

	1938-39	1939-40	1940-41	1941-42	1942-43
Total number of students leaving.....	34,734	45,532	46,688	33,513	33,093
Number per 1,000 classified as:					
1. Further training.....	167	160	143	157	151
2. Employment.....	585	682	705	671	733
3. Unemployed.....	114	61	26	10	12
4. Left the Province.....	n.r.	*	7	10	12
5. All others‡.....	134	97	119	152	92
Armed forces (included in Employment).....	11	26	40	64	115

(c) Elementary

	1938-39	1939-40	1940-41	1941-42	1942-43
Total number of students leaving.....	58,891	69,020	67,398	63,239	60,301
Number per 1,000 classified as:					
1. Further training.....	735	607	613	598	621
2. Employment.....	291	303	298	301	282
3. Unemployed.....	22	20	12	7	5
4. Left the Province.....	n.r.	37	42	56	54
5. All others.....	24	33	35	38	38
Left without High School Entrance standing....	n.r.	209	221	198	155

n.r.—no record.

*Too small to be considered.

†A large proportion of these are pupils from secondary schools whose destination is unknown.

‡Includes only students going to private schools, business colleges, normal schools, nurses' training schools and universities. Elementary pupils going to provincial secondary schools have been considered as transfers

VII—TREND IN EDUCATION COSTS DURING THE WAR PERIOD
Average per Pupil-Day (in cents)

Type	Sub-Division	Current Costs*					Capital Costs†					Government Grants				
		1942	1941	1940	1939	1938	1942	1941	1940	1939	1938	1942	1941	1940	1939	1938
A—Elementary Schools																
PUBLIC.....	All Rural.....	33.7	31.4	28.2	28.7	27.5	2.2	2.5	2.5	2.5	2.1	11.1	10.3	8.6	8.4	8.0
	Rural of less than 6 Rooms.....	34.0	31.6	27.9	28.6	27.3	1.1	1.3	1.4	1.5	10.8	10.0	8.2	8.0	7.6	
	Large Suburban and Semi-Urban.....	32.5	30.7	29.4	29.0	28.2	6.1	6.9	7.0	6.9	5.1	11.9	11.6	9.8	9.7	9.5
	All Urban.....	35.4	34.7	33.0	33.7	32.1	6.2	7.0	6.6	6.6	7.0	2.4	2.4	2.0	2.2	2.0
	Town.....	27.7	26.3	24.6	25.0	22.6	2.9	3.7	4.1	4.3	4.3	3.5	3.5	2.9	3.3	2.5
	City.....	43.4	38.8	37.7	37.6	36.4	7.9	8.4	7.9	7.7	8.2	1.7	1.7	1.4	1.5	1.5
	All Public.....	36.3	33.4	31.0	31.7	30.3	4.7	5.2	5.0	5.0	5.1	5.9	5.6	4.7	4.7	4.3
	R.C. SEPARATE.....	29.6	23.1	21.5	22.7	22.4	3.2	2.8	2.6	2.5	2.9	16.8	13.6	11.2	10.6	11.9
	All Urban.....	26.3	21.1	19.6	19.1	18.5	3.6	4.0	4.0	4.4	5.1	5.7	4.9	4.3	4.4	4.4
	Town.....	25.9	20.4	19.8	19.1	17.7	4.0	3.9	4.0	2.3	3.4	9.2	7.1	6.4	6.7	6.0
City.....	26.4	21.6	19.5	19.1	18.9	3.4	4.1	4.0	5.0	6.0	3.9	3.0	3.2	3.3	3.1	
All Separate.....	27.1	21.7	20.1	19.9	19.4	3.5	3.6	3.6	4.0	4.5	8.5	7.3	5.9	5.8	6.2	
B—Secondary Schools																
CONTINUATION.....	All.....	62.2	53.7	48.8	47.5	45.9	9.3	8.8	8.6	8.7	7.6	13.2	15.2	11.6	13.3	12.8
	High.....	58.6	55.3	49.8	49.0	48.5	12.6	12.3	11.3	11.3	11.3	11.3	11.5	11.6	11.6	11.7
HIGH SCHOOLS AND COLLEGIATE INSTITUTES.....	Collegiate.....	67.9	62.9	55.7	55.8	55.6	16.5	15.3	14.0	13.3	13.3	4.1	4.2	4.2	3.7	3.6
	All.....	64.4	60.0	55.5	53.3	53.1	15.0	14.6	13.5	12.4	12.5	6.9	6.3	7.0	6.7	6.6
VOCATIONAL.....	Purely Technical.....	119.8	102.9	87.4	85.5	89.2	29.3	28.0	18.2	21.0	23.2	25.3	22.2	13.4	19.9	21.1
	Purely Commercial.....	94.5	78.7	68.7	62.3	61.6	24.1	19.3	15.8	14.5	15.5	14.9	15.4	10.3	10.8	7.8
	Combined Commercial and Technical.....	94.6	84.7	78.5	65.5	64.1	26.8	25.6	23.6	18.2	19.0	28.5	25.3	20.1	16.2	20.6
	All.....	100.7	87.4	76.8	68.3	70.0	26.1	23.8	20.6	18.5	19.3	24.4	21.7	16.8	17.5	18.0
C—Special Schools																
SENIOR AUXILIARY.....	All.....	142.6	118.8	102.7	102.1	101.0	12.5	10.6	9.5	9.2	9.1	23.9	20.3	15.8	17.7	18.3

*Operating Costs (Instruction, instructional supplies, administration, plant operation and maintenance, auxiliary agencies).
†Annual charges on debentures or long term capital loans.

VIII—RELIGIOUS EDUCATION IN THE PUBLIC ELEMENTARY, AND ALL SECONDARY SCHOOLS (as reported in June 1944)

A.—Public Schools of the Cities

City	Number of Schools Reporting	As required by the Regulations			As permitted by the P. S. Act
		Opened with Prayer Daily	Closed with Prayer Daily	Scriptures Read Daily	Religious Instruction by Clergyman or Layman
Belleville.....	4	4	4	4	4
Brantford.....	12	12	12	12	10
Chatham.....	3	3	3	3	3
Fort William.....	8	8	5	8	.....
Galt.....	4	4	4	4	4
Guelph.....	9	9	9	9	8
Hamilton.....	30	30	30	30	15
Kingston.....	8	8	8	8	0
Kitchener.....	7	7	7	7	.....
London.....	19	19	19	19	19
Niagara Falls.....	6	6	6	6	6
North Bay.....	5	5	3	5	3
Oshawa.....	8	8	3	8	4
Ottawa.....	19	19	19	19	.....
Owen Sound.....	5	5	.....	5	5
Peterborough.....	6	6	6	6	6
Port Arthur.....	9	9	9	9	.....
St. Catharines.....	13	13	8	13	.....
St. Thomas.....	6	6	6	6	.....
Sarnia.....	8	8	8	8	8
Sault Ste. Marie.....	10	10	10	9	6
Stratford.....	7	7	7	7	.....
Sudbury.....	7	7	5	7	.....
Toronto.....	86	86	68	86	55
Welland.....	6	6	6	5	.....
Windsor.....	19	19	16	19	5
Woodstock.....	5	5	5	5	5
Totals—Cities.....	329	329	286	327	172

B.—Public Schools of the Counties

County	Rural					Urban (excluding Cities but including Large Suburban Schools)				
	Number of Schools Reporting	As required by the Regulations			As permitted by the P.S. Act	Number of Schools Reporting	As required by the Regulations			As permitted by the P.S. Act
		Opened with Prayer Daily	Closed with Prayer Daily	Scriptures Read Daily	Religious Instruction by Clergyman or Layman		Opened with Prayer Daily	Closed with Prayer Daily	Scriptures Read Daily	Religious Instruction by Clergyman or Layman
Addington.....	17	17	14	14	1	.....	.....	.....	.....	.....
Brant.....	61	60	56	60	6	3	.....	.....	.....	.....
Bruce.....	155	155	137	154	12	16	15	13	15	.....
Carleton.....	104	103	97	95	.....	6	6	6	6	.....
Dufferin.....	79	79	72	78	41	3	3	3	3	.....
Dundas.....	65	65	57	60	1	4	4	4	4	.....
Durham.....	89	89	79	89	30	4	4	4	4	.....
Elgin.....	104	104	104	104	.....	7	7	7	7	.....
Essex.....	110	109	106	100	25	15	15	15	15	.....
Frontenac.....	124	124	101	116	5	1	1	1	1	.....
Glengarry.....	67	67	50	50	9	3	3	3	3	.....
Grenville.....	64	64	64	62	5	4	4	4	4	.....
Grey.....	202	202	167	191	44	10	10	9	10	10
Haldimand.....	71	71	71	71	8	5	5	3	5	1
Haliburton.....	38	38	33	38	17	.....	.....	.....	.....	.....
Halton.....	61	61	59	61	11	5	5	5	5	.....
Hastings.....	165	165	147	149	15	9	9	8	9	2
Huron.....	172	172	164	172	13	9	9	9	9	9
Kent.....	129	129	128	127	28	9	9	9	9	3
Lambton.....	170	170	160	170	16	10	10	8	10	4
Lanark.....	109	109	88	105	5	5	5	5	5	4
Leeds.....	124	124	96	118	17	5	5	5	5	1
Lennox.....	77	77	65	75	4	3	3	3	3	.....
Lincoln.....	63	63	60	63	11	9	9	7	9	.....
Middlesex.....	176	176	172	174	28	7	7	6	7	2
Norfolk.....	101	101	85	100	11	6	6	4	6	4
Northumberland.....	103	103	77	102	26	5	5	5	5	5
Ontario.....	117	117	98	110	26	9	9	3	9	8
Oxford.....	108	108	107	106	26	11	11	11	11	4
Peel.....	75	75	70	73	13	9	9	7	9	6

County	Rural					Urban (excluding Cities but including Large Suburban Schools)				
	Number of Schools Reporting	As required by the Regulations			As permitted by the P.S. Act	Number of Schools Reporting	As required by the Regulations			As permitted by the P.S. Act
		Opened with Prayer Daily	Closed with Prayer Daily	Scriptures Read Daily	Religious Instruction by Clergyman or Layman		Opened with Prayer Daily	Closed with Prayer Daily	Scriptures Read Daily	Religious Instruction by Clergyman or Layman
Perth.....	107	106	88	103	27	12	12	9	12	2
Peterborough.....	88	88	67	77	16	5	5	4	5	3
Prescott.....	33	33	33	25	2	3	3	2	3	1
Prince Edward.....	67	67	58	67	7	3	3	2	3	.....
Renfrew.....	154	154	148	133	20	11	11	10	11	6
Russell.....	24	24	18	23	1	4	4	4	3	.....
Simcoe.....	236	235	209	222	57	27	27	20	27	24
Stormont.....	77	77	63	64	1	2	2	2	2	.....
Victoria.....	91	91	75	84	12	8	8	4	8	1
Waterloo.....	84	84	76	83	4	8	8	8	8	1
Welland.....	72	72	69	72	3	25	25	25	25	9
Wellington.....	138	138	135	128	13	9	9	8	9	7
Wentworth.....	71	71	61	71	12	5	5	3	5	1
York.....	130	130	122	130	57	61	61	60	60	54
Totals—Counties.	4,472	4,467	4,004	4,269	686	375	371	323	371	197

C.—Public Schools of the Districts

Districts	88	87	82	87	29	5	5	5	5	1
Algoma.....	88	87	82	87	29	5	5	5	5	1
Cochrane.....	66	66	60	62	6	13	13	11	12	7
Kenora.....	32	32	32	32	3	7	7	7	7	1
Manitoulin.....	41	41	41	41	8	2	2	2	2	1
Muskoka.....	80	80	68	78	20	9	9	7	9	4
Nipissing.....	65	63	64	46	3	3	3	3	3	2
Parry Sound.....	107	107	99	104	10	10	10	9	10	1
Patricia.....	7	7	7	7	.....	.....	.....	.....	.....	.....
Rainy River.....	58	58	39	58	20	3	3	1	3	.....
Sudbry.....	91	91	86	68	35	11	11	11	11	3
Thunder Bay.....	98	97	78	95	32	1	1	1	1	.....
Timiskaming.....	60	60	58	59	5	15	15	15	11	.....
Totals—Districts.	793	791	714	737	171	79	79	72	74	20
All Public, exclusive of Cities.....	5,265	5,258	4,718	5,006	857	454	450	395	445	217
All Public Schools, 1943-44, Rural and Urban.....	6,048	6,037	5,399	5,778	1,246					
All Public Schools, 1942-43, Rural and Urban.....	6,111	6,009	5,149	5,834	1,196					

D.—Summary of All Schools

	Elementary				Secondary				Grand Total
	City	Town, Village and Suburban	Rural	Total	Continuation	High and Collegiate	Vocational (a)	Total	
1. Number of schools reporting..	329	454	5,265	6,048	191	234	18	443	6,491
2. As required by the regulations:									
(a) Number opened with prayer daily.....	329	450	5,258	6,037	191	229	17	437	6,474
(b) Number closed with prayer daily.....	286	395	4,718	5,399	32	15	.....	47	5,446
(c) Number in which Scriptures are read daily.....	327	445	5,006	5,778	170	142	12	324	6,102
3. Number in which religious instruction is given by a clergyman or layman.....	172	217	857	1,246	23	31	2	56	1,302

(a) Exclusive of composite schools which are included with High Schools and Collegiate Institutes.



Courtesy "The School."

Career Planning Room, Central High School of Commerce, Hamilton, Ontario

COMPARATIVE STATISTICS

IX—PROVINCIAL POPULATION AND SCHOOL ENROLMENT

Year	Provincial Population A	Day Enrolment in Provincially Controlled Schools B	Percentage of Population in Day Schools	Day School Enrolment Classified as between		Compulsory Age Enrolment E		Adolescent Age Enrolment F		Adolescent Age Exemptions			
				Elementary	Secondary	Number	Percentage of whole	Number	Percentage of whole	By Home Permit	By Employment Certificate	Total	Percentage of Recorded Adolescents C
1930.....	3,141,633	661,748	21.1	84.7	15.3	451,404	68.2	83,821	12.7	1,369	3,151	4,520	5.1
1935.....	3,321,618	679,392	20.5	83.3	16.7	490,898	72.3	102,446	15.0	1,683	2,045	3,728	3.5
1939.....	3,438,898	679,345	19.8	82.1	17.9	492,455	72.5	105,903	15.6	1,389	2,146	3,535D	3.3
1940.....	3,442,135	664,373	19.3	81.8	18.2	482,094	72.6	103,509	15.6	1,885	4,871	6,756	6.5
1941.....	3,509,995	643,628	18.3	83.0	17.0	475,049	73.8	99,899	15.5	2,938	9,416	12,351	11.0
1942.....	3,544,851	627,903	17.7	83.7	16.3	465,517	74.1	95,642	15.3	2,717	12,792	15,509	14.0
1943.....	3,580,917	623,387	17.4	83.6	16.4	465,127	74.6	94,949	15.2	2,053	12,544	14,597	13.3

A As supplied by Department of Municipal Affairs.
 B School enrolment recorded for one particular day—the last school day in May.
 C Based on May enrolled Adolescents plus exemptions.
 D In addition, 1,382 Employment Certificates were issued to children under 14 years of age.
 E Ages 8 to 15 inclusive.
 F Ages 14 and 15.

X—SCHOOLS, PUPILS, TEACHERS
ELEMENTARY SCHOOLS

Year	Legal Teaching Days ^A	Schools			Pupils			Teachers					Experience Average Length in Years		
		Number in Operation			Enrollment		n	Attendance Efficiency Percentage ^C	Number			Certificates			
		Total	Rural	Urban	Total	Rural			Urban	Total	Male	Female		First Class ^D	Special Lower E
							Total	Rural								Urban
1924-25	197	6,797	5,821	976	613,996	239,370	374,426	442,642	15,733	2,051	13,682	1,810	617	13,866	9.6
1929-30	197	6,979	5,991	988	560,446	211,172	349,274	478,950	17,062	2,512	14,550	3,713	419	12,930	11.1
1934-35	197	7,049	6,050	999	565,777	210,577	355,898	503,815	90.8	3,316	14,019	6,082	533	10,720	11.5
1939-40	198	7,120	6,106	1,014	543,323	206,719	336,604	491,855	91.9	3,929	13,598	9,473	936	7,098	11.1
1941-42	193	7,048	6,024	1,024	525,441	198,034	327,407	476,713	92.1	3,376	13,966	10,131	960	6,251	11.1
1942-43	196	6,972	5,931	1,041	527,517	196,548	330,969	461,515	89.6	2,497	14,761	9,961	908	6,272	11.1

ELEMENTARY SCHOOLS

PUBLIC SCHOOLS

1924-25	6,081	5,401	680	418,696	217,221	301,475	371,694	13,545	1,899	11,646	1,673	609	11,263	8.5
1929-30	6,218	5,535	683	508,521	190,556	277,965	397,108	14,494	2,239	12,165	3,487	409	10,398	9.3
1934-35	6,270	5,580	690	464,186	187,702	276,484	411,481	14,518	3,049	11,469	3,593	508	8,417	9.6
1939-40	6,369	5,607	713	441,143	182,570	258,573	397,196	14,426	3,654	10,862	8,505	801	5,029	11.2
1941-42	6,221	5,513	708	426,183	174,692	251,491	384,516	14,224	3,033	11,191	8,819	903	4,362	11.2
1942-43	6,127	5,419	708	425,335	173,379	251,956	370,425	14,132	2,188	11,944	8,458	905	4,720	11.2

ROMAN CATHOLIC SEPARATE SCHOOLS

1924-25	716	420	296	95,300	22,349	72,951	70,918	2,188	152	1,607	137	8	2,043	9.3
1929-30	701	456	305	91,925	20,019	71,309	69,342	2,588	182	2,034	226	10	2,332	9.3
1934-35	719	409	309	101,391	23,177	78,414	82,334	2,817	267	2,385	488	25	2,303	10.3
1939-40	821	412	312	96,280	23,542	75,916	82,107	3,118	365	2,559	968	55	2,078	11.4
1941-42	827	511	333	102,182	23,169	79,013	91,090	3,126	343	2,773	1,312	57	1,749	11.0
1942-43	845	512	333	102,182	23,169	79,013	91,090	3,126	309	2,817	1,503	63	1,552	11.0

PROTESTANT SEPARATE SCHOOLS^F

1924-25	5	2	3	407	57	350	298	11	1	10	1	1	11	14.4
1929-30	5	2	3	348	45	303	228	10	1	10	1	1	9	14.4
1934-35	5	2	3	253	46	207	183	8	1	8	6	1	3	12.1
1939-40	4	2	2	226	46	180	166	5	2	6	4	1	3	12.1
1941-42	4	2	2	191	40	151	153	8	1	7	3	1	4	12.1
1942-43	3	2	1	182	35	147	141	7	1	6	1	1	6	12.1

A In all Provincially-Controlled Schools.
 B Commencing with 1929-30 the enrolment is that of the last school day in May. The former figures, covering the entire calendar year, contain a percentage of duplication.
 C Covers the school year.
 D This includes the following: Manual Training, Household Science, Auxiliary, Kindergarten, Art, Music, Physical Culture.
 E This includes Third Class, District, Permanent Ungraded, and Temporary.
 F Included with Public Schools.

SECONDARY SCHOOLS

Year	Schools	Pupils				Teachers (Full time and part time)				Experience Average Years Secondary School			
		Number in Operation	May Enroll- ment	Average Daily Attend- ance	Attend- ance Efficiency Percentage	Grade Distribution			Certificates				
						IX and X	XI and XII	XIII	Total		Male	Female	Graduates	Per- centage	Specialists	Per- centage
ALL SECONDARY DAY SCHOOLS													
1929-30	436	97,270	81,477	63.4	24.3	12.3	3,390	1,618	1,772	2,428	71.6	1,911	60.4
1934-35	454	113,510	104,524	92.7	30.6	11.7	4,062	2,174	1,888	3,247	79.9	2,573	63.3
1939-40	453	121,050	115,838	95.6	32.8	9.7	4,580	2,636	1,944	3,752	81.9	3,147	68.7
1940-41	456	109,714	103,800	94.6	31.3	7.7	4,605	2,645	1,960	3,813	82.8	3,133	68.0
1941-42	455	102,462	99,968	97.4	30.3	8.1	4,539	2,562	1,977	3,754	82.7	3,040	67.0
1942-43	454	95,410	92,439	96.7	30.8	8.5	4,380	2,357	2,023	3,636	83.0	2,849	65.0
COLLEGIATE INSTITUTES AND HIGH SCHOOLS													
1929-30	205	57,475	52,496	91.4	60.9	30.4	8.7	2,047	1,128	1,838	89.8	1,822	74.4
1934-35	212	67,395	64,369	95.5	53.4	34.3	2.361	1,171	1,190	2,235	94.7	1,860	78.4
1939-40	228	73,102	70,941	97.1	54.0	35.3	10.7	2,762	1,505	1,257	2,587	2,213	80.1
1940-41	230	67,391	65,707	97.5	54.7	34.3	11.0	2,855	1,567	1,288	2,642	2,232	78.2
1941-42	233	63,582	62,671	97.9	55.5	33.6	10.9	2,805	1,507	1,298	2,603	2,161	77.0
1942-43	233	61,116	59,560	97.4	54.8	33.9	11.3	2,749	1,607	1,142	2,531	2,022	73.6
CONTINUATION SCHOOLS													
1929-30	214	9,368	8,349	88.9	66.9	32.3	8	455	167	288	53	36	7.9
1934-35	219	10,852	10,347	95.4	58.3	36.5	5.2	482	227	255	222	44.2	97
1939-40	202	10,048	9,764	97.2	59.8	36.4	3.8	589	297	272	338	59.4	203
1940-41	203	9,241	9,002	97.3	59.7	35.4	4.8	587	292	295	355	60.5	210
1941-42	198	8,956	8,737	97.0	60.7	34.0	5.3	550	248	302	351	63.8	180
1942-43	198	7,975	7,762	97.2	61.8	33.4	4.9	507	204	303	329	63.5	131
VOCATIONAL AND SENIOR AUXILIARY SCHOOLS													
1929-30	54	30,427	20,632	67.8	83.5	16.5	1.033	619	414	663	64.2	484	46.9
1934-35	65	35,272	30,808	87.3	73.3	25.0	1.7	1,482	911	571	1,260	811	65.0
1939-40	64	37,900	35,130	92.7	68.6	29.3	2.1	1,761	1,152	609	1,444	71.5	35.7
1940-41	64	33,082	29,131	88.1	71.3	26.5	2.2	1,751	1,142	609	1,267	72.4	10.6
1941-42	65	29,894	28,590	95.6	71.2	26.1	2.7	1,708	1,111	597	1,235	75.2	11.8
1942-43	65	25,319	25,117	99.2	72.8	23.9	3.3	1,677	1,055	622	1,215	72.4	1,063
EVENING SCHOOLS													
1929-30	67	44,431	44,431	100.0	1.486	9.54	532	532	532	532	100.0	532	11.9
1934-35	29	23,803	23,803	100.0	1.081	7.45	501	501	501	501	100.0	501	11.9
1939-40	52	34,983	34,983	100.0	1,038	7.73	368	368	368	368	100.0	368	11.9
1940-41	47	31,848	31,848	100.0	1,043	7.66	277	277	277	277	100.0	277	11.9
1941-42	48	33,388	33,388	100.0	933	6.42	291	291	291	291	100.0	291	11.9
1942-43	49	28,391	28,391	100.0	158	10.8	158	158	158	158	100.0	158	11.9
HIGH SCHOOLS													
1929-30	23	3,563	3,563	100.0	108	7.4	74	74	74	74	100.0	74	11.9
1934-35	10	2,888	2,888	100.0	71	8.3	71	71	71	71	100.0	71	11.9
1939-40	10	1,836	1,836	100.0	67	7.3	67	67	67	67	100.0	67	11.9
1940-41	8	1,318	1,318	100.0	73	9.1	73	73	73	73	100.0	73	11.9
1941-42	8	1,271	1,271	100.0	67	8.2	67	67	67	67	100.0	67	11.9
1942-43	8	1,442	1,442	100.0	73	9.1	73	73	73	73	100.0	73	11.9

XI—TEACHERS' SALARIES

(excluding Directors and Supervisors of special subjects)

ELEMENTARY SCHOOLS

Year	Male						Female					
	High- est	Average					High- est	Average				
		Prov- ince	City	Town	Ur- ban	Rural		Prov- ince	City	Town	Ur- ban	Rural
PUBLIC SCHOOLS												
1925.....	3,600	1,645	2,294	1,797	2,101	1,148	3,500	1,142	1,443	1,082	1,318	970
1930.....	3,700	1,705	2,304	1,815	2,109	1,208	3,300	1,175	1,501	1,121	1,365	1,008
1935.....	3,700	1,376	2,180	1,390	1,922	848*	3,300	1,035	1,531	951	1,348	710*
1940-41.....	3,700	1,482	2,295	1,401	1,980	888*	3,300	1,109	1,631	1,008	1,412	760*
1942-43.....	3,700	1,797	2,413	1,652	2,150	1,110*	3,300	1,206	1,621	1,106	1,443	949*
1943-44.....	3,800	1,930	2,527	1,756	2,268	1,224*	3,400	1,295	1,625	1,174	1,469	1,063*

ROMAN CATHOLIC SCHOOLS

1925.....	2,000	911	955	772	914	899	1,800	719	698	652	685	806
1930.....	2,300	963	947	1,024	961	970	2,200	787	750	723	747	883
1935.....	2,300	843	879	940	891	738	1,800	716	677	742	701	764
1940-41.....	2,500	971	1,003	1,070	1,020	890	1,800	758	735	766	748	786
1942-43.....	2,500	1,017	982	1,084	1,006	1,046	1,600	816	769	809	784	894
1943-44.....	2,600	1,091	1,060	1,089	1,069	1,142	1,925	861	810	842	822	964

SECONDARY SCHOOLS

Year	Highest			Average				
	Principal	Male Assistant	Female Assistant	Principal	Male Assistant	Female Assistant	All Assistants	All Teachers
1924-25.....	5,000	4,000	3,400	3,020	2,573	2,073	2,278	2,360
1929-30.....	5,000	4,500	3,575	3,293	2,698	2,175	2,380	2,472
1934-35.....	5,350	3,700	3,600	2,907	2,355	1,937	2,125	2,191
1940-41.....	5,000	3,700	3,600	2,938	2,316	2,008	2,165	2,229
1942-43.....	5,000	3,700	3,600	3,025	2,488	2,073	2,265	2,331
1943-44.....	4,800	3,700	3,600	3,107	2,562	2,134	2,328	2,396

COLLEGIATE INSTITUTES AND HIGH SCHOOLS

1924-25.....	5,000	4,000	3,400	3,020	2,573	2,073	2,278	2,360
1929-30.....	5,000	4,500	3,575	3,293	2,698	2,175	2,380	2,472
1934-35.....	5,350	3,700	3,600	2,907	2,355	1,937	2,125	2,191
1940-41.....	5,000	3,700	3,600	2,938	2,316	2,008	2,165	2,229
1942-43.....	5,000	3,700	3,600	3,025	2,488	2,073	2,265	2,331
1943-44.....	4,800	3,700	3,600	3,107	2,562	2,134	2,328	2,396

CONTINUATION SCHOOLS

1924-25.....	3,400	2,000	2,100	1,803	1,400	1,394	1,395	1,600
1929-30.....	3,550	2,000	2,400	1,833	1,379	1,352	1,358	1,576
1934-35.....	3,100	1,600	1,800	1,466	1,091	1,056	1,069	1,242
1940-41.....	2,950	2,150	2,150	1,519	1,173	1,096	1,121	1,280
1942-43.....	3,000	2,900	2,700	1,674	1,407	1,308	1,330	1,472
1943-44.....	3,000	2,500	2,700	1,783	1,512	1,465	1,475	1,600

VOCATIONAL SCHOOLS

1924-25.....	8,125	4,325	3,375	4,343	2,563	2,232	2,483	2,575
1929-30.....	6,600	4,700	3,575	4,274	2,660	2,356	2,531	2,612
1934-35.....	5,350	3,700	3,600	3,726	2,426	2,135	2,318	2,371
1940-41.....	5,000	3,700	3,600	3,843	2,556	2,290	2,463	2,511
1942-43.....	5,000	3,700	3,600	3,950	2,716	2,368	2,584	2,635
1943-44.....	4,625	3,700	3,600	3,967	2,774	2,392	2,622	2,674

SENIOR AUXILIARY SCHOOLS

1934-35.....	3,300	3,150	2,500	2,931	2,294	2,150	2,225	2,277
1940-41.....	3,600	3,000	2,600	3,301	2,578	2,298	2,440	2,505
1942-43.....	3,800	3,100	2,700	3,286	2,697	2,410	2,552	2,610
1943-44.....	3,900	3,200	2,700	3,369	2,795	2,431	2,589	2,671

*Excluding large suburban schools.

XII—FINANCES

Year	Receipts				Disbursements			
	Legislative Grants	County Grants	Local Levies A	Total Receipts	Current Operations (B)	Capital Charges (C)	Total (B) and (C)	Capital Outlays
ELEMENTARY SCHOOLS								
PUBLIC AND SEPARATE SCHOOLS								
1930.....	\$3,753,499	\$140,138	\$29,151,683	\$47,846,794	\$28,367,984	\$4,830,853	\$33,198,837	\$4,753,237
1935.....	3,013,917	98,404	24,064,856	33,583,735	25,372,263	4,007,155	29,379,418	525,460
1940.....	4,734,640	226,072	27,898,697	40,287,194	28,010,444	4,549,037	32,559,481	894,797
1941.....	5,291,157	345,802	27,500,311	40,479,528	28,238,351	4,398,374	32,636,725	992,855
1942.....	5,595,194	269,340	28,643,401	42,085,634	29,863,113	3,954,770	33,817,893	827,095
PUBLIC SCHOOLS								
1930.....	\$3,396,681	\$118,598	\$25,934,733	\$41,688,303	\$25,374,753	\$4,038,740	\$29,413,493	\$3,946,677
1935.....	2,469,022	79,578	21,299,675	29,158,953	22,326,765	3,246,707	25,573,472	425,675
1940.....	3,655,340	198,477	24,836,406	34,855,903	24,357,802	3,886,194	28,243,996	710,489
1941.....	4,174,812	314,605	24,850,634	35,481,306	24,918,048	3,841,332	28,759,380	752,080
1942.....	4,371,610	225,803	25,487,577	36,494,877	25,947,465	3,453,479	29,400,944	656,477
ROMAN CATHOLIC SEPARATE SCHOOLS								
1930.....	\$356,818	\$21,540	\$3,216,950	\$6,158,491	\$2,993,231	\$792,113	\$3,785,344	\$806,560
1935.....	544,895	18,826	2,765,181	4,424,782	3,045,498	760,448	3,805,946	99,785
1940.....	1,079,300	27,595	3,062,291	5,431,291	3,652,642	662,843	4,315,485	184,708
1941.....	1,113,895	31,197	2,640,966	4,985,283	3,308,930	557,042	3,865,972	240,375
1942.....	1,221,098	43,537	3,146,552	5,577,397	3,903,724	501,291	4,405,015	170,618
PROTESTANT SEPARATE SCHOOLS								
1930.....	1,951	E	11,444	16,531	13,068	.....	13,068	603
1935.....	1,286	E	7,447	12,317	11,224	.....	11,224	.....
1941.....	2,450	E	8,711	12,939	11,373	.....	11,373	.....
1942.....	2,486	E	9,272	13,360	11,924	.....	11,924	.....
SECONDARY SCHOOLS								
ALL SECONDARY SCHOOLS								
1930.....	\$1,892,580	\$2,414,341	\$10,175,080	\$23,992,785	\$11,987,914	\$2,347,029	\$14,334,943	\$5,400,544
1935.....	1,779,033	2,077,970	9,706,965	16,064,526	11,322,123	2,798,259	14,120,382	315,199
1940.....	2,239,378	1,966,521	12,077,819	19,178,702	13,067,981	3,271,019	16,339,000	321,827
1941.....	2,356,793	2,017,104	12,639,155	18,641,449	13,381,920	3,298,538	16,680,458	246,432
1942.....	2,235,123	2,090,877	12,610,718	18,225,643	13,591,291	3,180,056	16,771,347	128,229
COLLEGIATE INSTITUTES AND HIGH SCHOOLS								
1930.....	\$472,655	\$1,764,313	\$5,962,393	\$12,929,308	\$6,676,267	\$1,459,322	\$8,135,589	\$2,055,896
1935.....	441,344	1,496,264	5,326,796	8,793,398	6,272,830	1,528,119	7,800,949	236,057
1940.....	933,007	1,253,296	6,768,535	10,481,144	7,105,390	1,796,527	8,901,917	80,703
1941.....	849,283	1,276,200	7,001,691	10,067,671	7,361,433	1,784,316	9,145,749	122,937
1942.....	802,666	1,333,229	7,191,076	9,813,283	7,491,823	1,746,133	9,237,956	56,111
CONTINUATION SCHOOLS								
1930.....	\$228,673	\$442,101	\$448,984	\$1,637,413	\$ 957,529	\$145,121	\$1,102,650	\$174,272
1935.....	174,764	337,820	292,971	1,196,847	755,855	119,710	875,545	40,347
1940.....	209,360	322,358	545,755	1,397,825	884,368	156,333	1,040,701	29,442
1941.....	258,138	328,732	542,562	1,384,145	912,136	150,140	1,062,276	51,335
1942.....	203,469	330,778	600,055	1,421,072	935,582	143,495	1,102,077	38,600
VOCATIONAL AND SENIOR AUXILIARY SCHOOLS								
1930.....	\$1,191,252	\$207,927	\$3,763,703	\$9,416,064	\$4,354,115	\$742,586	\$5,096,704	\$3,170,376
1935.....	1,162,925	243,886	4,087,198	6,074,281	4,293,458	1,150,430	5,443,888	38,795
1940.....	1,097,011	390,867	4,745,529	7,299,733	5,078,223	1,318,159	6,396,352	211,682
1941.....	1,249,372	412,172	5,094,902	7,189,633	5,108,351	1,364,082	6,472,433	72,160
1942.....	1,228,988	426,870	4,819,587	6,991,288	5,140,886	1,290,428	6,431,314	33,518

A—Includes Township Grants and School District Levies.

B—Included with Local Levies.

XIII—EXPENDITURE ON EDUCATION
(3) SUMMARY OF EXPENDITURE ON EDUCATION BY MUNICIPALITIES AND PROVINCE
(Provincial Expenditure limited to Department of Education¹)

Year	Population	Net Municipal Expenditure ²			Provincial Expenditure ³			Total Expenditure	
		Amount	Per Capita	Percentage of Total Expenditures	Amount	Per Capita	Percentage of Total Expenditures	Amount	Per Capita
1875.....	1,746,000	\$3,053,897	1.749	85.851	\$503,311	.288	14.149	\$3,557,208	2.037
1880.....	1,894,000	2,991,251	1.579	85.553	505,104	.267	14.447	3,496,355	1.846
1885.....	2,003,000	3,564,370	1.778	86.980	533,564	.269	13.020	4,097,934	2.041
1890.....	2,093,000	4,501,091	2.151	87.788	626,142	.299	12.212	5,127,203	2.450
1895.....	2,133,000	4,476,849	2.099	86.395	693,042	.325	13.405	5,169,891	2.424
1900.....	2,172,000	4,871,945	2.243	86.529	758,466	.349	13.471	5,630,411	2.592
1905.....	2,289,000	6,664,177	2.903	85.445	1,131,799	.494	14.555	7,775,976	3.397
1910-11.....	2,482,000	9,809,363	3.952	81.092	1,855,739	.748	15.308	11,665,102	4.700
1915-16.....	2,724,000	15,656,767	5.748	87.336	2,707,266	1.000	12.664	17,927,033	6.581
1920-21.....	2,863,000	26,513,862	9.261	77.252	7,807,550	2.727	22.748	34,321,412	11.968
1921-22.....	2,934,000	32,005,876	10.909	75.034	10,649,328	3.629	24.906	42,655,204	14.538
1922-23.....	2,980,000	36,257,644	12.167	78.315	7,104,039,227	3.369	21.085	46,296,971	15.536
1923-24.....	3,013,000	42,700,420	14.172	81.574	9,644,922	3.201	18.426	52,345,342	17.373
1924-25.....	3,059,000	39,807,287	13.013	80.845	9,431,720	3.083	19.155	49,239,007	16.096
1925-26.....	3,111,000	41,599,060	13.372	81.675	9,333,610	3.000	18.325	50,932,670	16.372
1926-27.....	3,164,000	41,138,361	13.002	81.054	9,615,727	3.039	18.946	50,754,088	16.041
1927-28.....	3,219,000	42,732,429	13.275	80.728	10,201,614	3.169	19.272	52,934,043	16.444
1928-29.....	3,278,000	44,298,456	13.514	80.940	10,431,400	3.182	19.060	54,729,856	16.696
1929-30.....	3,334,000	43,491,715	13.045	78.696	11,773,688	3.531	21.304	55,265,403	16.576
1930-31.....	3,386,000	41,744,454	12.329	76.446	12,862,172	3.799	23.554	54,606,626	16.127
1931-32.....	3,432,000	42,647,638	12.426	76.153	13,354,577	3.891	23.847	56,002,215	16.317
1932-33.....	3,475,000	41,312,637	11.888	80.239	10,174,328	2.928	19.761	51,486,965	14.816
1933-34.....	3,564,000	37,829,063	10.614	76.852	11,394,209	3.197	23.148	49,223,362	13.811
1934-35 ⁴	3,629,000	38,483,379	10.604	.....	9,429,762	.945	.....	41,913,141	11.549
1935-36.....	3,673,000	37,909,198	10.321	79.291	9,901,220	2.696	20.709	47,810,418	13.017
1936-37.....	3,690,000	38,459,626	10.423	79.254	10,067,588	2.728	20.746	48,527,114	13.151
1937-38.....	3,711,000	40,101,609	10.806	78.154	11,209,525	3.021	21.846	51,311,134	13.827
1938-39.....	3,731,000	40,960,192	10.978	76.317	12,711,071	3.407	23.683	53,671,263	14.385
1939-40.....	3,752,000	40,329,260	10.749	75.761	12,903,082	3.439	24.239	53,232,342	14.188
1940-41.....	3,752,000	52,751,872	11.394	77.297	12,556,382	3.347	22.703	55,308,254	14.741
1941-42.....	3,788,000	42,819,470	11.304	76.377	13,243,586	3.496	23.623	56,063,056	14.800
1942-43.....	3,788,000	43,250,544	11.418	75.235	14,237,934	3.758	24.765	57,487,578	15.176

¹Department of Agriculture in 1942-43 spent \$784,700 on Education, of which \$637,666 went to the Ontario Agricultural College, Guelph. War Emergency Classes cost the Province \$578,345. An additional \$49,468 was spent on Education by other Departments.

²Gross Municipal Expenditure less Provincial Grants.

³Five Month Period.

⁴The original estimate for 1940 was 3,775,000 but as this was larger than the actual Census figure, 1941, the 1939 estimate was used.

⁵Includes Capital Outlays paid out of Current Revenue. In previous years no Capital Outlays are included.

⁶1941 Census—3,787,655 (final).

⁷Includes Capital Outlays.

⁸Includes a grant of \$13,481 beginning 1925-26, and \$52,158 beginning 1927-28, payable annually for 20 years to the University of Toronto, on account of lands and buildings. Provincial expenditure for the Gov't. fiscal year, Municipal for the calendar year first shown.

(b) NET MUNICIPAL EXPENDITURE¹

Year	Public and Separate Schools ²		High Schools, Collegiate Institutes		Vocational		Municipal Total
	Amount	Percentage of Municipal Total	Amount	Percentage of Municipal Total	Amount	Percentage of Municipal Total	
1875	2,808,883	91.977	245,914	8.023			3,053,897
1880	2,667,583	89.180	323,068	10.820			2,991,251
1885	3,221,029	90.367	343,341	9.633			3,564,370
1890	3,978,853	88.398	522,208	11.602			4,501,061
1895	3,864,265	86.250	615,584	13.750			4,479,849
1900	4,259,744	87.434	612,291	12.566			4,871,945
1905	5,758,239	86.666	885,938	13.334			6,644,177
1910	8,310,611	85.927	1,468,752	14.973			9,809,363
1915	13,310,738	85.297	2,316,029	14.793			15,656,767
1920	22,292,151	84.078	3,384,524	12.765	836,884	3.157	26,513,862
1921	26,584,646	83.062	4,506,902	14.081	914,328	2.857	32,005,876
1922	28,801,918	79.137	6,123,467	17.716	1,032,259	2.847	36,257,644
1923	32,039,017	76.578	6,884,911	16.124	3,116,492	7.298	42,700,420
1924	30,095,712	75.604	7,441,727	18.691	2,269,848	5.702	39,807,287
1925	31,538,140	75.815	7,510,879	18.055	2,549,741	6.129	41,599,060
1926	31,839,367	77.396	6,646,812	16.157	2,652,182	6.147	41,138,361
1927	34,572,467	73.884	8,325,763	19.483	2,834,199	6.633	42,732,429
1928	32,440,378	73.231	9,030,769	20.386	2,827,309	6.383	44,298,156
1929	33,315,689	76.602	7,019,877	16.141	3,156,149	7.257	43,491,715
1930	30,319,341	72.631	7,636,190	18.293	3,788,950	9.076	41,744,454
1931	30,145,832	70.686	8,021,178	18.808	4,480,628	10.506	42,647,638
1932	28,922,303	70.008	7,880,423	19.075	4,509,911	10.917	41,312,637
1933	26,288,246	69.492	7,435,700	19.656	4,105,147	10.852	37,829,063
1934	26,816,932	69.762	7,330,372	19.048	4,306,075	11.189	38,483,379
1935	26,349,221	69.506	7,362,531	19.422	4,197,446	11.072	37,909,198
1936	26,450,891	68.776	7,755,126	20.164	4,253,509	11.060	38,459,526
1937	27,485,955	68.541	7,512,615	18.731	5,103,039	12.755	40,101,619
1938	28,442,214	69.439	7,683,309	18.758	4,834,669	11.803	40,960,192
1939	28,270,936	70.100	7,532,259	18.677	4,526,005	11.223	40,329,260
1940 ³	28,656,182	68.178	8,163,557	19.422	5,211,851	12.400	42,031,590
1941 ³	28,872,136	67.877	8,363,466	19.662	5,300,384	12.461	42,535,986
1942 ³	29,544,512	68.310	8,486,556	19.622	5,219,446	12.068	43,250,544

¹Municipal Expenditure less Provincial Government contribution.

²Includes Continuation Schools.

³Municipal Expenditure includes Capital Outlays paid out of current revenue. In previous years, no Capital Outlays were included.

(c) PROVINCIAL EXPENDITURE (Inc. Cap.)
(Excluding Expenditure under Department of Agriculture)

Government Fiscal Year	Public and Separate Schoolst		High Schools		Vocational Education		Universities		Teachers Training ²		Departmental Examinations		Miscellaneous		Provincial Total
	Amount	% of Prov. Total	Amount	% of Prov. Total	Amount	% of Prov. Total	Amount	% of Prov. Total	Amount	% of Prov. Total	Amount	% of Prov. Total	Amount	% of Prov. Total	
1875	274,311	51.502	86,999	17.285					30,065	5.973			111,936	22.210	503,311
1880	282,932	56.015	90,261	17.870					56,025	11.092			9,375	1.856	565,101
1885	296,201	55.511	86,420	16.197					46,075	8.635			11,091	2.079	553,561
1890	316,823	50.599	103,000	16.769					55,458	8.857			15,277	2.110	626,112
1895	334,927	48.327	105,000	15.151					64,868	9.360			26,681	3.850	693,012
1900	327,342	43.158	106,397	11.028					71,275	9.398			30,703	4.018	758,166
1905	402,997	35.607	118,560	10.475	215,663	1.905	245,812	21.721	99,210	8.767	31,749	2.805	211,878	18.270	1,131,799
1910-11	1,002,491	54.021	167,414	6.825	79,121	4.264	43,072	2.321	262,156	11.127	66,688	3.591	262,796	12.652	1,855,739
1915-16	926,738	40.821	154,945	6.825	113,259	1.989	245,751	10.825	372,400	16.403	103,998	1.580	353,175	15.557	2,970,296
1920-21	3,397,113	43.511	294,409	2.618	707,223	9.058	1,413,086	18.099	450,003	5.761	196,827	2.521	1,438,839	18.429	7,807,530
1921-22	3,779,621	35.492	283,308	2.660	945,553	8.879	3,506,155	32.923	739,072	6.940	343,286	3.224	1,052,333	9.882	10,619,328
1922-23	4,000,397	39.847	319,508	3.182	839,355	8.361	2,795,750	27.848	810,000	8.068	243,256	2.622	1,011,161	10.072	10,039,327
1923-24	4,128,821	42.808	364,678	3.782	840,645	8.716	2,185,728	22.662	758,132	7.860	256,215	2.656	1,110,703	11.516	9,614,922
1924-25	4,010,637	42.523	377,374	4.002	836,072	8.864	2,405,917	25.009	917,639	9.729	285,240	3.024	598,811	6.319	9,131,720
1925-26	3,862,232	41.380	378,627	4.037	815,694	8.739	2,258,570	24.198	951,407	10.225	287,883	3.085	776,197	8.316	9,333,610
1926-27	4,038,330	41.997	471,351	4.902	847,198	8.811	2,238,560	23.280	922,866	9.597	319,866	3.327	777,556	8.086	9,615,727
1927-28	4,348,707	42.628	474,542	4.631	954,536	9.357	2,147,560	22.477	907,955	8.900	335,587	3.192	718,727	7.045	10,201,611
1928-29	4,389,755	42.082	437,834	4.197	968,196	9.281	2,344,747	24.278	860,959	8.254	350,295	3.358	1,079,614	10.350	10,431,400
1929-30	4,896,317	41.587	475,792	4.011	1,534,936	13.037	2,622,395	22.273	868,492	7.377	371,948	3.159	1,003,808	8.526	11,773,688
1930-31	5,379,932	41.828	499,398	3.883	1,584,508	12.319	3,611,788	28.087	837,780	6.514	275,530	2.144	672,813	5.231	12,862,172
1931-32	5,014,598	37.549	468,902	3.511	1,509,786	11.305	3,951,216	29.581	1,008,266	7.550	145,729	1.092	1,256,170	9.406	13,534,577
1932-33	4,341,761	42.674	421,278	4.141	1,465,922	14.408	2,493,985	24.513	718,747	7.063	100,096	.981	632,539	6.217	10,174,328
1933-34	4,341,091	38.098	38,098	4.032	1,855,232	16.282	2,268,433	19.909	861,336	7.559	168,292	1.477	1,440,515	12.642	11,394,299
1934-35	3,677,005	21.163			725,206		1,610,081		188,774		33,420		183,413		3,429,762
1935-36	3,905,742	39.447	438,418	4.428	1,288,627	12.712	2,083,767	21.046	760,145	7.680	272,097	2.748	1,182,124	11.939	9,901,230
1936-37	4,054,430	40.272	499,428	4.961	1,203,948	11.950	2,127,000	21.127	776,510	7.415	281,145	2.793	1,155,691	11.173	10,067,588
1937-38	4,593,183	40.976	706,243	6.300	1,328,261	11.819	2,332,986	20.813	749,306	6.952	288,391	2.573	1,181,155	10.537	11,209,523
1938-39	5,466,377	43.005	862,451	6.785	1,626,372	12.795	2,359,752	18.565	822,229	6.469	319,083	2.510	1,254,807	9.871	12,711,071
1939-40	5,740,095	44.491	891,710	6.911	1,701,949	13.190	2,152,639	16.683	805,333	6.241	321,497	2.492	1,289,196	9.992	12,903,082
1940-41	5,496,096	43.771	837,746	6.831	1,778,548	14.164	2,167,638	17.203	776,678	6.186	197,834	1.576	1,281,812	10.209	12,556,382
1941-42	6,118,723	46.201	830,256	6.420	1,775,183	13.406	2,243,638	16.941	735,984	5.557	292,487	1.529	1,316,985	9.914	13,243,587
1942-43	6,314,892	44.355	815,794	5.730	2,449,986	17.208	2,343,638	16.462	697,604	4.900	198,538	1.395	1,416,792	9.950	11,237,034

¹Includes Inspection.
²Includes University Grant for training H.S. Assistants.
³5 Months Period.

(d) YEARLY COST PER PUPIL OF AVERAGE ATTENDANCE
(Current Operations, Capital Charges and Capital Outlays paid from Current Funds)

Year	Public Schools		Continuation Schools		R.C. Separate Schools		High Schools and Collegiate Institutes		Vocational Schools	
	A.D.A.	Cost	A.D.A.	Cost	A.D.A.	Cost	A.D.A.	Cost	A.D.A.	Cost
		\$		\$		\$		\$		\$
1875		15.07				7.70		39.80		
1880		12.82				10.08		32.06		
1885		14.66				13.41		52.36		
1890		17.20				15.74		52.60		
1895		15.76				12.31		18.16		
1900		17.81				13.86		55.46		
1905		23.80				19.89		57.18		
1910		33.90				30.36		80.25		
1915		15.31		72.72		25.68		99.53		
1920		59.72		91.50		36.42		111.38		
1921	345,746	63.14	6,309	87.55	60,079	37.91	34,262	108.91	4,260	210.37
1922	360,121	63.97	7,231	88.16	64,897	40.05	37,821	107.58	5,518	216.50
1923	360,983	69.55	7,853	98.90	64,497	50.41	41,526	120.15	7,209	201.23
1924	365,656	69.91	8,772	91.78	68,216	44.55	41,836	131.81	9,263	222.25
1925	371,694	68.92	8,159	109.63	70,948	51.26	45,551	141.00	11,689	223.31
1926	373,482	70.07	8,059	116.18	70,754	61.19	46,367	138.21	13,513	202.20
1927	382,158	70.10	8,296	118.10	74,820	53.41	47,797	150.57	15,414	183.94
1928	384,903	70.74	8,161	126.85	71,944	59.30	49,455	141.65	18,228	177.51
1929	386,864	72.91	8,349	122.87	78,993	59.05	52,496	142.78	20,632	177.22
1930	397,108	74.07	9,384	117.50	81,842	46.25	56,027	145.20	23,952	180.56
1931	411,706	71.31	10,219	111.99	85,777	45.79	60,057	141.36	28,402	186.52
1932	412,113	68.85	10,625	104.15	89,804	42.51	64,829	137.32	29,496	185.53
1933	418,190	62.50	10,455	96.39	92,387	38.20	65,353	121.75	26,699	183.83
1934	416,960	61.26	10,621	92.17	93,036	40.43	65,428	118.52	29,020	181.22
1935	422,352	60.55	9,863	88.77	92,780	41.02	65,214	119.62	29,993	173.09
1936	404,011	63.38	9,011	95.07	91,101	41.91	63,311	119.60	33,612	169.41
1937	403,423	66.61	8,809	101.61	93,597	41.69	64,561	126.30	31,965	173.87
1938	408,118	68.73	9,344	100.69	95,254	43.01	67,851	126.23	33,897	170.52
1939	394,409	65.31	9,803	104.06	94,124	44.81	69,986	126.89	35,272	169.18
1940	401,882	73.76	9,638	111.05	93,868	49.13	69,131	131.38	33,264	180.66
1941	385,101	76.13	9,381	115.10	93,489	42.92	61,667	143.97	28,932	226.07
1942	380,424	77.32	8,288	132.97	91,895	47.91	62,332	148.20	25,701	239.56

COST OF EDUCATION

Per Pupil of Average Daily Attendance

1942



Public Schools
\$77.32



R. C. Separate Schools
\$47.94



Continuation Schools
\$132.97



High Schools and
Collegiate Institutes
\$148.20



Technical Schools
\$266.53



Commercial Schools
\$196.38

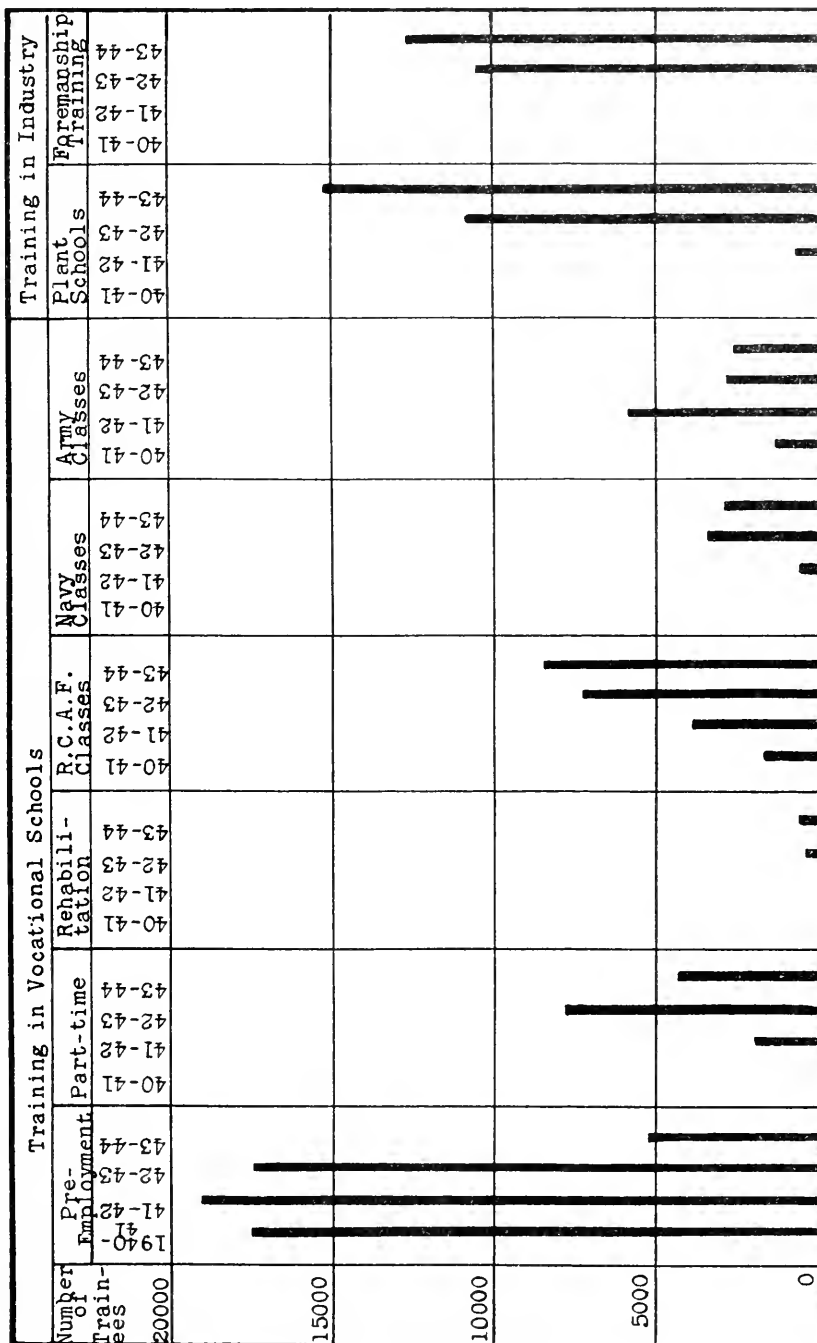
M. Mann

Costs include current operations, capital charges, and capital outlays paid from current funds.

Purely Technical and Commercial schools only have been considered.

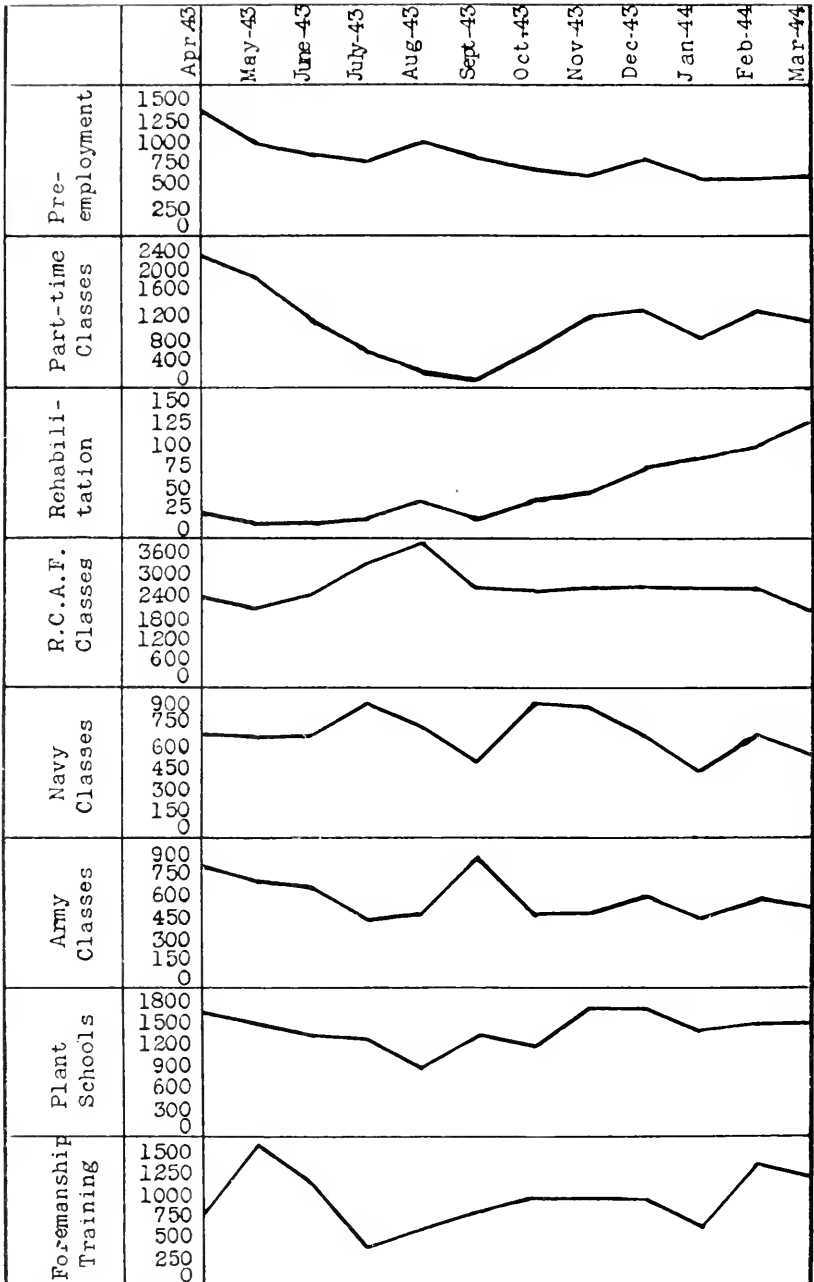
GRAPH 1

DOMINION-PROVINCIAL WAR EMERGENCY CLASSES IN ONTARIO



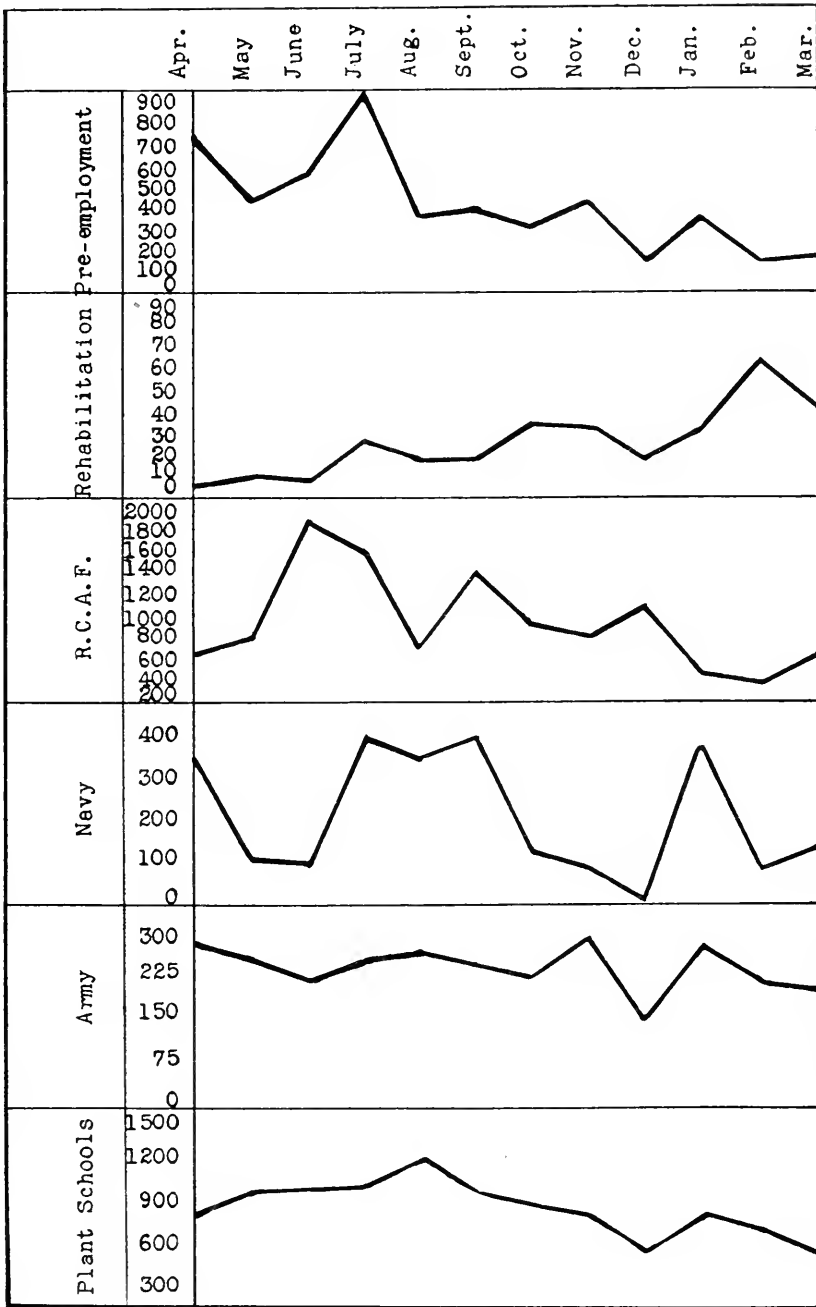
(a) Number of Trainees 1940 to 1944

GRAPH 2



(b) Number of Trainees by Months, 1943-44

GRAPH 3



(c) Admissions to Training Classes by Months, 1943-44

GRAPH 4

THE PUBLIC AND SEPARATE SCHOOLS

TABLE 1—ENROLMENT AND ATTENDANCE, 1942-43

COUNTIES	May Enrolment			Average Daily Attendance for the Year			Days lost per Year per Pupil of May Enrolment			Attendance Efficiency Percentage		
	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total
Brant												
City of Brantford...	3,807	611	4,418	3,437	578	4,015	12.9	11.7	12.7	93.2	93.9	93.3
Large Suburban.....	351	.....	351	309	.....	309	18.0	.....	18.0	90.5	.....	90.5
Towns and Villages..	463	53	516	422	46	468	11.3	18.6	12.1	93.9	90.0	93.5
Rural.....	1,977	.....	1,977	1,650	.....	1,650	27.0	.....	27.0	86.5	.....	86.5
Totals.....	6,598	644	7,262	5,818	624	6,442	16.8	12.3	16.4	91.1	93.6	91.3
Bruce												
Towns and Villages..	2,034	387	2,421	1,837	360	2,197	15.8	10.1	14.8	91.8	94.6	92.3
Rural.....	2,872	444	3,316	2,387	409	2,796	24.4	20.4	23.9	87.0	89.7	87.3
Totals.....	4,906	831	5,737	4,224	769	4,993	20.8	15.6	20.0	89.0	91.9	89.4
Carleton												
City of Ottawa.....	8,866	12,166	21,032	7,785	9,599	17,384	15.6	10.2	12.6	91.5	93.7	92.7
Large Suburban.....	1,059	373	1,432	964	336	1,300	21.6	15.1	18.8	89.5	91.9	90.1
Towns and Villages..	465	1,647	2,112	413	1,569	1,982	22.9	9.6	12.5	88.2	95.0	93.5
Rural.....	3,137	1,244	4,381	2,635	1,075	3,710	27.2	24.9	26.6	86.2	86.9	86.4
Totals.....	13,527	15,430	28,957	11,797	12,579	24,376	18.4	11.4	15.0	89.8	93.2	91.5
Dufferin												
Towns and Villages..	539	.....	539	500	.....	500	18.9	.....	18.9	90.6	.....	90.6
Rural.....	1,297	.....	1,297	1,052	.....	1,052	29.2	.....	29.2	83.6	.....	83.6
Totals.....	1,836	.....	1,836	1,552	.....	1,552	24.0	.....	24.0	87.1	.....	87.1
Dundas												
Towns and Villages..	634	31	665	544	27	571	19.2	22.4	19.9	89.8	88.2	89.4
Rural.....	1,398	15	1,413	1,190	12	1,202	27.2	8.9	26.2	86.3	94.7	86.4
Totals.....	2,032	46	2,078	1,734	39	1,773	23.2	18.0	24.2	88.1	90.1	87.3
Durham												
Towns and Villages..	1,409	.....	1,409	1,287	.....	1,287	17.5	.....	17.5	91.0	.....	91.0
Rural.....	1,894	.....	1,894	1,608	.....	1,608	27.1	.....	27.1	85.9	.....	85.9
Totals.....	3,303	.....	3,303	2,895	.....	2,895	23.0	.....	23.0	88.1	.....	88.1
Elgin												
City of St. Thomas..	1,671	215	1,886	1,547	203	1,750	15.8	17.8	16.0	91.7	91.0	91.6
Towns and Villages..	993	.....	993	901	.....	901	17.8	.....	17.8	90.8	.....	90.8
Rural.....	2,716	.....	2,716	2,220	.....	2,220	28.6	.....	28.6	84.9	.....	84.9
Totals.....	5,380	215	5,595	4,668	203	4,871	11.6	17.8	22.3	88.2	91.0	88.3
Essex												
City of Windsor....	10,400	6,553	16,953	9,233	5,937	15,170	14.0	21.7	16.4	92.4	88.7	91.0
Large Suburban.....	762	.....	762	679	.....	679	16.2	.....	16.2	91.5	.....	91.5
Towns and Villages..	2,464	1,951	4,415	2,240	1,750	3,990	15.8	15.9	15.8	91.8	91.6	91.7
Rural.....	4,352	1,591	5,943	3,753	1,403	5,156	24.4	21.0	23.5	87.3	89.0	87.7
Totals.....	17,978	10,095	28,073	15,905	9,090	24,995	16.9	20.4	18.2	91.0	89.3	90.4
Frontenac												
City of Kingston....	3,091	992	4,083	2,594	903	3,497	15.7	18.1	16.3	91.1	90.5	91.0
Towns and Villages..	131	57	188	116	53	169	19.1	8.6	15.9	90.0	95.3	91.5
Rural.....	2,896	156	3,052	2,282	126	2,408	35.6	33.2	35.4	81.3	82.4	81.4
Totals.....	6,118	1,205	7,323	4,992	1,082	6,074	25.2	19.7	24.3	86.3	89.7	86.9
Glengarry												
Towns and Villages..	223	507	730	198	480	678	25.5	18.2	19.7	87.3	90.9	90.1
Rural.....	1,497	596	2,093	1,210	526	1,736	27.9	22.5	26.3	85.2	88.3	86.1
Totals.....	1,690	1,103	2,793	1,408	1,006	2,414	27.2	20.5	24.6	85.6	89.5	87.2
Grenville												
Towns and Villages..	805	121	926	819	110	929	19.4	14.3	18.9	91.0	92.4	91.2
Rural.....	1,079	.....	1,079	873	.....	873	30.4	.....	30.4	83.9	.....	83.9
Totals.....	1,884	121	2,005	1,692	110	1,802	25.8	14.3	25.1	87.2	91.4	87.5
Grey												
City of Owen Sound..	1,994	147	2,141	1,755	127	1,882	20.5	20.4	20.5	89.3	89.1	89.3
Towns and Villages..	1,611	97	1,708	1,478	90	1,568	13.9	10.1	13.6	92.8	94.6	92.9
Rural.....	4,037	97	4,134	3,338	74	3,412	25.0	32.4	25.2	86.5	86.5	86.4
Totals.....	7,642	341	7,983	6,571	291	6,862	21.5	20.9	21.4	88.6	88.7	88.6

TABLE 1—ENROLMENT AND ATTENDANCE, 1942-43

COUNTIES	May Enrolment			Average Daily Attendance for the Year			Days lost per Year per Pupil of May Enrolment			Attendance Efficiency Percentage		
	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total
Haldimand												
Towns and Villages..	1,156		1,156	1,064		1,064	14.0		14.0	92.8		92.8
Rural.....	1,728		1,728	1,449		1,449	25.4		25.4	86.6		86.6
Totals.....	2,884		2,884	2,513		2,513	20.8		20.8	89.1		89.10
Haliburton												
Rural.....	1,062		1,062	873		873	37.6		37.4	81.7		81.7
Halton												
Towns and Villages..	2,089	35	2,124	1,865	30	1,85	18.6	21.8	18.7	88.3	88.3	88.3
Rural.....	1,603		1,603	1,351		1,351	27.6		27.6	85.7		85.7
Totals.....	3,692	35	3,727	3,216	30	3,246	22.5	21.8	22.5	88.3	88.3	88.3
Hastings												
City of Belleville....	1,620	467	2,087	1,502	430	1,932	14.2	15.0	14.4	92.7	92.1	92.6
Towns and Villages..	2,352	398	2,750	2,107	364	2,471	18.5	17.1	18.3	90.4	91.1	90.6
Rural.....	4,098	153	4,251	3,464	138	3,602	24.3	22.2	24.2	87.2	88.6	87.2
Totals.....	8,070	1,018	9,088	7,073	932	8,005	20.6	16.9	20.2	89.2	91.2	89.5
Huron												
Towns and Villages..	1,542	108	1,650	1,426	75	1,501	14.6	20.0	15.0	92.5	89.5	92.3
Rural.....	3,597	217	3,814	3,076	197	3,273	24.1	17.6	23.7	87.4	90.8	87.6
Totals.....	5,139	325	5,464	4,502	272	4,774	21.2	18.4	21.1	89.0	90.4	89.1
Kent												
City of Chatham....	1,844	593	2,437	1,608	536	2,144	11.4	14.8	12.2	93.7	92.1	93.4
Towns and Villages..	1,888	739	2,627	1,712	640	2,352	18.7	22.2	19.4	90.4	88.2	89.9
Rural.....	4,128	362	4,490	3,513	303	3,815	27.1	24.7	26.9	85.9	86.7	86.0
Totals.....	7,860	1,694	9,554	6,832	1,479	8,311	21.3	20.1	21.1	88.8	89.3	88.9
Lambton												
City of Sarnia.....	2,299	582	2,881	1,997	495	2,492	14.3	16.9	14.8	92.3	90.6	92.0
Towns and Villages..	1,298		1,298	1,140		1,140	17.6		17.6	90.7		90.7
Rural.....	3,648	53	3,701	3,046	41	3,087	26.6	24.0	26.5	86.0	86.3	86.0
Totals.....	7,245	635	7,880	6,183	536	6,719	21.0	17.5	20.8	88.8	90.2	88.9
Lanark												
Towns and Villages..	2,269	473	2,742	2,097	430	2,527	13.5	15.6	13.9	93.0	91.7	92.8
Rural.....	1,814	32	1,846	1,510	30	1,540	24.2	16.6	24.0	98.1	90.8	87.1
Totals.....	4,083	505	4,588	3,607	460	4,067	18.2	15.7	18.0	90.4	91.7	90.6
Lennox and Addington												
Towns and Villages..	596		596	518		518	21.9		21.9	88.6		88.6
Rural.....	1,931	47	1,978	1,560	42	1,602	30.4	21.2	30.2	84.1	89.1	84.2
Totals.....	2,527	47	2,574	2,078	42	2,120	28.4	21.2	28.3	85.2	89.1	85.2
Leeds												
Towns and Villages..	1,858	454	2,312	1,608	411	2,019	16.7	13.7	16.1	91.0	92.7	91.3
Rural.....	2,388	11	2,399	2,011	10	2,021	23.6	32.5	23.6	87.4	88.0	87.4
Totals.....	4,246	465	4,711	3,619	421	4,040	20.6	14.0	19.9	89.0	92.6	89.3
Lincoln												
City of St. Catharines.....	3,601	786	4,387	3,136	717	3,853	12.1	12.2	12.1	93.1	93.6	93.2
Large Suburban.....	275		275	237		237	21.8		21.8	88.5		88.5
Towns and Villages..	1,394	142	1,536	1,233	113	1,346	15.9	12.2	15.6	91.6	92.6	91.6
Rural.....	3,141		3,141	2,692		2,692	22.9		22.9	87.9		87.9
Totals.....	8,411	928	9,339	7,298	830	8,128	17.1	11.5	16.6	90.8	93.7	91.0
Middlesex												
City of London....	8,448	1,485	9,933	7,507	1,296	8,803	15.8	15.2	15.4	97.6	91.6	92.0
Towns and Villages..	849	9	858	771	9	780	19.2	7.9	19.0	90.2	95.8	90.3
Rural.....	4,504	46	4,550	3,815	39	3,854	24.2	27.7	24.2	87.2	85.3	87.2
Totals.....	13,801	1,540	15,341	12,093	1,344	13,437	18.3	15.6	18.0	93.7	91.5	90.5
Norfolk												
Towns and Villages..	1,722	223	1,945	1,506	209	1,715	19.7	16.6	19.3	89.5	91.5	89.7
Rural.....	3,317	109	3,426	2,673	98	2,771	33.3	21.5	32.9	82.1	89.0	82.3
Totals.....	5,039	332	5,371	4,179	307	4,486	28.7	18.2	28.0	84.6	90.7	85.0

TABLE 1—ENROLMENT AND ATTENDANCE, 1942-43

COUNTIES	May Enrolment			Average Daily Attendance for the Year			Days lost per Year per Pupil of May Enrolment			Attendance Efficiency Percentage		
	Public	Sep- arate	Total	Public	Sep- arate	Total	Public	Sep- arate	Total	Public	Sep- arate	Total
Northumberland												
Towns and Villages..	1,567	245	1,812	1,441	215	1,556	22.8	17.5	22.7	87.9	90.6	88.2
Rural.....	2,221	54	2,275	1,810	47	1,857	30.5	27.8	30.5	82.9	85.8	84.0
Totals.....	3,788	299	4,087	3,151	262	3,413	27.4	19.4	26.7	85.6	89.6	85.8
Ontario												
City of Oshawa.....	3,350	565	3,915	3,088	517	3,605	14.8	13.8	14.7	92.4	92.7	92.5
Large Suburban.....	441	.....	441	403	.....	403	16.1	.....	16.1	91.7	.....	91.7
Towns and Villages..	1,405	43	1,448	1,258	38	1,296	16.5	13.6	16.4	91.1	92.5	91.1
Rural.....	3,393	47	3,440	2,813	44	2,857	27.8	27.6	27.8	85.4	86.3	85.4
Totals.....	8,589	655	9,244	7,562	599	8,161	20.3	14.8	19.9	89.4	92.2	89.6
Oxford												
City of Woodstock..	1,563	146	1,709	1,386	127	1,513	19.3	21.5	19.5	89.9	88.6	89.8
Towns and Villages..	1,665	179	1,844	1,498	145	1,643	14.8	11.7	14.5	92.2	93.0	92.3
Rural.....	3,439	.....	3,439	2,897	.....	2,897	19.9	.....	19.9	89.2	.....	89.2
Totals.....	6,667	325	6,992	5,781	272	6,053	18.5	16.1	18.4	90.2	90.9	90.3
Peel												
Large Suburban.....	758	.....	758	705	.....	705	26.9	.....	26.9	87.1	.....	87.1
Towns and Villages..	1,336	.....	1,336	1,149	.....	1,149	20.6	.....	20.6	88.9	.....	88.9
Rural.....	2,293	10	2,303	1,868	14	1,882	27.5	30.0	27.5	84.2	89.8	85.2
Totals.....	4,387	10	4,397	3,722	14	3,736	25.3	30.0	25.3	86.7	89.8	86.7
Perth												
City of Stratford....	1,891	284	2,175	1,656	266	1,922	13.3	14.0	13.4	92.8	92.7	92.8
Towns and Villages..	1,005	39	1,044	933	33	966	14.7	14.8	14.7	92.5	91.5	92.5
Rural.....	2,858	217	3,075	2,367	196	2,563	24.9	20.6	24.6	86.8	89.4	86.9
Totals.....	5,754	540	6,294	4,956	495	5,451	19.3	16.7	19.1	89.7	91.3	89.8
Peterborough												
City of Peterborough	2,833	1,054	3,887	2,571	944	3,515	19.2	17.1	18.6	90.2	91.0	90.4
Large Suburban.....	441	.....	441	397	.....	397	20.7	.....	20.7	89.5	.....	89.5
Towns and Villages..	551	.....	551	161	.....	161	21.8	.....	21.8	88.5	.....	88.5
Rural.....	1,938	113	2,051	1,663	96	1,759	31.7	26.0	31.3	83.4	86.2	83.6
Totals.....	5,763	1,167	6,930	4,792	1,040	5,832	23.7	18.0	22.8	87.8	90.5	88.2
Prescott												
Large Suburban.....	.....	189	189	.....	189	189	.....	10.1	10.1	.....	94.8	94.8
Towns and Villages..	312	1,363	1,675	286	1,257	1,543	18.2	14.9	15.6	90.7	92.1	91.8
Rural.....	878	1,751	2,629	705	1,589	2,294	26.5	17.9	20.8	85.5	90.7	89.0
Totals.....	1,190	3,303	4,493	991	3,035	4,026	24.4	16.2	18.4	86.9	91.5	90.3
Prince Edward												
Towns and Villages..	853	55	908	722	45	767	20.4	22.9	20.4	88.9	87.2	88.9
Rural.....	1,350	.....	1,350	1,089	.....	1,089	30.5	.....	30.5	83.4	.....	83.4
Totals.....	2,203	55	2,258	1,811	45	1,856	27.8	22.9	27.6	85.2	87.2	85.2
Renfrew												
Towns and Villages..	2,143	2,138	4,281	1,936	1,986	3,922	16.3	14.2	15.2	91.5	92.8	92.1
Rural.....	3,748	573	4,321	3,071	522	3,593	46.0	21.5	42.7	75.6	88.9	77.4
Totals.....	5,891	2,711	8,602	5,007	2,508	7,515	35.2	15.7	29.1	81.5	91.9	84.8
Russell												
Large Suburban.....	.....	166	166	.....	155	155	.....	13.7	13.7	.....	92.9	92.9
Towns and Villages..	22	594	616	19	657	586	17.0	11.1	11.4	91.0	94.3	94.2
Rural.....	547	1,848	2,395	477	1,632	2,109	25.7	19.2	20.7	86.8	89.9	89.2
Totals.....	569	2,608	3,177	496	2,354	2,850	25.4	17.0	18.5	86.9	91.1	90.4
Simcoe												
Towns and Villages..	5,484	1,021	6,505	3,552	949	4,503	18.3	15.3	17.8	90.4	92.1	90.8
Rural.....	4,735	229	4,964	3,838	224	4,062	33.4	18.7	32.7	82.6	91.0	83.0
Totals.....	10,219	1,250	11,469	7,392	1,173	8,565	25.3	16.0	24.3	86.8	91.9	87.3
Stormont												
Large Suburban.....	.....	871	871	.....	799	799	.....	15.4	15.4	.....	92.0	92.0
Towns and Villages..	1,053	2,286	3,339	922	2,084	3,006	16.2	18.3	17.6	91.3	90.6	90.8
Rural.....	2,098	317	2,415	1,767	291	2,058	26.3	19.5	25.4	70.4	90.0	86.7
Totals.....	3,151	3,474	6,625	2,689	3,174	5,863	23.0	17.7	20.3	87.9	90.9	89.5

TABLE 1—ENROLMENT AND ATTENDANCE, 1942-43

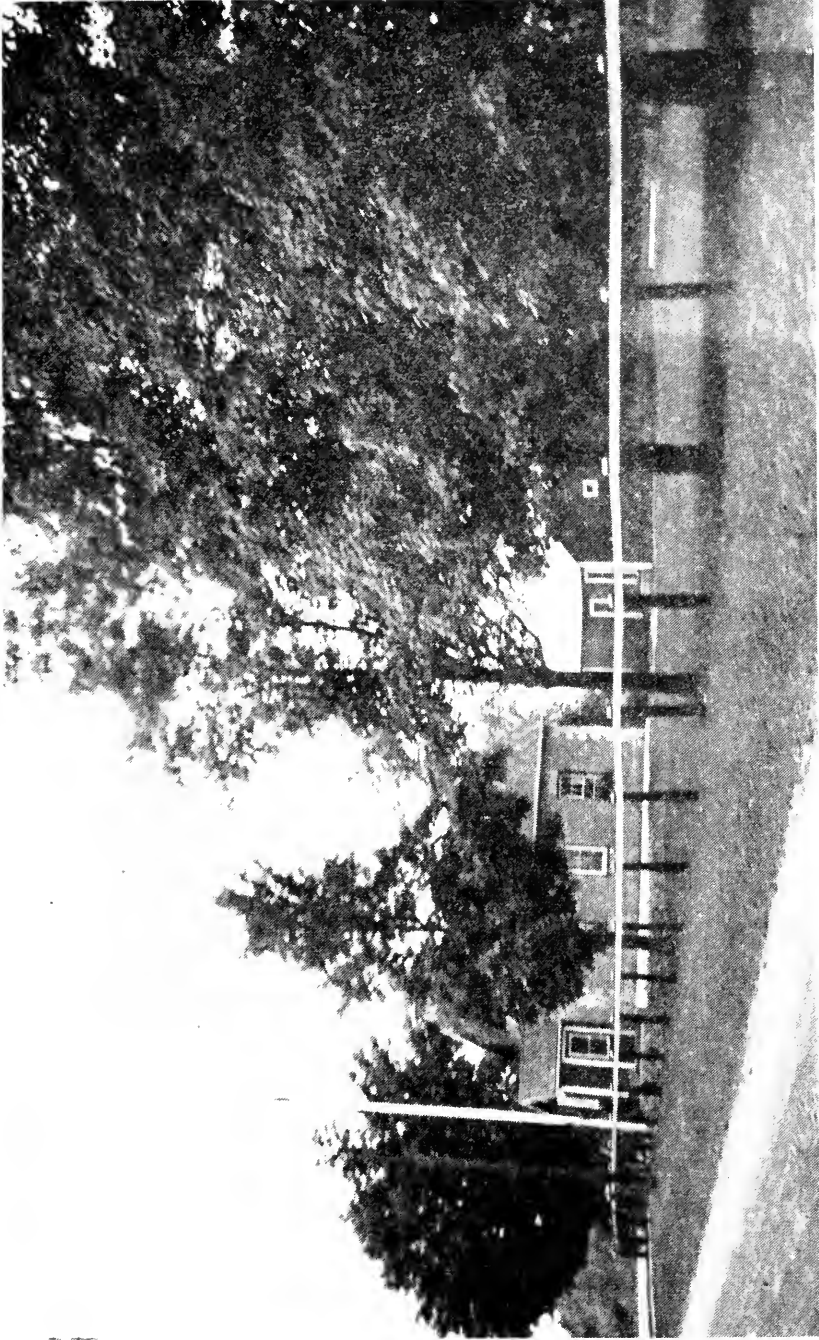
COUNTIES	May Enrolment			Average Daily Attendance for the Year			Days lost per Year per Pupil of May Enrolment			Attendance Efficiency Percentage		
	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total
Victoria												
Towns and Villages..	1,363	190	1,553	1,216	163	1,379	17.5	21.3	18.0	90.9	88.6	90.7
Rural.....	1,682	57	1,739	1,427	48	1,475	29.6	26.6	29.5	84.2	85.8	84.2
Totals.....	3,045	247	3,292	2,643	211	2,854	24.2	22.5	24.1	87.2	87.9	87.3
Waterloo												
City of Galt.....	1,676	263	1,939	1,514	256	1,770	10.6	12.0	10.8	94.9	94.0	94.7
City of Kitchener...	3,686	1,657	5,343	3,311	1,593	4,904	10.1	8.9	9.7	94.6	95.3	94.8
Towns and Villages..	2,672	696	3,368	2,357	651	3,008	9.5	9.0	9.4	94.7	95.2	94.9
Rural.....	3,085	381	3,466	2,739	346	3,085	19.9	15.4	19.5	89.6	91.9	89.9
Totals.....	11,119	2,997	14,116	9,921	2,846	12,767	12.7	10.1	12.1	93.1	94.7	93.5
Welland												
City of Welland.....	1,881		1,881	1,667		1,667	16.5		16.5	91.3		91.3
City of Niagara Falls.....	2,020	505	2,525	1,880	442	2,322	15.0	17.9	15.6	92.2	90.3	91.9
Large Suburban.....	2,630		2,630	2,291		2,291	17.4		17.4	90.7		90.7
Towns and Villages..	3,611	266	3,877	3,298	238	3,536	18.5	18.5	18.5	90.6	90.2	90.5
Rural.....	2,772		2,772	2,361		2,361	25.7		25.7	86.6		86.6
Totals.....	12,914	771	13,685	11,497	680	12,177	19.0	18.2	18.9	90.1	90.3	90.1
Wellington												
City of Guelph.....	2,400	888	3,288	2,217	838	3,055	14.4	12.3	13.7	92.6	93.7	93.0
Towns and Villages..	1,394	179	1,573	1,286	167	1,453	12.8	15.0	12.9	93.4	93.2	93.4
Rural.....	3,012	98	3,110	2,506	89	2,595	24.6	20.4	24.5	86.9	89.6	87.0
Totals.....	6,806	1,165	7,971	6,009	1,094	7,103	18.6	13.0	17.7	90.3	93.3	90.7
Wentworth												
City of Hamilton...	18,569	4,270	22,839	16,161	3,992	20,153	15.2	12.2	14.6	91.8	93.6	92.1
Large Suburban.....	967		967	791		791	15.1		15.1	90.0		90.0
Towns and Villages..	1,025	121	1,146	898	110	1,008	19.1	12.1	18.3	91.0	93.5	91.2
Rural.....	3,447	129	3,576	2,900	123	3,023	24.9	13.0	24.5	86.8	93.4	87.0
Totals.....	24,008	4,520	28,528	20,750	4,225	24,975	16.8	12.2	16.0	90.9	93.6	91.4
York												
City of Toronto.....	71,797	*11,425	83,222	63,984	10,036	74,020	18.3	19.0	18.4	90.4	89.9	90.3
Large Suburban.....	23,320	1,487	25,007	21,104	1,331	22,335	29.6	17.9	28.9	85.6	90.6	88.8
Towns and Villages..	8,965	292	9,257	7,898	254	8,152	18.2	23.5	18.3	90.4	87.9	90.4
Rural.....	6,000	547	6,547	4,972	466	5,438	28.3	24.4	28.0	85.2	87.0	85.2
Totals.....	110,282	13,751	124,033	97,958	12,087	110,045	21.2	19.2	21.0	89.0	89.8	89.1
County Totals.....	373,298	77,423	450,721	324,450	68,560	392,663	20.8	16.1	20.0	89.1	91.3	89.5
DISTRICTS												
Algoma												
City of Sault Ste. Marie.....	3,246	1,306	4,552	2,971	1,181	4,152	14.7	12.9	14.2	92.5	93.1	92.6
Towns and Villages..	476	360	836	441	335	776	19.0	19.2	19.1	90.5	90.3	90.4
Rural.....	2,781	76	2,857	2,332	62	2,394	28.4	24.2	28.3	85.0	86.8	85.1
Totals.....	6,503	1,742	8,245	5,744	1,578	7,322	20.8	14.7	19.5	89.2	92.2	89.8
Cochrane												
Large Suburban.....	1,194	336	1,530	1,145	329	1,474	11.7	10.2	11.4	94.2	94.8	94.3
Towns and Villages..	3,206	4,185	7,391	3,008	3,899	6,907	14.2	12.7	13.4	92.8	95.9	93.2
Rural.....	1,757	2,281	4,038	1,490	2,009	3,499	25.3	21.8	23.3	86.7	89.4	87.7
Totals.....	6,157	6,802	12,959	5,643	6,237	11,880	16.8	15.7	16.2	91.4	91.9	91.7
Kenora												
Towns and Villages..	1,798	363	2,161	1,653	313	1,966	18.2	18.8	18.4	90.8	89.8	90.6
Rural.....	961	35	996	797	27	824	27.8	36.9	28.2	85.3	90.2	85.1
Totals.....	2,759	398	3,157	2,450	340	2,790	21.6	20.4	21.4	88.9	88.9	88.9
Manitowlin												
Towns and Villages..	237	31	268	207	26	233	22.2	18.3	21.8	88.5	89.7	88.6
Rural.....	1,025	109	1,134	811	93	904	28.8	24.7	27.7	83.9	86.9	84.8
Totals.....	1,262	140	1,402	1,018	119	1,137	26.9	23.3	26.6	86.2	87.5	85.6

*Includes Forest Hill, Swansea, and Weston, under the administration of the Toronto Separate School Board.

TABLE 1—ENROLMENT AND ATTENDANCE, 1942-43

DISTRICTS	May Enrolment			Average Daily Attendance for the Year			Days lost per Year per Pupil of May Enrolment			Attendance Efficiency Percentage		
	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total
Muskoka												
Towns and Villages..	1,393		1,393	1,270		1,270	18.2		18.2	90.7		90.7
Rural.....	1,585	104	1,689	1,299	82	1,381	34.5	34.0	34.5	82.2	81.7	82.2
Totals.....	2,978	104	3,082	2,569	82	2,651	26.9	34.0	27.2	86.2	81.7	86.0
Nipissing												
City of North Bay..	1,257	1,472	2,729	1,177	1,369	2,546	12.2	13.5	12.9	93.8	93.0	93.3
Large Suburban.....		408	408		382	382		11.3	11.3		94.1	94.1
Towns and Villages..	240	1,615	1,855	221	1,435	1,656	17.6	15.7	15.9	91.1	91.6	91.4
Rural.....	1,734	1,116	2,850	1,449	925	2,374	23.0	20.7	22.1	87.7	88.2	87.8
Totals.....	3,231	4,611	7,842	2,847	4,111	6,958	18.3	15.8	16.9	90.3	91.5	91.0
Parry Sound												
Large Suburban.....	416		416	385		385	15.8		15.8	89.2		89.2
Towns and Villages..	1,629	30	1,659	1,486	25	1,511	21.9	13.3	21.7	89.0	92.7	89.1
Rural.....	2,630	22	2,652	2,136	17	2,153	29.6	48.1	29.8	84.2	75.5	84.1
Totals.....	4,675	52	4,727	4,007	42	4,049	25.7	27.6	25.7	86.3	84.8	86.3
Patricia												
Rural.....	225		225	218		218	17.5		17.5	91.5		91.5
Rainy River												
Towns and Villages..	921	331	1,252	847	292	1,139	14.4	19.4	15.7	92.6	89.7	91.8
Rural.....	1,621	80	1,701	1,294	69	1,363	27.2	18.3	20.9	85.0	90.0	85.2
Totals.....	2,542	411	2,953	2,141	361	2,502	22.6	19.3	22.1	87.9	89.6	88.1
Sudbury												
City of Sudbury....	2,229	3,001	5,230	2,020	2,838	4,858	18.1	12.0	14.6	90.7	93.8	92.5
Large Suburban.....	413		413	373		373	22.5		22.5	88.7		88.7
Towns and Villages..	1,232	705	1,937	1,121	640	1,761	17.7	14.3	16.5	90.9	92.4	91.5
Rural.....	3,462	2,581	6,043	2,882	2,326	5,208	35.9	17.5	22.6	85.9	90.9	88.0
Totals.....	7,336	6,287	13,623	6,396	5,804	12,200	22.2	14.5	18.7	88.4	92.4	90.3
Thunder Bay												
City of Port Arthur.	2,720	700	3,420	2,497	643	3,140	12.0	14.3	12.5	93.7	92.5	93.4
City of Fort William.	3,139	1,171	4,310	2,896	1,054	3,950	13.5	12.0	13.1	93.1	93.5	93.2
Large Suburban.....	190		190	167		167	15.1		15.1	91.9		91.9
Towns and Villages..	253	64	317	243	63	306	12.0	9.0	11.4	94.0	95.4	94.3
Rural.....	2,844	54	2,898	2,380	44	2,424	27.6	21.0	27.5	85.5	88.1	85.5
Totals.....	9,146	1,989	11,135	8,183	1,804	9,987	17.5	13.0	16.7	91.0	93.0	91.3
Timiskaming												
Large Suburban.....	2,212	649	2,861	2,125	614	2,739	12.5	10.7	12.1	93.7	94.5	93.8
Towns and Villages..	1,463	886	2,349	1,365	821	2,186	15.6	14.9	15.4	92.1	92.3	92.2
Rural.....	1,548	688	2,236	1,269	617	1,886	27.7	15.9	24.0	85.2	91.6	87.2
Totals.....	5,223	2,223	7,446	4,759	2,052	6,811	17.9	14.0	16.7	90.8	92.7	91.4
District Totals.....	52,037	24,759	76,796	45,975	22,530	68,505	20.5	15.2	18.8	89.3	92.0	90.2
SUMMARY—												
Cities.....	171,898	53,304	225,202	153,097	46,917	200,014	16.2	14.9	15.9	91.5	91.9	91.6
Large Suburban.....	35,629	4,479	40,108	32,075	4,135	36,210	25.3	14.5	24.1	87.4	92.4	87.9
Towns and Villages..	80,058	25,709	105,767	70,396	23,517	93,913	17.1	14.9	16.5	91.1	92.2	91.4
Rural.....	137,750	18,690	156,440	114,857	16,521	131,378	27.4	20.6	26.6	85.5	89.2	85.9
Grand Totals.....	425,335	102,182	527,517	370,425	91,090	461,515	20.8	15.9	19.8	89.1	91.5	89.6
Increases for year.....		2,924	2,076				4.9	3.8	4.7			
Decreases for year.....	848			14,091	1,107	15,198				2.6	2.3	2.5

CARTER TROPHY WINNER, 1943-44



Courtesy Department of Agriculture

S. S. H Smith, Peterborough County
This trophy is given annually for the most marked improvement
in school grounds during the year.

TABLE 2—DISTRIBUTION OF FULL-TIME TEACHERS BY CERTIFICATES, 1942-43
(As reported in "Schools and Teachers")
(B) Urban (Continued)

Urban Schools	TEACHERS										CERTIFICATES										Uni- versity Gradu- ates	Music Teach- ers †								
	Public					Separate					GENERAL					SPECIAL*														
	T.		M.		F.	T.	M.	F.	First Class		Second Class		Lower than Second Class	Kindergarten Primary Specialist		Manu- al Train- ing	Home Eco- nomics	Auxi- liary Class	Art	Physi- cal Train- ing			P.	S.						
	P.	S.	P.	S.	P.	P.	S.	P.	S.	P.	S.	P.	S.	P.	S.	P.	S.	P.	S.	P.			S.	P.	S.					
<i>In Districts</i>																														
Fort William.....	95	21	74	27	.....	27	.....	27	65	22	17	5	.....	9	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North Bay.....	41	6	35	38	1	37	33	22	3	14	2	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Port Arthur.....	75	13	62	18	.....	18	63	8	9	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sault Ste. Marie.....	87	10	77	33	.....	33	50	18	24	12	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sudbury.....	66	5	61	81	7	74	52	40	13	38	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	364	55	309	197	8	189	263	110	65	78	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals—Cities.....	4,700	915	3,785	1,512	173	1,339	2,849	834	1,091	560	3	51	225	1	131	88	10	85	16	179	31	7	1	10	2	577	59	32	6	
Towns.....	1,072	288	1,384	687	43	644	1,023	348	542	293	13	42	59	4	5	4	1	6	1	
Villages.....	646	147	499	63	63	1	62	415	30	215	28	3	5	11	
Totals—Urban.....	7,018	1,350	5,668	2,262	217	2,045	4,287	1,212	1,848	881	19	98	295	1	135	91	90	17	185	32	8	1	10	2	630	72	47	8	
Rural.....	7,114	838	6,276	864	92	772	4,171	291	2,265	436	588	137	39	4	14	12	19
Grand Totals.....	14,132	2,188	11,944	3,126	309	2,817	8,458	1,503	4,113	1,317	607	235	334	1	139	108	10	102	17	204	32	8	1	10	2	693	95	49	8	
Increase for year.....	65	295	11	186	215	34	27	3	2	1	8	3	1	1
Decrease for year.....	231	4	7	77	95	144

T.—Total. M.—Male. F.—Female. P.—Public. S.—Separate.

*Special teachers are listed only where teacher devotes whole time to that subject.

†Music Teachers—Include full-time teachers of music only. In addition there are many regular classroom teachers who also teach music and 300 add itinerant music teachers serving rural areas and smaller urban centres.

TABLE 3—HIGH SCHOOL ENTRANCE EXAMINATION RESULTS BY INSPECTORATES, 1943

(A) Public Schools of the City Inspectorates	May Enrollment Grades I-VIII	High School Entrance Candidates	Per cent. recommended	Number writing	Percentage of those writing who were successful	Total number successful	Per cent. of total Applicants	Per cent. of May Enrollment	Successful Candidates					
									Average Age	Destination (Per cent. of total number successful)				
										To Secondary School	To Grade IX Elementary School	Retired from School		
Brantford.....	3,274	360	82	66	45	324	90	10	13	10	90	*	10	
Chatham.....	1,581	186	77	203	53	1,443	77	9	13	9	97	*	3	
Hamilton.....	16,050	1,429	72	89	53	1,306	91	8	14	1	88	*	12	
Kitchener.....	2,992	327	73	272	81	287	88	10	13	9	31	61	8	
London.....	7,032	725	62	509	59	673	93	10	13	6	99	*	1	
Ottawa.....	1,056	109	71	41	39	928	88	12	13	10	97	*	3	
Peterborough.....	2,485	232	84	60	68	227	90	9	14	4	95	*	2	
St. Catharines.....	3,134	204	77	152	59	225	93	8	14	3	93	*	7	
Sarnia.....	2,173	259	87	335	59	225	87	10	13	11	88	7	12	
Toronto.....	62,199	6,249	75	1,628	53	5,622	90	9	14	2	92	*	8	
Windsor.....	9,516	1,325	76	335	53	1,169	88	12	14	1	92	*	8	
Totals and Averages (A).....	117,984	12,432	76	2,963	59	11,149	90	9	14	1	87	5	8	
(B) Public Schools of the County Inspectorates														
Brant and Norfolk (in part).....	3,176	285	49	141	59	226	79	7	13	11	73	5	27	
Bruce East, Grey (in part), Huron (in part), Carleton.....	2,121	185	64	67	91	179	97	8	13	10	62	5	33	
Dufferin.....	2,310	216	47	114	92	209	95	9	14	1	75	5	20	
Dundas.....	4,654	598	65	267	62	519	86	11	12	11	77	11	12	
Durham (in part) and City of Oshawa.....	1,791	171	81	33	55	156	91	9	13	10	55	16	29	
Edgin and City of St. Thomas.....	2,032	218	33	147	84	194	89	10	13	8	85	1	14	
Essex No. 1.....	4,800	588	46	314	81	527	90	11	14	1	72	3	25	
Essex No. 2.....	5,267	552	60	110	60	480	92	10	14	1	85	3	12	
Frontenac North, and Addington.....	4,323	328	33	352	86	508	91	11	13	9	74	12	14	
Frontenac South, and Lennox (in part), Grenville (in part) and Prescott (in part), Grey East.....	3,045	339	60	137	61	285	84	9	11	2	85	1	14	
Grey North, and Bruce North.....	1,184	76	43	43	58	58	76	7	14	5	40	32	28	
Grey South.....	2,131	173	43	98	70	146	84	7	13	8	80	4	12	
Haldimand.....	3,366	358	55	158	46	310	87	9	13	10	90	4	6	
Hastings Centre.....	1,641	128	54	59	65	107	84	7	14	1	69	6	25	
Hastings North.....	1,952	179	32	122	74	147	82	7	14	2	73	9	18	
Hastings South and City of Belleville.....	2,055	202	60	81	67	175	87	9	13	9	74	5	21	
Huron North.....	3,331	365	87	46	43	339	93	10	14	2	74	7	19	
Kent.....	2,535	285	51	137	74	249	87	10	13	7	60	6	34	
Lambton.....	2,864	330	62	125	70	293	88	10	13	10	78	6	16	
Lambton East.....	3,573	386	65	135	74	351	91	10	13	11	86	6	16	
Leeds No. 1.....	2,125	195	70	57	84	186	95	9	14	2	66	8	26	
Leeds No. 2.....	1,965	163	39	87	52	122	75	6	13	11	48	9	43	
Lincoln, and Hastings South (in part), Huron South.....	3,972	285	63	106	54	238	84	6	13	8	85	2	13	
Lorain.....	2,050	201	48	104	63	163	81	8	13	8	71	11	23	
Lunenburg.....	2,460	226	54	105	79	203	90	8	14	5	65	6	24	
Manitoulin.....	5,983	484	52	230	64	403	83	7	14	3	85	4	15	
North York.....	2,866	249	41	146	78	217	87	8	14	3	82	4	14	
Perth.....	2,067	205	37	129	84	184	90	9	13	10	78	3	19	
Simcoe.....	3,889	428	45	233	55	387	84	10	13	9	87	6	26	
Wellington.....	1,802	222	65	117	77	187	84	10	13	7	74	7	7	
Windsor.....	2,252	223	48	117	34	146	65	6	13	6	87	6	7	
York.....	1,765	130	38	81	73	108	83	6	14	0	85	11	15	
Totals and Averages (B).....	4,470	414	66	139	63	363	88	8	13	11	74	11	15	

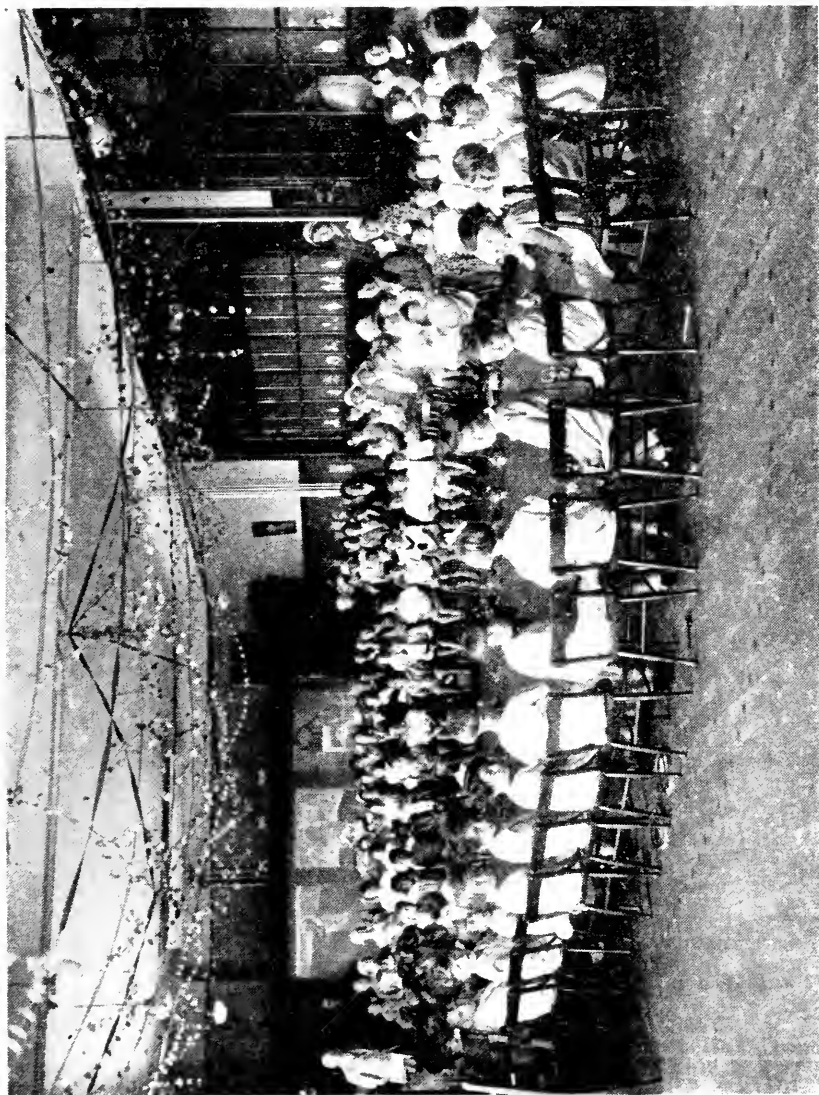
TABLE 3—HIGH SCHOOL ENTRANCE EXAMINATION RESULTS BY INSPECTORATES, 1943

(A) Public Schools of the County Inspectorates	High School Entrance Candidates	Per cent. recommended	Number writing	Percentage of those writing who were successful	Total number successful	Per cent. of total Applicants	Per cent. of May Enrollment	Successful Candidates			
								Average Age	Destination (Per cent. of total number successful)		
									To Secondary School	To Grade IX Elementary School	Retired from School
May Enrollment Grades I-VIII	High School Entrance Candidates	Per cent. recommended	Number writing	Percentage of those writing who were successful	Total number successful	Per cent. of total Applicants	Per cent. of May Enrollment	Yrs. Mos.	To Secondary School	To Grade IX Elementary School	Retired from School
Middlesex East.....	309	* 67	102	* 72	280	* 91	10	7	* 88	* 6	*
Middlesex West.....	2,308	59	108	72	233	89	10	13	81	1	18
Norfolk (in part).....	340	61	133	72	303	89	8	13	80	5	15
Northumberland and Durham (in part).....	4,037	327	171	63	263	80	10	14	78	7	15
Northumberland.....	2,662	44	134	70	200	83	8	14	79	2	19
Ontario North, and York (in part).....	2,240	60	100	68	217	87	10	14	85	3	12
Ontario South.....	3,487	70	97	66	291	90	8	13	74	12	14
Oxford North, and City of Woodstock.....	3,101	286	98	86	272	95	9	14	79	2	19
Oxford South, and Norfolk (in part).....	3,391	266	68	59	238	89	7	14	85	3	15
Peel.....	4,293	32	191	70	356	86	8	13	7	6	25
Perth North, and Wellington (in part).....	2,765	49	225	83	241	86	9	13	8	6	25
Peterborough East.....	2,997	19	207	85	321	91	11	13	8	6	25
Peterborough West, and Victoria East.....	1,739	176	94	74	153	86	9	14	75	3	13
Prescott and Russell, Part 1.....	2,526	62	87	76	227	91	9	13	86	3	11
Prescott and Russell, Part 2.....	957	31	57	82	73	88	8	14	8	10	9
Prescott and Russell, Part 3.....	30	100	4	.....	4	100	13	13	100	.....	.....
Prescott and Russell, Part 4.....	4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Prince Edward.....	15	60	10	60	21	84	4	13	5	55	.....
Renfrew North.....	2,099	25	10	70	9	75	4	13	9	45	24
Renfrew South.....	2,907	78	45	49	180	89	9	13	11	6	20
Simcoe East, and Muskoka (in part).....	2,536	63	108	75	267	91	9	13	71	9	34
Simcoe Centre.....	3,221	51	132	86	184	93	7	13	8	13	14
Simcoe North.....	3,371	58	135	95	250	79	8	14	0	83	3
Simcoe South, and York (in part).....	818	62	22	54	239	87	7	14	4	75	13
Simcoe West, and Grey (in part).....	2,221	48	120	71	52	84	6	13	8	70	30
Stormont.....	2,188	52	103	60	196	85	3	13	8	1	19
Victoria West.....	3,065	58	224	66	175	81	8	13	11	5	25
Waterloo No. 1.....	3,263	77	67	76	453	15	13	11	77	27	22
Waterloo No. 2.....	3,500	77	67	76	123	76	9	13	77	27	22
Welland East.....	4,234	68	42	71	264	91	8	13	8	28	30
Welland South.....	369	58	153	61	321	97	9	13	10	12	11
Welland (including Welland City), and Lincoln (in part).....	446	58	189	60	303	87	7	13	95	no record	5
Wellington North.....	2,638	35	161	83	370	83	9	13	88	.....	12
Wellington South.....	3,578	71	120	73	218	89	8	14	1	3	14
Wentworth.....	5,226	49	251	66	381	92	11	13	79	3	18
York No. 1.....	4,288	524	299	60	413	83	8	13	2	8	28
York No. 2.....	6,438	59	269	93	404	77	9	13	1	1	19
York Nos. 3 and 4.....	1,125	64	402	75	607	93	9	11	94	.....	6
York No. 5.....	7,278	68	214	80	1,023	92	10	13	10	.....	8
York No. 6.....	6,202	59	219	67	623	94	14	14	87	.....	13
Totals and Averages (B).....	22,720	57	9,689	71	19,881	88	9	13	9	5	17
(C) Public Schools of the District Inspectorates	3,008	56	155	79	317	91	11	14	0	19	16
Division No. I.....	197	26	115	70	163	83	7	14	5	32	16
" " II.....	3,710	42	78	47	330	88	9	14	3	8	12

TABLE 3—HIGH SCHOOL ENTRANCE EXAMINATION RESULTS BY INSPECTORATES, 1943

(C) Public Schools of the District Inspectorates	May Enrollment Grades I-VIII	High School Entrance Candidates	Per cent. recommended	Number writing	Percent-age of those who were successful	Total number successful	Successful Candidates				
							Per cent. of total Applicants	Per cent. of May Enrollment	Destination (Per cent. of total number successful)		
									To Secondary School	To Grade IX Elementary School	Retired from School
Division No. IV.....	4,305	306	* 63	112	* 75	270	* 88	* 6	* 53	* 35	*
" " V.....	4,577	312	77	79	53	305	89	11	78	10	12
" " VI.....	3,125	408	25	307	68	310	76	10	44	21	35
" " VII (Parts 1, 2 and 3).....	4,838	377	65	132	61	332	88	7	76	7	17
" " VIII.....	2,215	208	43	119	66	175	84	11	51	20	29
" " IX (Parts 1 and 2).....	1,573	161	47	86	66	127	79	8	80	12	8
" " X (Parts 1 and 2).....	4,169	443	66	151	62	385	87	9	93	1	6
" " XI.....	3,185	323	72	89	60	296	92	9	78	10	12
" " XII (Parts 1 and 2).....	2,262	208	50	105	81	191	91	8	70	15	15
" " XIII (Parts 1 and 2).....	3,426	282	50	112	71	266	91	2	71	21	8
" " XIV.....	3,325	223	36	112	61	182	82	8	77	6	17
" " XV.....	2,661	218	58	92	75	186	85	7	50	36	14
" " XVI.....	1,787	163	61	59	55	137	81	8	80	4	16
" " XVII.....	1,215	73	48	38	71	62	85	5	42	46	12
Totals and Averages (C).....	50,759	4,655	57	2,001	69	4,034	87	8	69	15	16
(D) R. C. Separate Inspectorates											
Division No. I.....	3,556	344	74	88	67	315	92	9	74	13	13
" " II.....	3,669	258	63	95	75	227	88	6	67	21	9
" " III.....	1,984	115	19	93	66	83	72	4	22	58	20
" " IV.....	2,972	161	49	82	73	139	86	5	66	23	11
" " V.....	3,415	202	32	138	70	161	80	5	76	20	4
" " VI.....	4,427	245	66	62	63	215	88	5	71	19	10
" " VII.....	4,437	386	65	136	90	373	97	8	86	5	9
" " VIII.....	5,410	450	73	120	60	402	89	7	42	47	11
" " IX.....	3,619	319	56	139	55	256	80	6	27	69	4
" " X.....	4,049	324	68	104	61	283	87	7	64	23	13
" " XI.....	3,197	274	60	110	65	258	94	8	38	47	15
" " XII.....	4,172	394	66	132	89	353	90	8	33	46	21
" " XIII.....	4,847	494	71	143	58	434	88	9	25	64	11
" " XIV.....	2,851	400	59	166	77	362	91	13	72	15	13
" " XV.....	4,231	296	76	206	43	311	86	8	70	27	6
" " XVI.....	3,901	350	51	164	43	311	87	13	61	33	3
" " XVII.....	3,027	200	55	117	54	196	88	13	37	50	13
" " XVIII.....	3,944	553	63	206	69	490	95	8	33	78	7
" " XIX.....	4,201	377	65	133	73	341	90	12	15	80	8
" " XX.....	4,414	287	46	155	68	237	83	5	41	54	5
" " XXI.....	3,178	249	23	112	55	163	65	5	74	24	2
" " XXII.....	2,549	148	26	90	60	110	74	4	58	31	8
" " XXIII.....	2,763	225	43	129	62	176	78	6	39	35	6
Totals and Averages (D).....	93,145	8,055	61	3,130	66	6,997	87	8	51	39	10
Grand Totals and Averages.....	180,782	47,862	62	17,793	68	42,061	88	9	75	12	13
Increases for the year.....									2		
Decreases for the year.....	2,917	907	1	108	2	1,292	1	0	2		2

*Nearest whole per cent.



Courtesy Toronto Board of Education

Kindergarten Class

TABLE 4—REPORT OF THE HEALTH SERVICES IN

(A) Municipalities in which School Medical or Nursing Service is under the Local Board of Health	No. of school children enrolled	Personnel			No. of children who received examination before entering school	No. of defects (other than dental) requiring correction found, 1943
		Public Health Nurse	M. D.	D. D. S.		
<i>Cities</i>	<i>School</i>					
1 Brantford.....	Pub. and Sep.	1,314	4	1	1 f. t. 1 D. A.	473
2 Chatham.....	Pub., Sep. and High	2,486	3		+++	160
3 Galt.....	Pub., Sep. and High	2,050	2	1 p. t.	+++	226
4 Guelph.....	Pub. and Sep.	3,372	1		2 p. t.	195
5 Hamilton.....						
6 Kitchener.....	Pub. and Sep.	5,440	6			634
7 North Bay.....	Pub. and Sep.	2,832	2			198
8 Oshawa.....	Pub. and Sep.	4,003	5	2 p. t.	3 p. t.	266
9 Ottawa.....	Sep.	10,398	14			506
10 Peterborough.....	Sep.	1,000	1	1 p. t.	3 p. t.	169
11 Port Arthur.....	Pub. and Sep.	3,560	2		+++	413
12 St. Catharines.....	Pub., Sep. and High	4,628	6	2	3	184
13 St. Thomas.....	Pub., Sep. and High	1,945	2		1 D. A. 1 p. t.	132
14 Sarnia.....						
15 Stratford.....	Pub. and Sep.	2,177	2		1 p. t.	109
16 Toronto.....						
17 Woodstock.....	Pub. and Sep.	1,707	2		2 p. t.	155
<i>Suburban</i>						
1 York East Twp.....	Pub., Sep. and High	6,094	4	3 p. t. 2 f. t. 2 p. t.		310
2 York Twp.....	Pub. and Sep.	11,414	8		6 p. t.	1,041
<i>Towns</i>						
1 Bowmanville.....	Pub.	585	1		+	21
2 Burlington.....	Pub. and High	636	1	1 p. t.	+	403
3 Cochrane.....	Pub., Sep. and High	588	1			35
4 Cornwall (See Health Units)						
5 Dryden.....	Pub. and Sep.	655	1			169
6 Dundas.....	Pub., Sep. and High	801	1	1 p. t.	+++	49
7 Elmira.....	Pub., Sep. and High	297	1		+	71
8 Fort Frances.....	Pub., Sep. and High	1,075	1			155
9 Goderich.....	Pub., Sep. and High	645	1			172
10 Haileybury.....	Pub., Sep. and High	306	1			51
11 Ingersoll.....	Pub., Sep. and High	877	1	p. t.	+	54
12 Kenora.....	Pub. and Sep.	1,215	1			110
13 Kirkland Lake.....	Pub. and Sep.	3,427	2		1 p. t.	604
14 Lindsay.....	Pub. and Sep.	1,127	1			47
15 Milledale.....	Pub. and Sep.	1,196	1		+	43
16 Milton, Acton and Georgetown Unit						
17 New Toronto.....	Pub.	1,166	1	1 p. t.		169
18 Oakville (includes Trafalgar S.S. No. 12, 13, 16 and 18)	Pub., Sep. and High	852	1			110
19 Orillia.....	Pub. and Sep.	1,625	1		1 p. t.	100
20 Paris.....						
21 Parry Sound.....	Pub.	850	1		+	202
22 Penetanguishene.....	Pub. and Sep.	787	1			33
23 Perth.....	Pub. and Sep.	628	1		1 p. t.	73
24 Picton.....	Pub., Sep. and High	545	1			44
25 Port Colborne.....	Pub.	1,295	1	1 p. t.		269
26 Renfrew.....	Pub. and Sep.	1,013	1			96
27 St. Mary's.....	Pub., Sep. and High	418	1	1 p. t.	1 p. t.	114
28 Simcoe.....						
29 Strathroy.....	Pub.	380	1			50
30 Thorold.....	Pub. and Sep.	729	1			48
31 Timmins.....	Pub., Sep. and High	4,830	4	1	11 p. t.	290
32 Wallaceburg.....	Pub., Sep. and High	1,061	1		+	59
33 Weston.....	Pub. and Sep.	927	2	p. t.	1 p. t.	90
<i>Villages</i>						
1 Forest Hill.....	Pub. and High	1,338	1	1	1 f. t. 1 p. t.	159
2 Swansea.....	Pub.	716	1		1 p. t.	38
<i>Rural Units</i>						
1 Ayr, North and South Dumfries.....	Pub. and Cont.	845	1		+	35
2 Etobicoke Twp. (S.S. 3, 8, 11, 16).....	Pub.	2,166	3			581
3 Pickering Twp.....	Pub. and High	806	1			28
4 Tecumseh and Sandwich.....	Pub., Sep. and High	2,040	1		1 p. t.	691
5 North York Twp.....	Pub. and Sep.	3,102	2	2 p. t.	1 p. t.	257
6 Temiskaming District (76 schools).....		3,000	1		1 p. t.	755
7 United Counties, Stormount, Dundas, and Glengarry.....	Pub. and Sep.	11,259	7	1 f. t. 6 p. t.		957
8 Waterloo Twp.....	Pub. and Sep.	1,282	1			9
(A) Totals.....		124,519				1,482
						13,064

†In D. D. S. column means some dental work done by service clubs or other private agencies.

TABLE 4—REPORT OF THE HEALTH SERVICES IN

(B) Municipalities in which School Medical or Nursing Service is under the Local School Board	No. of school children enrolled	Personnel			No. of children who received examination before entering school	No. of defects (other than dental) requiring correction found, 1943
		Public Health Nurse	M.D.	D.D.S.		
<i>Cities</i>						
1 Belleville.....Pub. and Sep.	1,770	1			150	202
2 Fort William.....Pub. and High	3,209	3				464
3 Fort William.....Sep.	1,148	1				135
4 Kingston.....Pub.	3,276	2	1 p.t.	1 p.t.		709
5 London.....High						
6 London.....Pub.						
7 London.....Sep.	1,218	1				78
8 Niagara Falls.....Pub. and Sep.	2,553	2		‡	282	571
9 Ottawa.....Pub.	8,855	5	1	1		962
10 Owen Sound.....Pub. and Sep.	2,259	2		1 p.t.		277
11 Peterborough.....Pub.	2,919	2				95
12 Sault Ste. Marie.....Pub.	3,356	3	1 p.t.	‡		912
13 Sudbury.....Pub.	2,612	1		1 p.t.‡		501
14 Sudbury.....Sep.	3,321	2		‡		491
15 Welland.....						
16 Windsor.....						
<i>Towns</i>						
1 Barrie.....Pub. and Sep.	1,362	1		1 p.t.		98
2 Brockville.....Pub.	1,413	1		‡	119	111
3 Collingwood.....Pub.	960	1				230
4 Long Branch.....Pub. and Cont.	866	1				97
5 Mimico.....Pub. and Sep.	1,360	1		1 p.t.		78
6 Pembroke.....Pub.	1,120	1		‡		197
7 Pembroke.....Sep.	932	1		‡		
8 Waterloo.....Pub., Sep. and High	1,349	1	1 p.t.	‡	79	197
<i>Part Time</i>						
1 Billings Bridge.....Pub.	143	1 p.t.				31
2 Brant County and Waterford.....Pub.	675	1 p.t.				101
3 Brockville.....Sep.						
4 Kingston.....Sep.	1,060	1				63
5 Leaside.....Pub. and High	1,400	1				121
6 Riverside.....Pub.	367	1			48	61
7 Rockcliffe.....Pub.	187	1	1 p.t.			33
8 Scarborough Twp. (S.S. 13, 15).....Pub.	906	1			30	42
9 Southampton.....						
10 Trafalgar Twp. (See Oakville).....						
11 Trenton.....Pub.						
12 Warton.....Pub.	270	1		1 p.t.		38
<i>Rural Units</i>						
1 Carelton County (Nepean Twp.).....Pub.	1,527	1				85
2 Haldimand Co. (part).....Pub. and High	1,121	1				110
3 Lincoln County—Unit No. 1.....Pub.	1,669	1			23	160
4 Lincoln County—Unit No. 2.....Pub., Sep. and High	1,325	1				107
5 Lincoln County—Unit No. 3.....Pub.	1,222	1		1 p.t.		18
6 Peel (part) and Brampton.....Pub.	1,000	1				410
7 Welland County (Crowland Twp.).....Pub.	1,005	1				147
8 Welland County (Stamford Twp.).....Pub.	1,600	1		p.t.		225
9 Welland County (Units 2A and 2B).....Pub., Sep. and High	1,758	2				222
10 Welland County (Unit No. 3).....Pub.	890	1				63
11 Wentworth County (Unit No. 1).....Pub. and High	1,213	1		p.t.		77
12 Wentworth County (Unit No. 2).....Pub.	1,205	1		p.t.		71
13 Wentworth County (Unit No. 3).....Pub.	1,200	1		p.t.		58
14 York County (S.S. 10, 12, Scarborough).....Pub.	1,613	1			68	194

‡In D.D.S. column means some dental work done by service clubs or other private agencies.

THE PUBLIC AND SEPARATE SCHOOLS OF ONTARIO, 1943

	No. of these defects corrected, 1943.	No. of children with dental defects	No. of children with dental defects corrected, 1943.	No. of children excluded because of communicable disease	No. of children leaving Grade VIII with uncorrected dental defects	No. of children leaving Grade VIII with uncorrected defects (other than dental)	Uncorrected Defects			
							Vi-sion	Hear-ing	Tonsils and defective nasal breathing	Other
1	28	1,464	967	217	56	14	6	37	13	
2	189	264	248	370	70	2	.....	41	1
3	40	419	111	143	39	3	.....	32	5
4	457	293	234	567	4	18	.....	16	.....
5	.....	.....	.....	.....	.....	.....	.....	.....	.....
6	.....	.....	.....	.....	.....	.....	.....	.....	.....
7	37	95	107	275	39	2	.....	9	.....
8	259	492	440	1,194	73	3	1	13	1	
9	.....	1,725	.....	522	52	22	5	84	47
10	129	1,713	981	331	30	4	.....	32	1
11	50	.....	1,242	459	.....	.....	.....	.....	.....
12	198	469	234	560	112	8	1	44	8	
13	202	1,156	604	109	27	4	1	17	2	
14	145	803	221	260	39	4	.....	13	19
15	.....	.....	.....	.....	.....	.....	.....	.....	.....
16	.....	.....	.....	.....	.....	.....	.....	.....	.....
1	39	184	149	56	25	.....	.....	10	1
2	62	264	328	82	16	8	.....	8	2
3	171	.....	.....	120	10	8	2	3	2
4	57	596	235	132	10	14	4	8	2	
5	39	800	375	219	35	15	3	12	2	
6	54	176	343	148	6	9	.....	13	.....
7	19	329	45	285	18	.....	.....	8	.....
8	96	199	176	569	5	14	7	14	2	
1	9	14	10	120	1	3	1	2	.....
2	39	84	31	27	12	.....	.....	9	1
3	.....	.....	.....	.....	.....	.....	.....	.....	.....
4	28	338	194	95	39	2	.....	9	2
5	54	.....	.....	231	.....	1	1	4	.....
6	49	.....	.....	.....	.....	.....	.....	.....	.....
7	15	9	7	10	.....	.....	.....	.....	.....
8	13	143	120	84	8	.....	.....	.....	.....
9	.....	.....	.....	.....	.....	.....	.....	.....	.....
10	.....	.....	.....	.....	.....	.....	.....	.....	.....
11	.....	.....	.....	.....	.....	.....	.....	.....	.....
12	1	49	25	72	3	.....	.....	.....	.....
1	29	253	137	57	54	2	.....	15	.....
2	59	107	54	49	28	.....	1	16	.....
3	60	388	276	211	52	.....	.....	14	.....
4	49	226	149	39	68	13	2	12	.....
5	6	227	50	59	.....	.....	.....	.....	.....
6	133	85	108	122	8	10	1	20	2	
7	.....	500	.....	49	.....	.....	.....	.....	.....
8	162	522	358	109	38	.....	1	6	.....
9	51	443	219	162	50	26	3	34	4	
10	26	109	99	90	26	6	.....	7	.....
11	41	190	106	75	20	6	1	11	.....
12	29	221	180	108	15	6	1	4	.....
13	28	195	220	77	15	.....	.....	9	2
14	55	175	318	454	67	28	5	4	16	3

TABLE 4—REPORT OF THE HEALTH SERVICES IN

(C) School Health Service under County Council	No. of school children enrolled	Personnel			No. of children who received examination before entering school	No. of defects (other than dental) requiring correction found, 1943
		Public Health Nurse	M.D.	D.D.S.		
1 Oxford County Pub. and Sep.	4,351	3	12 p.t.			503
(B) and (C) Totals	73,865				799	9,345
(D) Municipalities in which School Nursing Service is paid for by School Boards and given by V.O.N., Private Agencies, and Red Cross.						
<i>Victorian Order of Nurses</i>						
<i>Municipality</i>		<i>School</i>				
1 Arnprior		1	Vision tests for	C.N.I.B.		33
2 Braeside Pub.	86	1				14
3 Cobalt						
4 Huntsville Pub.	495	1				33
5 London Twp. S.S. 28 Pub.	90	1				6
6 Napanee						
7 Nelson Twp.						
8 New Liskeard Pub. and Sep.	587	1		‡		21
9 Point Edward Pub.	215	1				33
10 Preston						
11 Walkerton Pub., Sep. and High	600	1				142
12 Westminster Twp. S.S. 22 Pub.	250	1	1 p.t.			52
13 Whitby Pub. and Sep.	575	1				59
<i>Private Agency Sponsoring Nursing Service</i>						
1 Cameron Falls						
2 Creighton, Levaek and Copper Cliff						
3 Hespeler Pub., Sep. and High	530	1		‡		25
4 Leaside—St. Anslem						
5 Scarborough Twp.—St. Therese						
6 Scarborough Twp.—St. Dunstan						
7 Schumacher Pub.	604	1	1 p.t.	1 p.t.		37
8 Porcupine						
<i>School Nursing Service given by Red Cross from Outposts</i>						
1 Apsley Pub.	184	1				65
2 Armstrong Pub.	54	1				15
3 Atikokan						
4 Callander and 8 Twps. Pub., Sep. and High	1,222	1				170
5 Haliburton Pub. and High	739	1				
6 Hawk Junction						
7 Hornepayne Pub.	26	1				
8 Kakabeka Falls						
9 Lion's Head						
10 Manitoulin Island Pub., Sep. and Cont.	1,767	1				1,317
11 Nakina						
12 Port Loring Pub.	240	1				16
13 Reddit and Minaki Pub. and Cont.	110	1				27
14 Toronto Twp. and Port Credit						
15 Whitney Pub. and Sep.	235	1				171
16 Wilberforce Pub.	361	1				136
(D) Totals	8,970					2,372
Grand Totals	207,354				2,281	24,781

‡In D.D.S. column means some dental work done by service clubs or other private agencies.

Information regarding Medical and Dental service has been subject to change.

THE PUBLIC AND SEPARATE SCHOOLS OF ONTARIO, 1943

	No. of these defects corrected, 1943	No. of children with dental defects	No. of children with dental defects corrected, 1943	No. of children excluded because of communicable disease	No. of children leaving Grade VIII with uncorrected dental defects	No. of children leaving Grade VIII with uncorrected defects (other than dental)	Uncorrected Defects			
							Vi-sion	Hear-ing	Tonsils and defective nasal breathing	Other
1	22	642	220	94	27	107	7	6	57	64
	3,259	16,361	9,921	1,012	1,197	610	109	35	659	186
1	33									
2	9			11						
3										
4				30						
5	6	6	4	2	2	2	1			1
6										
7										
8	5	82	56	25	1	5	1		7	
9	18	10	22	41	8	2			2	
10										
11	28	121	176	100	10		1	1	12	
12	2	18	11	2	2	1			1	
13	28	199	178	16	3					
1										
2										
3	4	478	429	65	29		3		4	
4										
5										
6										
7	8	361	46	55	43	11			11	1
8										
1	27	34	12	4						
2		25	4							
3										
4	2	57	41	185						
5										
6										
7										
8										
9										
10	152			293						
11										
12		70	10	1						
13		34	8	29	1	1	1			
14										
15				46						
16		154	15	11	12	3			3	
	322	1,649	1,012	916	111	25	7	1	40	2
	6,614	54,485	26,978	14,878	3,413	1,812	338	155	1,937	653

TABLE 5—ELEMENTARY SCHOOL LIBRARIES

Public Inspectorates of the Counties	Ordinary Rural Schools (below 6 rooms)						Town and Village Schools						
	Number of regular classrooms in operation at June, '44			Per regular classroom in operation			Number of regular classrooms in operation at June, '44			Per regular classroom in operation			
	Number of regular classrooms in operation at June, '44	Number of volumes in school libraries at June, '44	Cost of those added during the following school years	Volumes added during the following school years	Number of volumes in school libraries at June, '44	Cost of those added during the following school years	Number of regular classrooms in operation at June, '44	Number of volumes in school libraries at June, '44	Cost of those added during the following school years	Volumes added during the following school years	Number of regular classrooms in operation at June, '44	Number of volumes in school libraries at June, '44	Cost of those added during the following school years
Brant and Norfolk (in part).....	92	324	\$ 17	24	19	\$ 12	14	228	\$ 37	21	14	37	\$ 19
Bruce East, Grey (in part), Huron (in part).....	80	506	18	11	23	15	17	342	28	21	22	28	12
Bruce West.....	74	681	21	26	20	14	35	357	10	19	26	13	13
Carleton.....	131	333	14	14	20	9	12	225	4	23	14	4	15
Chatham.....	74	358	16	13	11	12	10	258	11	17	23	15	10
Dundas.....	74	523	18	19	20	11	11	208	11	12	19	6	8
Elgin.....	48	371	10	26	11	6	24	323	21	32	21	19	25
Elgin (in part).....	123	445	10	15	12	7	25	226	11	6	8	7	8
Essex North.....	138	360	12	20	23	8	11	178	14	12	14	9	9
Essex South.....	63	404	17	18	22	10	13	73	8	14	12	9	13
Frontenac North and Addington (in part).....	87	313	11	14	9	6	10	5	5	10	1	3	3
Frontenac South and Lennox (in part).....	32	308	11	7	5	3	4	550	4	30	4	5	10
Frontenac South No. 2.....	75	379	16	15	20	10	12	11	21	18	11	15	13
Glengarry (in part), Prescott (in part).....	64	605	12	10	15	7	6	136	32	9	14	5	5
Greenville.....	84	390	15	9	22	10	6	114	3	15	61	3	12
Grey East.....	56	519	18	21	21	12	12	191	14	10	8	6	7
Grey North and Bruce North.....	78	317	10	11	18	6	5	158	14	8	10	4	10
Grey South.....	78	317	10	11	18	6	5	158	14	8	10	4	10
Haldimand.....	78	390	15	12	16	10	18	138	9	16	7	5	11
Haldimand, Peterborough (in part), Victoria (in part).....	59	350	23	21	21	12	10	175	14	16	14	12	8
Halton.....	70	430	20	19	19	11	11	249	14	22	18	8	13
Hastings Centre and South.....	110	462	22	24	20	14	16	49	14	22	18	8	12
Hastings North, Nipissing (in part), Renfrew (in part).....	75	470	12	15	29	7	9	13	9	12	22	6	8
Huron North.....	81	407	24	20	19	17	16	166	17	10	18	8	11
Huron South.....	87	416	22	18	19	15	12	211	17	14	25	9	8
Kent.....	148	496	18	19	16	13	14	280	14	14	16	10	10
Lambton.....	101	310	6	7	21	4	5	282	10	7	16	5	9
Lambton East.....	83	391	8	10	12	5	6	340	15	8	12	10	6
Lanark.....	112	429	16	12	19	9	8	260	11	20	21	11	10
Leeds No. 1.....	74	335	23	10	12	16	7	184	3	9	9	2	5
Leeds No. 2.....	74	447	17	16	14	10	11	96	8	5	11	8	4
Lennox, and Hastings South.....	66	321	12	13	16	8	7	206	15	24	20	12	11
Lincoln (in part).....	80	475	26	28	30	21	22	325	22	24	28	14	14
Middlesex East.....	113	351	16	16	20	11	10	325	10	25	10	27	27
Middlesex West.....	80	331	8	15	10	6	10	140	3	9	13	6	8
Norfolk (in part).....	80	350	18	19	14	21	13	160	6	10	11	6	7
Norfolk.....	71	352	17	13	13	30	10	268	11	30	23	5	15
Northumberland and Durham.....	89	424	5	8	8	10	9	146	3	2	2	6	2

TABLE 5—ELEMENTARY SCHOOL LIBRARIES

Public Inspectorates of the Counties	Ordinary Rural Schools (below 5 rooms)				Town and Village Schools				
	Number of regular classrooms in operation at June, '44	Per regular classroom in operation		Cost of those added during the following school years	Number of regular classrooms in operation at June, '44	Per regular classroom in operation		Cost of those added during the following school years	
		Volumes added during the following school years	Cost of those added during the following school years			Number of volumes in school libraries at June, '44	Volumes added during the following school years		Cost of those added during the following school years
	'41-'42	'42-'43	'43-'44	'41-'42	'42-'43	'43-'44	'41-'42	'42-'43	'43-'44
Ontario North and York (in part)	77	11	14	\$ 6	131	7	\$ 3	13	\$ 8
Ontario South	78	13	16	9	77	3	1	23	18
Oxford North	67	37	27	19	461	10	15	7	6
Oxford South and Norfolk (in part)	73	20	23	11	161	8	8	11	5
Peel	325	15	13	15	303	14	9	10	19
Peel North and Wellington (in part)	417	15	14	9	406	20	16	30	31
Perth	384	22	17	15	116	8	7	14	12
Perth South	43	22	15	11	176	11	16	19	14
Peterborough East	369	22	15	19	109	7	5	4	14
Peterborough West and Victoria East	48	9	10	5	33	10	4	14	14
Prince Edward	300	11	14	9	361	10	10	15	18
Prince Edward North	407	9	11	16	21	9	21	28	15
Renfrew North	84	26	19	18	190	11	5	24	23
Renfrew South	442	7	6	4	250	9	13	23	13
Simcoe Centre	75	15	4	10	37	9	12	9	11
Simcoe East, and Muskoka (in part)	399	15	15	8	150	1	3	4	3
Simcoe North No. 1	355	12	9	7	80	1	7	5	3
Simcoe North No. 2	n.a.	11	6	n.a.	50	1	1	3	3
Simcoe South, York (in part)	406	13	14	26	202	6	7	16	10
Simcoe West, Grey (in part)	422	12	15	11	146	14	18	12	9
Stormont	87	21	22	13	87	16	14	10	9
Victoria West	71	10	13	7	434	20	3	8	8
Waterloo No. 1	79	25	25	26	31	36	20	3	2
Waterloo No. 2	32	28	22	14	263	21	3	28	11
Welland East	4	388	36	19	219	31	16	38	32
Welland South	377	15	36	33	153	69	10	11	8
Welland (in part), Lincoln (in part)	31	425	16	19	79	269	22	27	19
Wellington North	76	470	18	27	154	7	13	10	7
Wellington South	71	344	26	19	147	10	18	14	14
Wentworth	64	15	16	20	460	12	7	5	11
York No. 1	109	17	20	13	489	20	24	18	18
York No. 2	88	460	29	33	174	10	28	18	12
York No. 3	19	197	17	16	101	13	21	14	10
York No. 4	11	17	17	11	249	40	9	24	7
York No. 5	54	14	22	19	54	40	9	24	29
Totals	5,122	16	17	18	1,866	11	14	17	13
Public Inspectorates of the Districts									
Division No. 1	54	29	21	13	145	11	19	12	9
" " II	70	346	25	14	28	11	9	13	10
" " III	65	241	20	10	7	36	37	12	29
" " IV	50	295	23	17	293	36	37	12	18
" " V	56	361	21	24	655	11	9	13	10

TABLE 5—ELEMENTARY SCHOOL LIBRARIES

Public Inspectors of the Districts	Ordinary Rural Schools (below 6 rooms)					Town and Village Schools							
	Number of regular classrooms in operation at June, '44	Per regular classroom in operation			Number of regular classrooms in operation at June, '44	Number of volumes in school libraries at June, '44	Per regular classroom in operation		Number of regular classrooms in operation at June, '44	Number of volumes in school libraries at June, '44	Per regular classroom in operation		
		Volumes added during the following school years	Cost of those added during the following school years	Volumes added during the following school years			Cost of those added during the following school years	Volumes added during the following school years			Cost of those added during the following school years		
		'41-'42	'42-'43	'43-'44	'41-'42	'42-'43	'43-'44	'41-'42	'42-'43	'43-'44	'41-'42	'42-'43	'43-'44
Division No. VI.....	57	363	21	24	40	\$ 13	\$ 14	15	16	28	\$ 11	\$ 11	\$ 23
" VII.....	83	245	19	34	23	8	16	10	20	7	12	14	7
" VIII.....	63	489	18	19	32	13	10	15	17	9	8	9	7
" IX.....	35	326	n.a.	32	24	n.a.	11	29	25	19	16	18	13
" X.....	30	307	30	21	30	18	16	22	14	12	15	13	8
" XI.....	34	307	28	25	29	41	11	9	22	20	10	15	18
" XII.....	46	356	18	18	16	13	7	39	20	18	13	9	11
" XIII.....	76	380	49	42	35	19	24	50	17	25	14	15	22
" XIV.....	60	418	20	23	33	9	12	21	21	35	11	16	17
" XV.....	67	408	24	44	36	11	23	24	31	28	9	15	16
" XVI.....	56	408	15	14	19	8	6	25	8	8	13	5	5
Totals.....	902	351	24	24	28	15	13	408	17	21	12	13	13
R.C. Separate Inspectors													
Division No. I.....	12	262	28	9	29	11	6	23	17	15	6	8	24
" II.....	24	158	19	23	25	9	16	17	20	19	4	14	11
" III.....	62	131	12	15	16	7	9	13	23	45	5	15	28
" IV.....	71	103	9	13	7	4	9	38	9	36	18	6	33
" V.....	48	137	9	20	5	4	4	5	10	3	4	4	4
" VI.....	37	238	11	20	30	15	7	208	18	14	14	9	5
" VII.....	21	113	24	12	10	15	10	59	26	23	29	10	14
" VIII.....	10	471	15	18	17	9	10	24	10	5	4	7	3
" IX.....	32	267	50	15	14	9	6	29	212	17	17	7	12
" X.....	35	290	12	22	17	7	14	37	168	6	12	4	7
" XI and XIII.....	41	386	12	16	14	7	11	25	197	7	12	9	7
" XII.....	23	441	23	14	23	10	15	55	234	14	5	5	6
" XIV.....	22	379	31	40	26	10	21	38	213	8	10	6	7
" XV.....	21	110	13	17	13	10	15	5	285	23	19	19	34
" XVI.....	30	210	13	22	55	8	18	47	206	9	12	4	10
" XVII.....	35	429	19	23	12	12	10	78	147	7	9	4	5
" XVIII.....	30	506	9	13	18	5	9	21	120	n.a.	n.a.	n.a.	n.a.
" XIX.....	8	297	9	n.a.	6	6	n.a.	91	11	6	3	5	3
" XX.....	30	149	7	6	22	3	7	21	204	6	11	9	10
" XXI.....	89	132	10	13	5	5	6	14	116	33	13	10	7
" XXII.....	51	163	10	13	22	5	4	36	112	2	24	6	2
" XXIII.....	45	163	10	11	22	3	6	68	84	3	5	13	4
Totals.....	786	240	15	16	19	8	10	740	12	15	6	8	10

n.a.—Not available.

TABLE 6—FIFTH CLASSES (GRADES IX AND X), 1942-43

(D) Roman Catholic Separate School Inspectorates	No. of Schools Conducting Fifth Class Work	Fifth Class Enrolment in These Schools	Number of Qualifying Fifth Classes	Enrolment in Qualifying Fifth Classes	Average Per Class		Grading			Legislative Grant to Qualifying Classes
					Enrolment	Daily Attendance	A	B	C	
Division No. I	4	33	12	12	6.0	3.8	1	1	1	\$380.00
" " II	9	68	5	33	6.6	6.0	4	1	1	1,069.61
" " III	14	20	6	20	3.3	2.3	6			1,023.40
" " IV	6	59	6	59	9.8	8.3	4	2		1,557.20
" " V	7	52	7	23	3.3	2.8	4	3		1,426.72
" " VI	5	21	1	3	3.0	2.2	1			166.52
" " VII	8	312	3	40	13.3	10.9	1	2		445.70
" " VIII	10	248	8	177	22.0	19.1	8			1,468.25
" " IX	7	176	3	34	11.3	8.6	3			509.12
" " X	25	548	11	108	10.0	8.0	10	1		1,859.54
" " XI and XII	4	409								
" " XIII	7	131	3	16	5.3	4.3			3	269.51
" " XIV	4	165								
" " XV	2	283	6	127	21.0	17.2	5	1		909.10
" " XVI	8	204	15	118	8.0	6.7	5	2	8	1,800.72
" " XVII	11	463	1	36	36.0	31.0	1			135.00
" " XVIII	5	155	1	5	5.0	4.6		1		95.20
" " XIX	7	97	5	97	12.0	10.7	8			1,149.10
" " XX	7	69	7	64	9.1	8.3	7			977.31
" " XXI	6	58	6	58	9.7	8.1	6			923.79
(D) Totals and Averages	192	3,571	99	1,030	10.4	8.9	67	20	12	\$16,165.79
Grand Totals and Averages	798	7,089	301	2,543	8.4	7.1	129	103	69	\$48,517.41
Increases for the year					.1					
Decreases for the year	260	1,954	95	740		.2	20	28	47	\$12,663.20

Additional Legislative Grants for Equipment only, to schools whose Fifth Classes have qualified in past years, but not this year, \$506.90.



Courtesy Ontario School Journal

Finalists in Provincial Public Speaking Contest
School Year 1943-44

THE PUBLIC SCHOOLS
TABLE 7—AGE-GRADE DISTRIBUTION, MAY, 1943
(A) ALL SCHOOLS

	Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades
KINDERGARTEN.....	Boys 17 Girls 11	3,656 3,467	2,795 2,570	113 79	7 9	5 3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,593 6,139	12,732
KINDERGARTEN- PRIMARY.....	Boys 6 Girls 6	1,422 1,450	2,199 2,025	309 217	44 28	5 3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,996 3,759	7,755
GRADE I.....	Boys 10 Girls 12	994 1,235	12,814 12,370	11,848 11,895	3,963 2,647	793 487	285 144	105 48	50 21	26 8	8 6	3 2	1 2	.....	.....	.....	30,901 28,878	59,779
GRADE II.....	Boys..... Girls.....	9 15	472 634	8,645 9,663	10,026 10,681	4,427 2,827	1,594 788	400 204	150 66	82 33	16 10	7 2	1 1	.....	.....	.....	27,829 21,923	52,752
GRADE III.....	Boys..... Girls.....	..... .....	11 6	776 818	7,292 8,276	9,183 9,246	4,921 3,014	1,842 916	631 291	217 111	68 21	16 7	3 7	2 1	.....	.....	24,962 22,713	47,675
GRADE IV.....	Boys..... Girls.....	..... .....	..... .....	..... .....	876 1,358	6,895 8,601	10,130 9,581	4,986 3,499	2,150 1,452	802 391	212 104	22 22	15 1	4 1	.....	.....	26,092 21,734	50,826
GRADE V.....	Boys..... Girls.....	..... .....	..... .....	..... .....	13 40	1,245 1,738	7,385 8,893	9,756 9,299	4,138 3,861	2,343 1,439	746 338	46 93	158 13	16 13	4 1	.....	26,105 25,716	51,821
GRADE VI.....	Boys..... Girls.....	..... .....	..... .....	..... .....	2 4	48 94	1,470 2,044	7,183 8,470	8,988 8,747	4,827 3,698	1,977 1,204	464 301	35 20	35 20	1 1	.....	24,996 21,585	49,581
GRADE VII.....	Boys..... Girls.....	..... .....	..... .....	..... .....	..... .....	1 2	70 118	1,561 2,167	6,804 8,139	7,970 7,795	4,012 3,252	1,302 898	119 82	119 15	10 6	.....	21,849 22,469	44,318
GRADE VIII.....	Boys..... Girls.....	..... .....	..... .....	..... .....	..... .....	..... .....	1 7	165 193	2,222 3,137	6,677 8,089	6,437 6,431	3,355 2,642	609 426	52 33	6 2	.....	19,524 20,961	40,485
GRADE IX.....	Boys..... Girls.....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	16 18	171 338	428 743	295 573	88 144	14 30	.....	.....	1,012 1,854	2,866
GRADE X.....	Boys..... Girls.....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	10 16	72 117	135 308	135 136	51 36	3 3	.....	288 624	912
JR. AUXILIARY CLASSES.....	Boys..... Girls.....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....
TOTALS BY SEXES.....	Boys 40 Girls 29	6,081 6,168	18,296 17,615	21,741 22,718	24,324 23,099	22,814 23,083	26,342 24,755	25,839 24,986	23,522 25,637	14,372 12,117	6,137 4,655	860 1,018	984 860	108 118	15 20	7 7	216,754 208,585	3,837
GRAND TOTALS.....	.....	69	12,249	35,911	44,489	47,423	45,897	50,892	51,328	45,639	26,760	11,092	1,844	226	35	9	425,339	

Heavy lines denote ideal age spread for each grade.

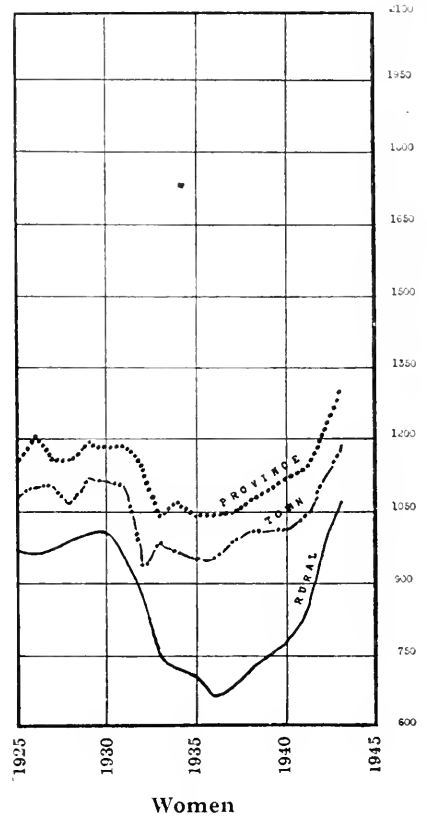
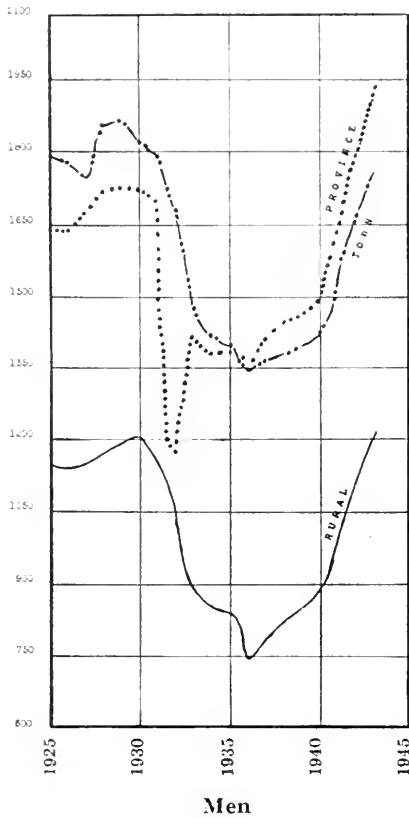
(B) URBAN SCHOOLS

	Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades	
KINDERGARTEN.....	Boys 17	3,626	2,753	108	5	2	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,511	6,067
	Girls 11	3,431	2,512	72	9	2	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,067	12,578
KINDERGARTEN- PRIMARY.....	Boys 11	1,052	1,701	260	37	2	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,064	2,888
	Girls 6	1,116	1,513	204	17	2	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,064	5,852
GRADE I.....	Boys	174	6,673	5,895	1,966	346	98	27	15	1	3	.....	.....	.....	.....	.....	15,198	15,132
	Girls	288	6,630	6,770	1,155	200	50	13	4	1	1	.....	.....	.....	.....	.....	15,132	30,330
GRADE II.....	Boys	1	123	5,029	7,028	2,100	721	165	59	23	3	3	.....	.....	.....	.....	15,555	14,392
	Girls	1	183	5,719	6,445	1,566	355	94	22	5	2	.....	.....	.....	.....	.....	14,392	29,947
GRADE III.....	Boys .....	.....	.....	181	4,206	4,723	2,737	905	284	82	28	12	3	1	.....	.....	13,163	12,213
	Girls .....	.....	.....	283	4,653	4,928	1,695	473	122	41	10	3	2	.....	.....	.....	12,213	25,376
GRADE IV.....	Boys .....	.....	.....	4	560	4,041	5,610	2,712	1,187	420	103	22	2	1	.....	.....	14,893	14,409
	Girls .....	.....	.....	8	786	5,018	5,620	1,995	675	220	47	9	1	.....	.....	.....	14,409	29,302
GRADE V.....	Boys .....	.....	.....	.....	.....	767	3,341	5,795	2,211	1,312	439	95	12	1	.....	.....	15,180	15,596
	Girls .....	.....	.....	.....	.....	1,085	5,457	5,375	2,295	900	209	52	8	.....	.....	.....	15,596	30,776
GRADE VI.....	Boys .....	.....	.....	.....	.....	.....	869	4,359	5,358	3,907	1,259	310	16	1	.....	.....	15,139	30,320
	Girls .....	.....	.....	.....	.....	.....	1,224	5,232	5,383	2,286	775	208	15	1	.....	.....	15,181	30,320
GRADE VII.....	Boys .....	.....	.....	.....	.....	.....	.....	972	1,198	4,807	2,553	915	78	7	.....	.....	13,563	27,697
	Girls .....	.....	.....	.....	.....	.....	32	48	5,091	4,872	2,119	635	53	6	.....	.....	14,134	27,697
GRADE VIII.....	Boys .....	.....	.....	.....	.....	.....	.....	65	1,237	3,877	3,921	2,129	389	33	5	.....	11,656	24,431
	Girls .....	.....	.....	.....	.....	.....	.....	88	1,801	4,886	4,912	1,700	261	20	1	.....	12,775	24,431
GRADE IX.....	Boys .....	.....	.....	.....	.....	.....	.....	.....	.....	71	155	134	31	5	.....	.....	404	1,436
	Girls .....	.....	.....	.....	.....	.....	.....	.....	.....	149	419	359	83	13	.....	.....	1,032	1,436
GRADE X.....	Boys .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	30	65	21	4	.....	127	459
	Girls	2	56	177	67	23	5	332	459
JR. AUXILIARY CLASSES.....	Boys .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,262	1,090
	Girls .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,090	3,352
TOTALS BY SEXES.....	Boys 28	4,853	11,255	11,540	13,893	12,492	15,112	15,317	14,906	13,842	8,820	4,008	603	63	11	2	126,715	125,241	
	Girls 17	4,887	10,929	13,075	13,128	12,959	14,598	14,946	15,586	13,541	7,792	3,235	518	63	12	5	125,241	251,956	
GRAND TOTALS.....	.....	45	9,690	22,184	24,585	27,021	25,451	29,710	30,263	30,492	16,612	7,243	1,121	126	23	7	251,956	503,907

(C) RURAL SCHOOLS

	Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals
KINDERGARTEN	Boys	30	42	5	2	3											82
	Girls	36	28	7	1	1											72
KINDERGARTEN-PRIMARY	Boys	2	370	498	49	7	3	2	1								932
	Girls	334	482	43	11	3	1										1,803
GRADE I	Boys	10	820	6,141	5,953	1,997	447	187	78	35	25	5	3	1		1	15,703
	Girls	12	947	5,720	5,125	1,492	287	94	35	20	7	5	2				13,746
GRADE II	Boys	8	349	3,616	4,998	2,027	873	202	91	59	13	4	1				12,274
	Girls	14	451	4,236	3,944	1,261	433	110	44	28	8	2	4				10,531
GRADE III	Boys		10	595	3,086	4,460	2,185	937	347	135	40	4	4				11,799
	Girls		5	535	3,621	4,318	1,319	443	169	70	11	4	5				10,500
GRADE IV	Boys			316	316	2,851	4,290	2,274	943	382	109	23	2				11,199
	Girls			17	572	3,553	3,961	1,504	477	171	57	13					10,325
GRADE V	Boys				1	9	478	3,961	2,227	1,031	307	63	4	3			10,925
	Girls					26	653	3,436	1,566	539	129	41	5	1			10,120
GRADE VI	Boys					16	574	2,824	3,630	1,920	718	151	19				9,857
	Girls					39	820	3,238	3,364	1,412	429	93	5				9,404
GRADE VII	Boys							38	589	3,163	1,439	387	41	3			8,286
	Girls					2	70	858	2,923	1,133	263	26	9				8,335
GRADE VIII	Boys						1	100	983	2,800	2,516	1,226	220	19	1		7,868
	Girls					5	105	1,353	3,203	2,419	942	163	13	1			8,156
GRADE IX	Boys								11	100	273	161	54	9			608
	Girls								12	189	324	214	61	17	4		822
GRADE X	Boys									8	42	70	30	10	1		161
	Girls									14	61	131	69	13	3		292
JR. AUXILIARY CLASSES	Boys																345
	Girls																140
TOTALS BY SEXES	Boys	12	1,238	7,041	10,231	10,431	10,322	11,025	10,933	9,680	5,552	2,129	381	45	1		90,039
	Girls	12	1,331	6,886	9,673	9,971	10,124	10,157	10,031	8,576	4,596	1,720	342	55	8		83,314
GRAND TOTALS		24	2,559	13,727	19,904	20,402	20,446	21,182	21,065	20,984	18,256	3,849	723	100	12		173,383

TREND IN PUBLIC SCHOOL TEACHERS' SALARIES
IN RECENT YEARS



GRAPH 5

TABLE 8—TEACHERS' SALARIES, 1943-44

Frequency Distribution

	Ordinary Rural Schools	Towns and Villages under 1,500 population	Towns and Villages population of 1,500 and over	Large Sub-urban and Semi-Urban Schools	City Schools	All Schools	Group Totals	Group Percentages	
								1943-44	1942-43
Over \$3,850.....					1	1	76	.5	.5
\$3,751 - \$3,850.....					54	54			
\$3,651 - \$3,750.....				1	10	11			
\$3,551 - \$3,650.....					10	10			
\$3,451 - \$3,550.....					16	16	119	.9	.5
\$3,351 - \$3,450.....			1	1	12	14			
\$3,251 - \$3,350.....			1	1	17	19			
\$3,151 - \$3,250.....			1	2	14	17			
\$3,051 - \$3,150.....			2	3	48	53			
\$2,951 - \$3,050.....			3	2	75	80	345	2.5	2.8
\$2,851 - \$2,950.....			2	4	140	146			
\$2,751 - \$2,850.....			2	4	27	33			
\$2,651 - \$2,750.....			4	1	33	38			
\$2,551 - \$2,650.....			6	5	37	48			
\$2,451 - \$2,550.....			12	8	40	60	1,222	9.0	8.4
\$2,351 - \$2,450.....		2	11	6	65	84			
\$2,251 - \$2,350.....			11	12	128	151			
\$2,151 - \$2,250.....	1	2	9	10	714	736			
\$2,051 - \$2,150.....	5	2	22	14	148	191			
\$1,951 - \$2,050.....		1	30	27	210	268	1,804	13.3	12.1
\$1,851 - \$1,950.....	6	5	23	15	176	225			
\$1,751 - \$1,850.....	16	8	49	37	293	403			
\$1,651 - \$1,750.....	11	8	38	152	225	434			
\$1,551 - \$1,650.....	27	14	68	91	274	474			
\$1,451 - \$1,550.....	65	24	59	49	316	513	5,544	40.8	25.2
\$1,351 - \$1,450.....	118	32	111	80	292	633			
\$1,251 - \$1,350.....	214	31	180	73	218	716			
\$1,151 - \$1,250.....	857	64	289	159	335	1,704			
\$1,051 - \$1,150.....	1,039	93	346	150	350	1,978			
\$951 - \$1,050.....	2,350	244	346	105	324	3,369	4,492	33.0	50.5
\$851 - \$950.....	687	44	97	23	96	947			
\$751 - \$850.....	149	8	14	1	4	176			
	5,545	582	1,737	1,036	4,702	13,602			

The upward trend in teachers' salaries is most evident in the group \$1,051 to \$1,550 which has increased from 25.2% to 40.8% of all teachers. The ordinary rural school again shows the most marked increase. The most common salary here was \$700 in 1940-41. In the next three years it rose \$100 a year, becoming \$1000 in 1943-44. Returns already received for 1944-45 show that it has reached \$1,200 now. A table of average salaries for different types of schools may be found in the comparative section of the book.

BEAUTIFICATION OF SCHOOL GROUNDS (S.S. 3 Stamford)



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Courtesy Ont. Dept. of Agriculture

Before and After Improvement

TABLE 9—FINANCIAL STATISTICS, 1942
(as reported by Trustee Boards)

	Cities	Towns	Villages	Large Suburban and Semi-Urban	Ordinary Rural Schools in the Counties	Ordinary Rural Schools in the Districts	All Ordinary Rural Schools	All Public Elementary Schools
Receipts:								
Regional Balances.....	\$346,015	\$136,912	\$120,927	\$205,226	\$3,777,886	\$573,406	\$4,351,242	\$5,169,322
Regional Grants.....	503,621	357,306	198,251	758,029	1,694,775	862,114	2,556,889	4,374,096
County Grants.....	7,935	7,935	4,798	37,032	176,038	.....	176,038	225,803
Township Grants.....	13,934,524	2,791,357	9,557,799	170,943	2,816,369	68,176	2,884,545	3,055,488
Local Tax Levies.....	20,808	1,145	68,001	1,519,509	2,550,477	689,695	3,240,172	22,441,361
Temporary Loans.....	.....	3,319	28,802	45,535	465,177	101,595	566,772	722,261
Sale of Delinquent.....	71,872	28,537	23,472	39,825	76,026	20,200	97,126	169,072
Other Sources.....	1,052	722	648	63,665	122,893	28,833	151,726	339,272
Difference between Gov't. and Board Superannuation Deductions.....	.....	.....	.....	245	7,069	1,826	8,895	11,562
Totals.....	\$14,877,892	\$3,347,233	\$1,409,698	\$2,840,009	\$11,687,560	\$2,345,845	\$14,033,405	\$36,508,237
Disbursements:								
Instruction.....	\$9,018,146	\$2,025,099	\$703,333	\$1,448,423	\$4,857,392	\$918,295	\$5,775,687	\$18,970,688
Instructional Supplies.....	348,380	30,162	30,162	95,557	211,897	48,189	259,996	831,717
Administration.....	451,250	56,576	25,259	49,002	146,977	49,633	216,610	798,697
Plant Operation.....	1,422,383	472,562	153,952	307,185	939,056	165,284	1,104,370	3,450,452
Plant Maintenance.....	599,379	150,253	48,301	127,636	333,939	84,488	418,447	1,314,016
Auxiliary Agencies.....	188,476	42,861	23,315	47,471	157,789	93,877	251,666	553,819
Total Current Operations.....	\$12,028,014	\$2,844,973	\$984,352	\$2,075,274	\$6,647,010	\$1,379,766	\$8,026,776	\$25,939,389
Debtent Payments (Capital Charges).....	2,350,975	294,803	154,204	388,522	184,765	80,210	264,975	3,453,479
Total—Current Operations and Capital Charges.....	\$14,378,989	\$3,139,776	\$1,138,556	\$2,463,796	\$6,831,775	\$1,459,976	\$8,291,751	\$29,412,868
Capital Outlays.....	\$47,604	\$30,925	\$65,249	\$88,658	\$311,124	\$112,917	\$424,041	\$636,477
Repayment of Temporary Loans.....	31,691	30,581	66,392	47,729	446,544	113,551	560,095	736,488
Extraneous Payments.....	376,983	139,100	134,819	239,694	4,060,913	649,506	4,710,219	5,900,215
Balance on Hand.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	\$14,877,892	\$3,347,233	\$1,409,698	\$2,840,009	\$11,687,560	\$2,345,845	\$14,033,405	\$36,508,237
Assets and Liabilities:								
Cash.....	\$376,983	\$139,100	\$134,819	\$239,694	4,060,913	\$649,506	\$1,710,219	\$5,600,215
Land and Buildings.....	35,266,688	10,144,040	3,683,015	6,254,860	18,151,175	2,610,790	21,014,974	76,333,577
Furnishings and Equipment.....	2,889,884	1,076,711	467,969	640,406	3,744,431	633,328	4,077,569	9,149,356
Current Liabilities.....	44,285	4,403	9,365	25,664	78,778	193,522	207,439	287,439
Debtent Debt.....	16,634,369	2,521,182	746,527	2,922,369	1,671,663	1,143,608	2,814,721	25,630,368
Assessment.....	\$1,710,046,069	\$266,011,901	\$88,669,968	\$13,631,216	\$654,680,928	\$36,989,828	\$691,669,856	\$2,876,032,010
Average Daily Attendance.....	153,168	35,821	20,750	33,380	100,347	18,308	119,235	380,424
Cost per pupil-day (cents):								
(a) Current Operations.....	43.4	27.7	25.2	32.5	33.0	39.8	34.0	36.3
(b) Capital Charges.....	7.9	2.9	6.1	6.7	9.9	2.3	1.1	4.7
(c) Total of (a) and (b).....	51.3	30.6	29.2	38.6	33.9	42.1	35.1	41.0

TABLE 10—CONSOLIDATED SCHOOLS, 1942-43

No.	Consolidated School	County or District	Sections Consolidated	Assessment	No. of Teachers	Grade of Certificate		Enrolment	No. Conveyed	Average Attendance	No. in Fifth Class	No. in Continuation School
						I	II					
1	Barwick.....	Rainy River.....	4, 11, 12 Barwick.....	\$91,340	4	3	1	80	38	68.63	3	.....
2	Burriss.....	Rainy River.....	1, 2 Burriss.....	51,685	2	.....	2	55	41	44.50	7	.....
3	Byng Inlet.....	Parry Sound.....	2 Walbridge, 1 Henvey.....	61,440	3	3	.....	137	48	110.10	6	.....
4	Charlton.....	Temiskaming.....	2, 6 Daek, Charlton Town.....	91,855	3	2	1	85	53	59.26	4	.....
5	Dorion.....	Thunder Bay.....	1, 2, 3 Dorion.....	74,522	2	1	1	75	62	62.89	.....	.....
6	Falls View.....	Welland.....	7, 8 Stamford.....	4,914,140	13	12	1	458	90	385.49	.....	.....
7	Gooderham.....	Haliburton.....	3, 4, 5 Clamorgan.....	42,229	3	1	2	80	28	56.97	6	.....
8	Grant.....	Carleton.....	3, 15 Nepean.....	566,425	4	3	1	171	25	136.43	.....	.....
9	Grantham.....	Lincoln.....	5, 6 Grantham.....	122,400	8	8	.....	313	50	236.81	36	.....
10	Hudson.....	Temiskaming.....	Hudson Township.....	441,625	2	1	1	68	55	48.68	.....	.....
11	Itumber Heights.....	York.....	3 Etobicoke (3 Schools).....	604,375	8	8	.....	296	73	230.83	.....	.....
12	Katrine.....	Parry Sound.....	1, 5 Armour.....	47,700	1	1	.....	29	11	25.00	.....	.....
13	Macdonald.....	Wellington.....	6 ¹ / ₂ , 7 Guelph.....	603,150	6	4	2	158	*	129.35	15	.....
14	Mallorytown.....	Leeds.....	4, 5, 6 Front of Yonge, 17 Front of Escott.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15	Mindemoya.....	Manitoulin.....	1, 4 Carnarvon.....	239,006	4	3	1	117	59	89.94	.....	49
16	Morley.....	Rainy River.....	7 Morley, 9 Morley and Dilke, 1 Long Sault.....	85,875	2	1	1	93	50	59.41	.....	24
17	Nipigon.....	Thunder Bay.....	1, 2, 3 Nipigon.....	181,803	3	.....	3	106	67	89.00	5	.....
18	Nobel.....	Parry Sound.....	1 Carling, 5 MacDougall.....	603,350	5	5	.....	212	23	175.60	.....	22
19	North Mountain.....	Dundas.....	9, 12, 13, 14 Mountain.....	263,386	8	6	2	518	162	385.00	.....	.....
20	Pointe Au Baril.....	Parry Sound.....	1, 2 Harrison.....	310,875	7	5	2	157	65	112.98	.....	61
21	Quibell.....	Kenora.....	1, 2, 3 Wabigoon, 1 Redvers.....	390,000	1	1	.....	30	30	16.75	.....	.....
22	Savard.....	Temiskaming.....	1, 2 Savard, 2 Robillard.....	33,210	2	1	1	47	29	39.70	4	.....
23	Sundridge.....	Parry Sound.....	6, 4 Strong, Sundridge Village.....	61,870	2	1	1	73	73	54.44	3	.....
24	Tamworth.....	Lennox and Addington.....	234,123	5	2	3	.....	162	38	135.00	.....	.....
25	Tweed.....	Hastings.....	3, 6, 7 Sheffield, 28 Camden.....	345,790	3	2	1	160	56	139.70	.....	60
26	Wellington.....	Prince Edward.....	3, 5 Hungerford, Tweed Village, 10, 11, 14 Hillier, 2, 10 Hollowell, Wellington Village.....	799,030	6	2	4	191	96	154.96	.....	.....
27	West Guilford.....	Haliburton.....	2, 5, 6 Guilford.....	1,262,031	10	9	1	351	136	289.96	.....	88
28	Wilberforce.....	Haliburton.....	2, 6 Monmouth, 8 Cardiff.....	30,810	3	2	1	95	68	78.42	15	.....
			Totals.....	29,859	2	2	.....	44	14	37.60	9	.....
				.....	122	89	33	4,361	1,540	3,453.4	113	304

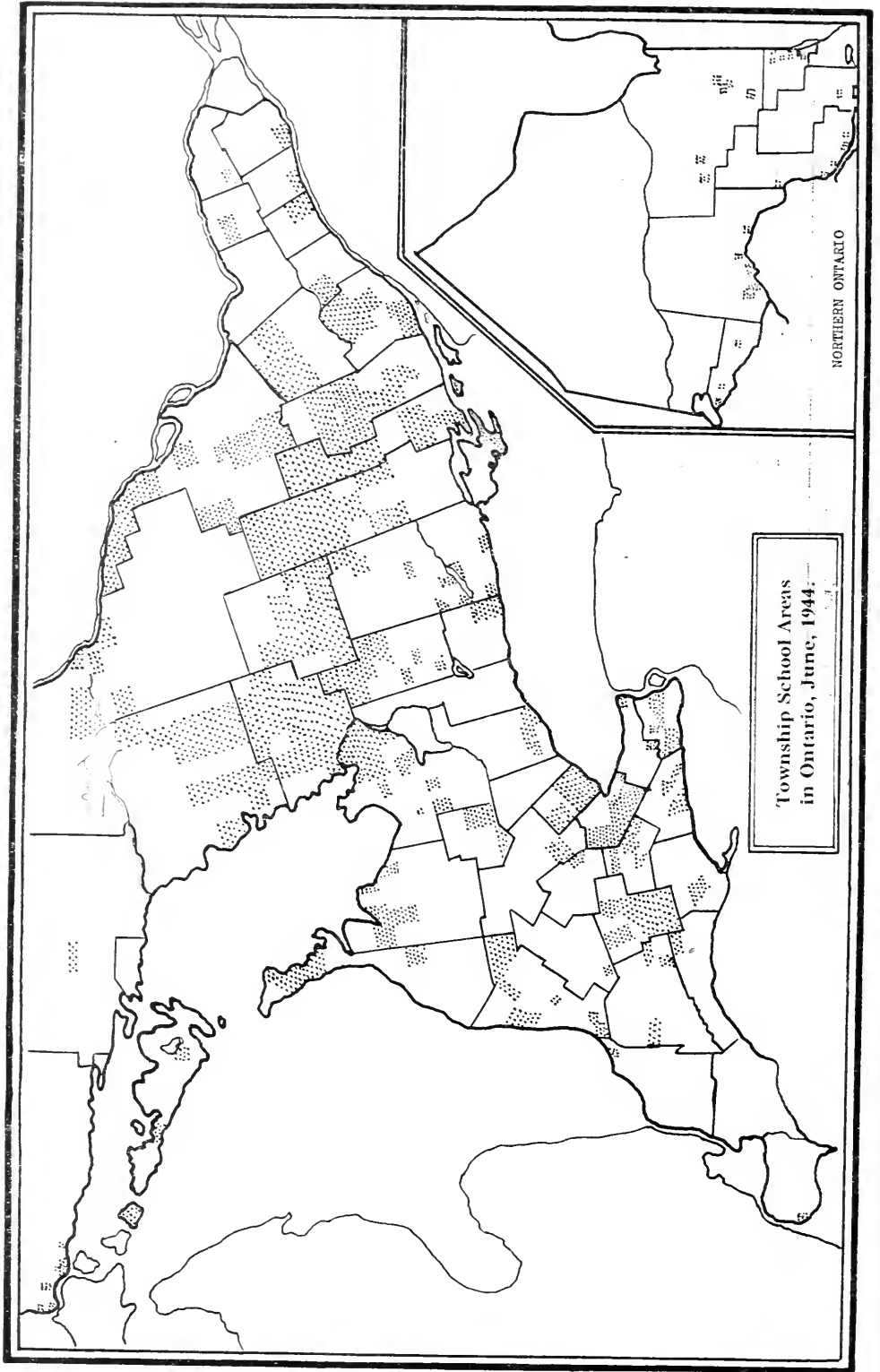
*Students conveyed by street cars.

TABLE 10—CONSOLIDATED SCHOOLS, 1942-43

No.	Consolidated School	Cost of Operation						Legislative Grants Earned in 1942-43						Cost per Pupil of Average Attendance													
		Teachers' Salaries		Transportation		Total Current		Capital Charges		Gross Cost		General		Transportation		Special Salaries and Con- tinuation School		Other Special Grants		Total		To Section		To Govern- ment		Total	
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1	Barwick.....	2,850.00		1,950.00		6,660.00	1,598.32	8,267.32	2,657.60	1,179.00	301.40	301.12	36.20	4,475.32	55.26	65.20	120.46										
2	Burriss.....	2,000.00		2,981.75		6,130.04	1,452.98	7,583.02	2,339.48	1,793.40	200.00	191.70		4,524.58	68.73	101.67	170.34										
3	Byng Inlet.....	3,900.00		2,101.80		8,390.10	348.74	8,738.84	4,051.98	1,261.08	318.40	253.58		5,885.04	25.89	53.45	79.34										
4	Charlton.....	2,726.11		2,115.25		6,640.23		6,640.23	1,964.72	1,269.45	300.00	336.58	99.98	3,970.73	45.05	67.00	112.05										
5	Dorion.....	2,360.00		2,915.60		6,912.62	983.72	7,896.34	2,611.00	1,749.42	200.00			4,560.42	52.72	72.51	125.23										
6	Falls View.....	19,818.10		2,214.88		46,462.44		46,462.44	4,164.00	414.60	1,340.00		333.71	6,252.31	104.30	16.22	120.52										
7	Gootherham.....	2,611.65		2,744.00		9,889.00		9,889.00	*		400.00			2,438.04	51.45	17.87	69.32										
8	Grant.....	5,045.50		540.35		9,457.32		9,457.32	4,752.55	300.00	800.00	167.13	237.16	6,256.84	34.06	26.42	60.48										
9	Grantham.....	9,353.25		1,000.00		14,322.30		14,322.30	894.75	1,248.59	300.00			2,343.34	42.21	48.13	90.34										
10	Hudson.....	1,930.00		2,065.55		4,398.30		4,398.30	7,388.04	385.06	800.00		121.00	8,694.10	39.67	37.66	77.33										
11	Humber Heights.....	9,427.92		1,281.25		17,849.96		17,849.96	600.81	365.60	100.00			1,359.91	65.89	54.39	120.28										
12	Kaurine.....	1,150.00		1,576.25		3,007.21		3,007.21	*		400.00		186.42	3,772.52	83.63	41.94	125.57										
13	Macdonald.....	7,415.00		425.00		10,681.98		10,681.98	1,495.57	987.00	200.00		68.34	3,637.21	29.63	61.22	90.85										
14	Mallorytown.....	5,244.00		3,446.00		11,294.26		11,294.26	1,653.69	1,968.80	300.00		316.84	4,238.53	41.40	47.62	89.02										
15	Mindemoya.....	1,990.00		1,645.00		4,689.90	707.60	5,397.50	4,505.05	1,900.80	805.50			7,291.35	30.86	18.94	49.80										
16	Morley.....	2,950.00		3,200.00		7,922.48		7,922.48	1,904.63	2,323.71	700.00		223.07	5,151.41	97.84	45.60	143.44										
17	Nipigon.....	9,146.25		2,082.57		12,503.53	1,826.10	14,329.63	1,904.63	939.60	100.00			1,311.03	180.01	78.27	258.28										
18	Nobel.....	10,910.60		3,108.00		18,370.45	805.86	19,176.31	2,273.85	1,560.63	200.00		243.76	4,758.24	40.33	119.85	160.18										
19	North Mountain.....	9,525.00		5,139.85		16,205.53		16,205.53	2,049.59	1,892.67	217.09		150.49	4,554.78	109.08	83.67	192.75										
20	Pointe au Baril.....	1,200.00		1,710.00		4,137.43	188.79	4,326.22	2,714.35	2,770.04	500.00			3,943.12	43.34	29.21	72.55										
21	Quibell.....	2,123.00		2,601.05		5,660.71	698.72	6,359.43	1,703.52	1,679.52	300.00		122.96	4,351.04	19.67	31.15	50.82										
22	Savard.....	2,462.50		3,154.99		10,493.45		10,493.45	2,092.49	1,210.16	600.00		194.00	4,096.65	66.86	26.44	93.30										
23	Sundridge.....	5,980.00		2,819.00		9,794.94		9,794.94	1,938.68	1,285.50	1,000.00		580.89	4,951.82	86.79	17.08	103.87										
24	Tamworth.....	2,850.00		2,819.00		7,098.87		7,098.87	*		230.00		101.90	2,433.06	30.02	64.70	94.72										
25	Tweed.....	6,450.00		4,033.85		13,586.62	871.80	14,458.42	56,505.83†	29,082.64†	10,512.39†	6,809.37†	2,629.48†	105,251.39†	62.70	30.47	93.17										
26	Wellington.....	12,371.00		4,285.00		21,861.19	8,253.76	30,114.95																			
27	West Guilford.....	2,371.00		2,265.00		6,041.05		6,041.05																			
28	Wilberforce.....	2,330.00		642.50		3,561.31		3,561.31																			
Totals.....		149,763.22		65,467.89		304,032.22	17,739.39	321,771.61	56,505.83†	29,082.64†	10,512.39†	6,809.37†	2,629.48†	105,251.39†	62.70	30.47	93.17										

†Partial totals.

*Included in Township School Areas. Individual School data not available.



GRAPH 6

TABLE 11—TOWNSHIP SCHOOL AREAS BY COUNTIES AND DISTRICTS
(formed to June, 1943)

(A list of those formed in 1942 may be found in Appendix A)

County	Number of Sections in Areas	Township	County	Number of Sections in Areas	Township
Addington.....	20		Northumberland	6	
	5	Camden		3	Alnwick
	8	Denbigh, Abinger, and Ashby		3	Hamilton
	7	Kaladar, Anglesea, and Effingham	Oxford.....	30	
Brant.....	10			10	Dereham
	5	Brantford		10	Norwich South
	5	Onondaga		10	Norwich North
Bruce.....	6	Lindsay	Perth.....	2	Blanshard
Dufferin.....	30		Peterborough... 19		
	10	East Garafraxa		5	Burleigh N. and Anstruther
	20	Mono		5	Chandos
Dundas.....	6	Williamsburg		2	Dummer
Durham.....	14	Hope		1	N. Monaghan
Frontenac.....	59			6	Otonabee
	5	Barrie	Prescott.....	2	Plantagenet S.
	8	Clarendon	Prince Edward.. 14		
	9	Kennebec		7	Marysburgh North
	9	Loughborough		7	Marysburgh South
	7	Olden	Renfrew.....	41	
	10	Oso		5	Alice and Fraser, No. 1
	7	Palmerston		4	Alice and Fraser, No. 2
	4	Portland (North)		2	Algona South
Glengarry.....	3	Lancaster		5	Grattan
Grey.....	24			3	Griffith and Matawatchan
	16	Sydenham		4	Head, Clara and Maria
	8	Derby		2	Pembroke
Grenville.....	12	Wolford		6	Rolph, Buchanan and Wylie
Haldimand.....	13			4	Sebastopol
	8	Cayuga North		6	Sherwood, Jones and Burns
	5	Dunn	Russell.....	5	Cumberland
Haliburton....	56		Simcoe.....	37	
	7	Cardiff		4	Innisfil
	12	Dysart		4	Matchedash
	5	Glamorgan		8	Medonte
	7	Lutterworth		6	Orillia
	9	Minden		7	Oro
	4	Monmouth		2	Sunnidale
	2	Sherbourne		4	Tay
	5	Snowden		2	Vespra
	5	Stanhope	Stormont.....	5	Osnabruck
Halton.....	21		Victoria.....	23	
	7	Nassagaweya		4	Carden
	14	Nelson		4	Dalton
Hastings.....	72			5	Laxton, Digby and Longford
	3	Bangor		10	Somerville
	5	Carlow	Waterloo.....	8	Waterloo
	7	Dungannon	Welland.....	11	
	7	Elzevir		5	Crowland
	6	Faraday		6	Willoughby
	3	Limerick	Wellington.....	9	Guelph
	8	Marmora and Lake	Wentworth.....	11	
	4	Mayo		5	Beverly
	4	McClure and Wicklow		6	Binbrook
	6	Monteagle and Herschel (1)	York.....	24	
	7	Monteagle and Herschel (2)		4	Scarborough
	6	Tudor and Cashel		5	East York
	6	Wollaston		3	North York
Huron.....	3	Tuckersmith		12	York
Lambton.....	2	Bosanquet	District		
Lanark.....	11		Algoma.....	16	
	6	Darling		4	Johnson
	5	Lavant		4	Laird
Leeds.....	44			3	Prince
	18	Bastard and Burgess South		3	Tarentorus
	9	Yonge and Escott Rear		2	Wawa
	17	Kitley	Cochrane.....	17	
Lennox.....	43			4	Blount, Clackmeyer, Clute, Leitch
	3	Adolphustown		3	Clute, Fournier, Lamarche
	5	Amherst Island		3	Clute and Calder
	5	Camden East, No. 1		2	Eilber
	5	Camden East, No. 2		3	Way and Lowther
	9	Fredericksburgh North		2	Whitney
	6	Fredericksburgh South			
	5	Richmond			
	5	Richmond (Centre)			

TABLE 11—TOWNSHIP SCHOOL AREAS BY COUNTIES AND DISTRICTS

District	Number of Sections in Areas	Township	District	Number of Sections in Areas	Township	
Manitoulin.....	5	Cockburn Island	6	Himsworth South	Humphrey	
	2		5			
	3		6			
Muskoka.....	102	Sandfield	5	Macchar	McKellar	
	8		4			
	5		6			
	9		6			
	8		7			
	5		5			
	8		4			
	5		8			
	5		4			
	14		5			
	6		2			
	5		2			
	6		2			
	4		7			
Nipissing.....	20	Stisted	11	Rainy River....	Alberton	
	3		3			
	3		4			
	4		2			
	2		2			
	2		2			
	6		2			
Parry Sound....	79	Widdifield	11	Sudbury.....	Drury, Denison and Graham	
	4		9			
	7		2			
	4		2			
	4		41			Thunder Bay... 41
	5		4			
	3		3			
	5		8			
	3		8			
5	4					
5	4					
3	4					
3	5					
3	1					
			12	Timiskaming... 12	Bucke	
			3			
			2			
			2			
			3			
			2			
Township Areas formed to June 1943.....			187			
Number of Sections concerned.....			1,010			

MONO TOWNSHIP SCHOOL AREA



Courtesy Farmer's Advocate

The Township School Board on its annual inspection of school properties

This is the largest rural school unit in Ontario, containing twenty sections. Some leading advantages of Township School Areas are:

- (a) Increased and equalized services and opportunities to pupils.
- (b) A broadened type of community interest in the schools.
- (c) Increased power and prestige for the local board, attracting highly qualified trustees.
- (d) More economic and efficient local administration.
- (e) More congenial working conditions, and therefore better service by teachers.
- (f) Better opportunities for the Department of Education and the Public School Inspector to assist the local communities.

TABLE 12—PROMOTION AND RETARDATION IN CITIES, LARGE TOWNS, AND TORONTO SUBURBAN AREAS
SCHOOL YEAR 1943-44 — NEAREST WHOLE PERCENTAGE

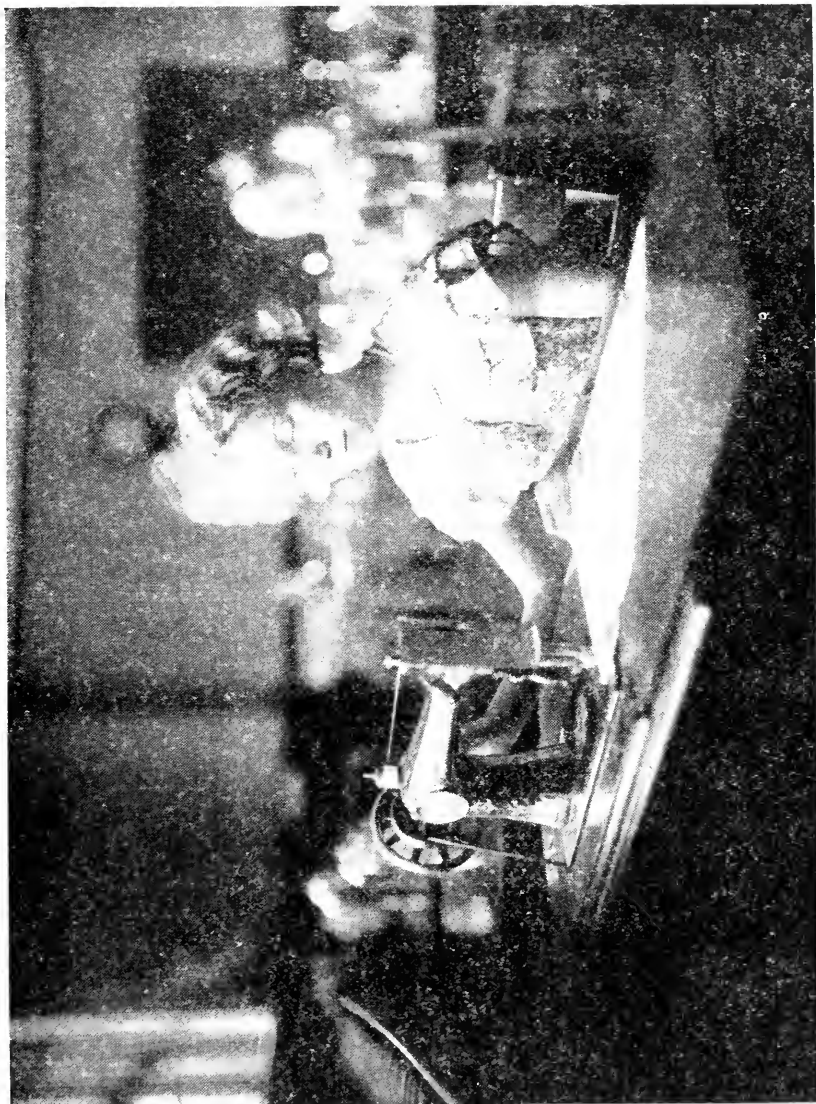
Cities	Grade I		Grade II		Grade III		Grade IV		Grade V		Grade VI		Grade VII		Grade VIII		Average	REASONS FOR NON-PROMOTION (Percentages)	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B			
Belleville.....	80	79	90	90	91	92	92	92	89	90	88	88	89	90	94	94	89	90	Lack of Ability..... 45.4
Brantford.....	88	86	90	90	88	87	87	82	89	88	93	93	89	90	93	93	89	91	
Chatham.....	86	86	79	77	77	77	82	81	85	85	83	85	80	81	83	82	84	84	
Fort William.....	93	90	95	92	96	81	98	94	95	93	95	92	94	91	95	94	96	96	
Galt.....	90	91	92	91	94	93	91	90	93	92	93	93	95	95	97	96	93	93	
Guelph.....	85	85	88	87	89	85	88	86	84	82	85	84	94	96	96	95	92	92	
Hamilton.....	85	86	84	84	86	85	88	86	84	82	85	84	84	83	90	90	87	86	
Kingston.....	89	90	89	89	88	90	89	89	91	91	91	91	90	89	94	93	91	91	
Kitchener.....	84	83	90	90	92	93	89	90	91	90	90	90	86	86	91	91	92	92	
London.....	84	84	88	88	86	85	86	86	85	85	84	84	87	87	90	100	86	86	
Niagara Falls.....	89	89	92	93	93	94	91	91	92	93	93	93	90	90	98	99	92	94	
North Bay.....	86	85	87	86	99	99	99	99	91	90	91	99	89	88	88	88	90	89	
Ottawa.....	83	84	91	91	91	91	89	88	92	92	90	90	86	85	88	87	90	90	
Oshawa.....	86	87	84	85	85	85	85	86	83	83	89	89	83	83	88	87	87	87	
Peterborough.....	82	69	87	80	87	87	88	88	84	88	86	86	83	83	94	95	85	85	
Port Arthur.....	72	69	87	80	87	87	88	88	84	88	86	86	83	83	94	95	85	85	
St. Catharines.....	94	94	90	90	91	91	97	97	95	95	89	89	94	94	97	97	94	94	
St. Thomas.....	80	79	90	90	91	90	91	92	84	82	89	89	86	85	88	87	89	89	
Sarnia.....	80	79	88	89	87	87	88	88	88	88	89	80	87	87	93	93	89	90	
Sault Ste. Marie.....	93	93	96	96	90	91	98	98	96	96	94	94	96	96	98	99	96	96	
Stratford.....	89	89	91	91	93	92	94	94	92	92	93	94	86	86	94	95	91	91	
Sudbury.....	86	85	91	91	91	91	90	90	88	88	88	88	86	86	90	90	88	87	
Toronto.....	79	79	81	84	85	87	87	87	82	86	95	96	96	96	90	91	88	89	
Welland.....	86	87	88	88	91	91	90	90	96	91	92	92	92	92	90	90	90	90	
Windsor.....	84	85	89	92	92	92	95	95	92	92	97	96	92	92	95	95	92	93	
Woodstock.....	84	85	88	88	91	91	91	91	90	90	92	92	92	92	90	90	90	90	
Towns																			
Barrie.....	82	83	89	91	85	85	94	94	95	95	93	93	92	92	89	90	91	92	
Brockville.....	83	83	80	80	87	100	100	94	93	92	92	92	90	91	71	73	87	88	
Cornwall.....	88	88	90	91	100	100	92	94	96	92	87	87	94	97	97	93	94	94	
Kenora.....	86	85	85	88	92	91	91	96	85	84	87	87	88	88	98	98	89	90	
Kirkland Lake.....	87	86	83	81	93	92	92	94	95	92	92	98	98	91	98	98	92	92	
Lindsay.....	77	73	79	75	90	89	91	96	85	81	89	88	95	95	90	90	89	88	
Midland.....	87	86	76	76	92	92	92	98	89	84	82	86	86	85	100	100	85	85	
Nimico.....	80	79	92	92	85	84	90	91	90	85	84	82	86	85	98	98	98	98	
New Toronto.....	82	78	89	90	92	93	93	96	90	86	86	86	89	90	93	93	87	88	
Orillia.....	83	83	74	73	88	90	91	92	87	87	82	81	88	89	95	95	86	86	
Port Colborne.....	80	90	95	95	91	93	94	94	97	97	99	99	96	96	97	97	95	96	
Preston.....	92	91	94	95	93	95	90	91	96	95	96	97	96	96	98	98	95	95	
Smith's Falls.....	83	83	74	74	90	90	93	93	97	96	92	93	88	87	88	92	90	90	
Thames.....	75	74	78	77	86	88	87	86	85	84	83	83	82	88	90	83	83	83	
Trenton.....	91	90	96	96	98	98	99	99	94	93	89	88	89	88	98	98	94	94	
Waterloo.....																			
Suburban																			
York Twp.....	92	92	91	91	93	92	94	93	93	93	92	92	90	90	92	92	93	93	
East York Twp.....	89	89	96	96	96	96	94	93	91	91	91	93	90	90	97	97	93	93	
Averages, All.....	86	86	89	89	90	91	91	91	89	89	89	89	88	88	91	92	89	89	Total..... 100.0

A—Percentage promoted in each grade. B—Percentage in grade one year or less who were promoted in one year.

TABLE 13—PROTESTANT SEPARATE SCHOOLS, 1943
Financial data is for calendar year 1942, statistical data for school year 1942-43

	S.S. 1 Grattan (Renfrew)	S.S. 2 Hagarty (Renfrew)	L. Original Village (Prescott)	Penetanguishene Town (Simcoe)	Totals
Number of Schools.....	1	1	.....	1	3
RECEIPTS:					
Balances from 1942.....	\$31.89	\$63.48	\$715.95	\$317.21	\$1,131.56
Legislative Grants.....	163.05	438.40	305.40	1,578.85	2,485.70
School District Levy.....	1,169.40	501.39	401.21	7,200.00	9,272.00
Temporary Loans.....	.....	200.00	.....	200.00	400.00
Other Sources.....	7.02	.....	5.07	78.92	91.01
Totals.....	\$1,371.36	\$1,203.27	\$1,427.63	\$9,375.01	\$13,380.27
DISBURSEMENTS:					
Teachers' Salaries.....	\$868.07	\$800.00	\$390.00	\$5,903.61	\$8,021.68
Other Current.....	208.97	203.19	99.21	3,111.40	3,922.77
Total Current.....	\$1,077.01	\$1,003.19	\$489.21	\$9,375.01	\$11,941.15
Fees paid to other Boards.....	.....	.....	\$58.50	.....	\$58.50
Repayment of Temporary Loans.....	251.68	200.00	.....	.....	451.68
Totals.....	\$1,328.72	\$1,203.19	\$547.71	\$9,375.01	\$12,154.63
Balance on hand, Dec. 31, 1942.....	\$45.64	.06	\$879.92	.....	\$925.62
Cost of Education per pupil-day (cents).....	34.2	33.7	.....	41.7	.....
School section mill rate.....	30.6	35.0	31.5	15.1	.....
Current Debt.....	.....	.....	.....	329.45	329.45
Tax Monies Receivable.....	.....	618.75	.....	.....	618.75
TEACHERS:					
Male.....	.....	.....	*	1	1
Female.....	1	1	*	4	6
Certificates.....	11	11	*	1(0), 4(11)	1(0), 6(11)
PUPILS*					
Total Enrollment.....	47	18	*	117	182
Boys.....	7	9	.....	71	87
Girls.....	10	9	.....	76	95
Average Attendance.....	13	14	.....	114	141

*Closed for the School year.



Domestic Science by Grade 8 Pupil

Courtesy Toronto Board of Education

THE ROMAN CATHOLIC SEPARATE SCHOOLS
TABLE 14—AGE-GRADE DISTRIBUTION, MAY, 1943

(A) ALL SCHOOLS

	Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades
KINDERGARTEN																	139	
PRIMARY																	155	294
GRADE I	6	159	3,046	3,482	1,086	296	117	25	13	7	3						8,240	15,524
GRADE II	6	171	2,873	2,975	899	255	80	18	3	4	1						7,077	13,641
GRADE III																	6,383	12,312
GRADE IV																	6,531	12,745
GRADE V																	6,174	12,238
GRADE VI																	5,015	11,324
GRADE VII																	4,800	9,602
GRADE VIII																	4,793	9,688
GRADE IX																	921	2,541
GRADE X																	1,620	1,683
JR. AUXILIARY CLASSES																	368	590
TOTALS BY SEXES	6	166	3,341	5,744	1,806	506	166	45	25	13	4						51,023	
	3	174	3,112	5,449	1,771	476	166	45	25	13	4						51,150	
GRAND TOTALS	9	340	6,453	11,193	3,577	982	332	90	50	26	8						102,182	

Heavy lines denote ideal age spread for each grade.

(B) URBAN SCHOOLS

	Under 8 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades
KINDERCARTEN-PRIMARY.....																	139	155
	Boys	1	69	51	10	4	2	2										
	Girls	3	79	51	14	6	2	2										
GRADE I.....	2	99	2,382	2,560	754	182	73	14	8	6							6,080	5,411
	Boys	114	2,232	2,189	616	181	61	11	2	1								
	Girls	6	189	1,672	876	325	130	44	21	21	3	4	1				5,344	4,971
GRADE II.....			97	1,772	2,039	732	240	62	24	5							4,818	4,510
	Boys																	
	Girls			63	1,304	1,762	959	431	195	76	24	2	2				4,810	4,510
GRADE III.....				73	1,463	1,728	796	297	103	43	6	1					5,080	4,810
GRADE IV.....																	4,810	4,810
	Boys			5	1,159	1,774	1,023	531	267	84	18	1	1				4,777	4,777
	Girls			7	1,509	1,761	801	320	130	36	4						4,810	4,810
GRADE V.....																	4,777	4,777
	Boys				10	229	1,158	1,520	1,016	535	238	65	6				4,412	4,412
	Girls				6	265	1,385	1,644	851	365	135	24	1				4,307	4,307
GRADE VI.....																	3,868	3,804
	Boys																	
	Girls						12	300	1,016	947	474	152	19	1			3,868	3,804
GRADE VII.....																	3,249	3,249
	Boys							26	339	1,010	820	311	54	3			3,249	3,249
	Girls						2	20	320	1,142	778	243	52	5			7,672	7,672
GRADE VIII.....																	7,672	7,672
	Boys																	
	Girls							23	318	926	1,171	631	108	11			7,672	7,672
GRADE IX.....																	741	1,287
	Boys																	
	Girls							5	119	282	240	77	17	1			741	1,287
GRADE X.....																	483	789
	Boys																	
	Girls							23	246	505	355	108	9	1			483	789
JR. AUXILIARY CLASSES.....																	263	221
	Boys																	
	Girls																263	221
TOTALS BY SEXES.....	2	106	2,640	4,354	4,380	4,250	4,517	4,677	4,283	3,259	1,655	458	78	12	6		39,353	39,660
	Boys	3	117	2,408	4,095	4,446	4,625	4,554	4,418	3,106	1,633	503	89	11			39,660	39,660
GRAND TOTALS.....	5	223	5,048	8,449	8,763	8,696	9,271	9,101	9,095	6,365	3,288	961	167	23	6		79,013	79,013

(C) RURAL SCHOOLS

	Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades
KINDERGARTEN-PRIMARY.....																		
Boys																		
Girls																		
GRADE I.....	4	60	664	922	332	114	41	11	5	1	3						2,160	4,033
Boys		57	641	786	283	74	19	7		3							1,873	
Girls																		
GRADE II.....																		
Boys																		
Girls																		
GRADE III.....																		
Boys																		
Girls																		
GRADE IV.....																		
Boys																		
Girls																		
GRADE V.....																		
Boys																		
Girls																		
GRADE VI.....																		
Boys																		
Girls																		
GRADE VII.....																		
Boys																		
Girls																		
GRADE VIII.....																		
Boys																		
Girls																		
GRADE IX.....																		
Boys																		
Girls																		
GRADE X.....																		
Boys																		
Girls																		
JR. AUXILIARY CLASSES.....																		
Boys																		
Girls																		
TOTALS BY SEXES.....	4	60	1,390	1,367	1,356	1,399	1,372	1,386	1,386	1,293	834	387	1,011	16	4	.....	11,670	11,499
Boys		57	704	1,354	1,388	1,314	1,401	1,385	1,333	1,128	778	459	1,157	37	3	.....	11,499	
Girls																		
GRAND TOTALS.....	4	117	1,405	2,744	2,755	2,670	2,800	2,757	2,719	2,421	1,612	846	258	53	7	1	23,169	

TABLE 15—FINANCIAL STATISTICS, 1942
(as reported by Trustee Boards)

	Cities	Towns	Villages	Large Suburban and Semi-Urban	Ordinary Rural Schools in the Counties	Ordinary Rural Schools in the Districts	All Ordinary Rural Schools	All R. C. Separate Schools
Receipts:								
Beginning Balances.....	\$57,327	\$133,382	\$24,571	\$25,646	\$187,141	\$86,389	\$273,530	\$514,456
Provincial Grants.....	280,772	301,660	31,292	91,439	257,044	255,871	512,915	1,221,098
County Grants.....	4,505	3,324	3,324	34,040	34,040	.....	34,040	3,446,552
Local Tax Levy.....	1,923,371	621,852	53,486	70,827	371,790	105,225	477,016	3,146,552
Temporary Loans.....	78,428	59,373	7,744	26,070	64,451	77,477	141,928	313,543
Capital Loans.....	78,253	15,096	.....	4,572	9,703	1,460	11,163	26,259
Other Sources.....	110,244	19,654	.....	.....	86,024	13,167	99,191	311,914
Difference between Gov't. and Board Superannuation Deductions.....	.....	.....	.....	38	.....	.....	.....	38
Totals.....	\$2,418,151	\$1,249,112	\$140,071	\$220,280	\$1,010,193	\$193,590	\$1,549,783	\$5,577,397
Disbursements:								
Instruction.....	\$1,232,625	\$580,625	\$55,910	\$94,500	\$459,435	\$235,320	\$694,755	\$2,658,451
Instructional Supplies.....	38,552	17,428	1,352	1,711	14,776	19,135	24,639	84,122
Administration.....	106,347	29,277	1,072	1,401	13,249	32,335	32,335	179,652
Plant Operation.....	300,606	178,574	11,459	22,737	73,245	26,325	77,970	279,629
Plant Maintenance.....	107,609	47,508	5,694	7,336	39,236	14,771	53,907	217,737
Auxiliary Agencies.....	47,345	17,508	10,311	1,488	17,616	5,515	23,131	99,383
Current Operations.....	\$1,806,392	\$860,823	\$85,617	\$132,015	\$619,698	\$309,140	\$928,847	\$3,903,724
Capital Charges.....	241,319	133,868	11,816	27,719	71,648	14,921	86,569	501,291
Total—Current and Capital.....	\$2,137,711	\$994,691	\$97,433	\$159,764	\$691,346	\$324,070	\$1,015,416	\$4,405,015
Capital Outlays.....	\$78,545	\$30,601	\$496	\$1,204	\$36,480	\$20,292	\$56,772	\$170,618
Repayment of Temporary Loans.....	87,938	88,463	10,248	25,951	61,944	80,236	142,180	353,880
Extraneous Payments.....	14,367	2,055	4,570	8,554	7,889	1,178	9,067	38,613
Difference between Board and Gov't. Superannuation Deductions.....	1,864	259	82	.....	396	57	453	668
Balance on Hand.....	98,926	133,043	27,242	21,807	212,138	113,757	325,895	606,613
Totals.....	\$2,418,151	\$1,249,112	\$140,071	\$220,280	\$1,000,193	\$539,590	\$1,549,783	\$5,577,397
Assets and Liabilities:								
Cash.....	\$98,626	\$133,043	\$27,242	\$21,807	\$212,138	\$113,757	\$325,895	\$606,613
Taxes Receivable.....	5,340	21,224	1,711	17,254	95,591	51,487	145,078	190,510
Current Liabilities.....	156,422	78,758	1,230	8,102	43,200	46,446	89,655	334,167
Land and Buildings.....	12,116,958	4,372,534	341,465	563,928	2,116,292	570,846	2,687,048	20,081,933
Furniture and Equipment.....	767,090	439,090	68,079	129,486	249,978	379,464	379,464	1,728,825
Debtenture and Other Capital Debt.....	6,382,855	1,474,905	85,392	317,837	2,222,208	106,973	329,181	8,620,140
Average Daily Attendance.....	47,251	21,050	1,727	2,763	13,174	5,930	19,104	91,895
Cost per Pupil-Day (in cents):								
(a) Current Operations.....	26.4	21.8	26.1	25.3	25.6	28.1	29.4	25.2
(b) Capital Charges.....	3.4	3.6	3.6	3.6	3.6	1.4	2.5	3.2
(c) Total Current and Capital.....	29.8	25.2	29.9	30.6	28.6	29.5	28.9	28.4

THE SECONDARY SCHOOLS

TABLE 16—CLASSIFICATION OF VOCATIONAL PUPILS BY SUBJECTS OF STUDY, 1942-43

SUBJECTS	GRADES						Total
	Preparatory and IX	X	XI	XII	XIII	Special Pupils	
Languages—							
English.....	9,605	7,979	5,190	1,556	311	167	24,808
French.....	3,055	2,166	1,087	488	213	41	7,050
Social Studies—							
Social Studies.....	9,495	7,872	2,579	785	161	29	20,921
Regional Geography.....	8,819	6,864	238	23			15,944
Economic Geography.....		350	1,371	336		56	2,113
History of Commerce and Industry.....			207	23			230
Mathematics—							
General Mathematics.....	7,498	432	903	359		11	9,203
Vocational Mathematics.....	2,333	2,639	1,221	498		3	6,694
Algebra.....	124	3,521	886	210	226	4	4,971
Geometry (Matriculation).....	124	503	402	401	226		1,656
Trigonometry (Matriculation).....		162	348	143	226		879
Science—							
General Science.....	8,658	3,360	600	377			12,995
Physics.....	77	1,287	834	319	199		2,716
Chemistry.....	8	1,045	1,013	647	198		2,911
General—							
Library Science.....	140	93	52	8			293
Art (General Course).....	4,540	810	206	43		21	5,620
Music.....	7,136	1,821	190	59			9,206
Health and Physical Education.....	9,315	7,994	4,131	1,624	306	287	23,657
Agriculture—							
Agricultural Science.....	203	153	66	15			437
Farm Mechanics.....	79	64	30	8			181
Farm Economics.....		20					20
Livestock.....		20					20
Horticulture.....		20					20
Biology.....		20					20
Art—							
Vocational Art.....	1,131	1,150	284	103	24	54	2,746
Commercial—							
(a) Basic Theory:							
Economics.....			1,256	483	26	293	2,058
Money and Banking.....					5		5
Business Law.....		17	1,159	515	27	197	1,915
(b) General Practice:							
Business Practice.....	7,934	238	23	49	18	53	8,315
Office Practice.....	49	76	2,135	630	19	411	3,320
Salesmanship.....	76		41			8	125
Merchandising.....		20		40			60
(c) Correspondence:							
Penmanship.....	5,581	4,141	1,043	174	45	407	11,391
Spelling.....	217	333	73			23	646
Stenography.....	31	4,034	2,152	705	37	464	7,423

TABLE 16—CLASSIFICATION OF VOCATIONAL PUPILS BY
SUBJECTS OF STUDY, 1942-43

SUBJECTS	GRADES						Total
	Prepara- tory and IX	X	XI	XII	XIII	Special Pupils	
Commercial—Continued							
Typewriting	3,926	4,297	2,154	716	43	473	11,609
Correspondence and Filing ..	432	752	1,675	513	37	391	3,800
(d) Accounting:							
Commercial Arithmetic	1,846	3,012	1,596	414	37	246	7,151
Rapid Calculation	17	38	21	56		42	174
Bookkeeping	31	4,079	1,722	504	19	347	6,702
Accountancy			199	203	26	19	447
Home Economics—							
Home Economics	3,254	2,278					5,532
Industrial—							
(a) Industrial Drafting:							
Drafting	4,669	2,937	1,267	525	43	90	9,531
Machine Drawing	497	540	595	334	39		2,005
Architectural Drawing		482	343	90		6	921
(b) Crafts:							
Pattern Making	418	694	263	125			1,500
Cabinet Making	138	406	4				548
Instrument Making			73	60			133
Printing	2,306	704	83	4	3		3,100
(c) Science:							
Aeronautics		110	150	100	20		280
Geology	69	8	7				84
Mineralogy		8	3				11
Assaying		75					75
(d) Engineering:							
Stationary Engineering			26	20			46
Applied Electricity	3,065	1,686	543	206	10	3	5,513
Electrical Construction	211	68	14	8			301
Radio	15	11	237	80	12	11	366
Surveying		8	3				11
Mining		50					50
(e) Trades and Industry:							
General Woodworking	4,362	1,448	375	45		85	6,315
Carpentry	116	170	157	30			473
Brick Work	300	23	8				331
Plumbing		23					23
Sheet Metal Work	3,240	1,089	380	110		77	4,896
Foundry Work	34	250	66	57			407
Welding	206	348	248	129		6	937
Forging and Heat Treatment		55	10	63			128
Machine Shop Practice	3,342	2,738	1,137	385	25	2	7,629
Ignition			133	7			140
Motor Mechanics	3,612	1,559	283	108	6		5,568
Aero Engines		80	93	56			229
Rigging			93	45			138
Bench Metal Work	828	14	15			77	934
Arc Welding	206	256	180	63			705

**TABLE 17—CLASSIFICATION OF ACADEMIC PUPILS BY SUBJECTS
OF STUDY, 1942-43.**

SUBJECTS	GRADES					Total
	IX	X	XI	XII	XIII	
Languages—						
English.....	20,862	17,139	13,107	9,814	6,654	67,576
French.....	20,366	15,369	11,805	8,932	5,331	61,803
Special French for French-speaking pupils.....	356	209	148	104	25	842
German.....		845	1,029	687	361	2,922
Spanish.....		6	123	73	20	222
Italian.....		35	115	26	9	185
Latin.....	34	14,774	10,898	8,445	1,730	35,881
Greek.....			33	37	28	98
Library Science.....	619					619
Social Studies—						
Geography.....	20,576	16,742	547	75		37,940
British History.....	19,089	159				19,248
Canadian History and Citizenship.....	1,653	16,968	323			18,944
Ancient and Mediaeval History.....	11	8	12,150	1,031	24	13,224
Modern World History.....			139	8,476	3,235	11,850
Mathematics—						
General Mathematics.....	20,910	16,447	424	35		37,816
Algebra.....	11	129	11,469	1,480	3,779	16,868
Geometry.....			2,101	8,623	4,787	15,511
Trigonometry.....			5	133	5,423	5,561
Science—						
General Science.....	11,508	11,427	489	79		26,503
Agricultural Science.....	5,987	4,680	2,060	1,422	12	14,161
Physics.....		117	8,020	2,101	3,261	13,499
Chemistry.....	11	3	2,714	6,524	3,826	13,078
Botany.....				31	2,605	2,636
Zoology.....				29	2,687	2,716
Biology.....		11	53	1		65
General—						
Shop Work.....	5,239	1,090	306	108	6	6,749
Home Economics.....	6,020	1,565	218	128	2	7,933
Art.....	18,474	1,227	320	157		20,178
Music.....	15,685	3,564	829	388	116	20,582
Health and Physical Education.....	20,507	17,151	12,910	9,605	6,730	66,903
Commercial—						
Business Practice.....	19,836	835	154	44		20,769
Penmanship.....	7,870	838	414	161	36	9,319
Bookkeeping.....	14	1,210	766	288	54	2,332
Commercial Arithmetic.....	14	509	447	184	24	1,178
Business Correspondence.....	14	142	457	202	23	838
Stenography.....	75	621	552	233	52	1,533
Typewriting and Office Practice.....	388	1,609	1,042	484	77	3,600
Business Law.....	14	52	380	159	28	633
Accountancy.....	1	60	65	68	10	204
Economics.....		27	254	97	10	388

(d) June Middle School

Subjects	Number of Candidates	Number Recommended Regularly	Number Recommended under Cir. 27	Standing Granted by Board	Aegrotat	Total Successful	Per cent. Successful 1943	Per cent. Successful 1942
English Composition	12,059	9,285	1,824	37	5	11,151	92.47	90.67
English Literature	12,067	9,162	1,817	39	6	11,024	91.36	91.59
Modern History	11,127	8,467	1,586	52	5	10,110	90.86	90.03
Ancient and Mediaeval History	16,579	12,547	1,859	70	1	14,477	87.32	87.08
Algebra	15,905	11,155	1,680	135	3	12,973	81.57	79.32
Geometry	12,371	8,905	1,829	83	.....	10,817	87.41	86.09
Physics	12,659	9,544	1,302	67	.....	10,913	86.21	82.57
Chemistry	10,872	8,034	1,303	58	.....	9,395	86.41	85.91
Latin	10,274	7,142	1,527	40	4	8,713	84.81	83.88
Latin Authors	10,274	7,018	1,526	39	4	8,587	83.72	83.96
Latin Composition	10,257	7,018	1,526	65	7	9,408	81.60	84.08
French Authors	11,529	7,645	1,691	65	7	9,448	84.27	84.27
French Composition	11,462	7,696	1,682	64	6	9,448	84.27	84.27
German Authors	774	627	79	2	.....	708	91.47	92.96
German Composition	772	625	79	2	.....	706	91.45	92.97
French Literature	266	242	18	.....	.....	260	97.74	88.27
Special French Composition	274	248	18	.....	.....	266	97.08	89.58
Agriculture I	2,295	1,563	484	8	.....	2,055	89.54	90.90
Agriculture II	1,677	1,048	431	6	.....	1,485	88.55	88.91
Greek Authors	48	40	5	.....	.....	45	93.75	98.11
Greek Accidence	48	40	5	.....	.....	45	93.75	98.18
Spanish Authors	201	163	18	.....	.....	181	90.05	86.75
Spanish Composition	202	163	17	.....	.....	180	89.11	87.33
Music	65	53	9	.....	.....	62	95.38	92.10
Technical Arithmetic	256	170	50	.....	.....	220	85.94	83.72
Household Science I	49	43	.....	.....	.....	43	87.76	81.43
Household Science II	64	59	3	.....	.....	62	96.88	91.18
Special Arithmetic	4	4	.....	.....	.....	4	100.00	100.00
Totals	154,156	111,688	20,842	767	41	133,338	86.49	86.18

No. of Candidates recommended under Circular 27:

Enlistment—Middle School papers only	297
Combined Middle and Upper School papers	211
Farm Employment	508
Grand Total	3816
Total Number of Candidates	30,878
Total Number of Centres	533

Total Number of Candidates.....30,878
Total Number of Centres..... 533

(c) June Upper School

Subjects	Number of Candidates	Candidates Recommended under War Time Reg. Cir. 27		Candidates Writing			Aegrotat	Appeals			Total Number Successful	Per cent.	
		Total Number	Per cent. Recommended	Number Passing	Per cent. Passing	Number Granted M. S. Standing		Total Number	Number Sust'd.	Number Granted M. S. Standing		1943	1942
English Composition.....	8,325	3,038	36.49	4,339	82.88	5	52	101	18	1	7,447	89.45	80.18
English Literature.....	8,106	3,027	37.34	3,819	75.95	5	51	138	37	1	6,934	85.54	75.77
Modern History.....	4,076	1,512	37.10	2,538	80.65	.....	26	26	6	.....	3,591	88.10	79.97
Algebra.....	4,603	1,841	40.00	2,732	82.25	2	30	22	8	1	4,126	89.64	82.54
Geometry.....	5,781	2,357	40.77	3,385	76.75	2	39	42	6	1	5,000	86.49	83.30
Trigonometry.....	6,685	2,588	38.71	4,039	76.52	.....	38	43	17	.....	5,749	86.00	83.09
Botany.....	2,892	1,205	41.67	1,671	75.46	.....	16	17	10	.....	2,492	86.17	81.38
Zoology.....	3,014	1,279	42.02	1,747	82.08	.....	18	14	5	.....	2,736	89.88	87.09
Physics.....	4,110	1,692	41.17	2,379	77.81	.....	39	30	6	.....	3,588	87.30	82.69
Chemistry.....	4,983	1,957	39.27	2,988	75.70	.....	38	60	16	1	4,273	85.75	78.91
Latin Authors.....	2,108	696	33.02	1,399	81.42	.....	13	19	4	.....	1,852	87.86	87.81
Latin Composition.....	2,093	676	32.30	1,402	83.74	.....	15	21	7	1	1,872	89.44	90.34
French Authors.....	6,327	2,487	39.31	3,803	68.50	.....	37	110	15	2	5,144	81.30	83.72
French Composition.....	6,323	2,527	39.97	3,755	73.12	5	11	102	38	2	5,363	84.82	82.22
German Authors.....	428	97	22.66	323	97.58	.....	.....	.....	.....	.....	420	98.13	96.17
German Composition.....	441	100	22.68	341	90.32	.....	.....	.....	.....	.....	410	92.97	90.91
French Literature.....	89	15	16.85	73	86.30	.....	.....	.....	.....	.....	79	88.76	85.71
Special French Composition.....	100	13	13.00	86	80.23	.....	.....	.....	.....	.....	83	83.00	75.00
Greek Authors.....	29	7	24.14	22	90.91	.....	.....	.....	.....	.....	27	92.10	100.00
Greek Composition.....	29	6	20.69	23	91.30	.....	.....	.....	.....	.....	27	93.10	100.00
Spanish Authors.....	91	28	30.77	63	80.95	.....	.....	.....	.....	.....	79	86.81	77.19
Spanish Composition.....	92	27	29.35	65	80.00	.....	.....	.....	.....	.....	79	85.87	79.63
Italian Authors.....	6	.....	.....	5	83.33	.....	.....	.....	.....	.....	5	83.33	88.88
Italian Composition.....	7	.....	.....	7	71.43	.....	.....	.....	.....	.....	5	71.43	87.50
Totals.....	70,768	27,175	38.40	43,138	77.79	30	455	755	195	10	61,381	86.74	82.07

Total number of Candidates.....11,542

Number of Candidates recommended under Circular 27: Enlistment.....4,936; Farm Employment.....3,209; Total.....4,145

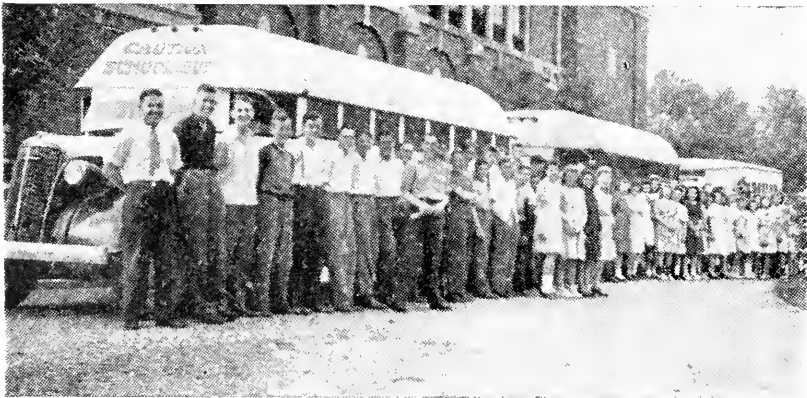
Total number of centres.....378

(f) August Upper School

Subjects	No. of Candidates Writing	No. Passing	Per-centage Passing	Appeals		Total No. Successful	Per cent.	
				Total No.	No. Sus-tained		1943	1942
English Composition.....	35	26	74.29	.....	.....	26	74.29	74.68
English Literature.....	57	34	59.65	5	2	36	63.16	60.81
Modern History.....	38	28	73.68	3	2	30	78.95	65.52
Algebra.....	18	14	77.78	.....	.....	14	77.78	57.14
Geometry.....	10	7	70.00	1	1	8	80.00	66.67
Trigonometry.....	15	12	80.00	.....	.....	12	80.00	92.86
Botany.....	28	28	100.00	.....	.....	28	100.00	33.33
Zoology.....	27	22	81.48	2	.....	22	81.48	85.71
Physics.....	4	1	25.00	.....	.....	1	25.00	50.00
Chemistry.....	3	1	33.33	.....	.....	1	33.33	87.50
Latin Authors.....	8	5	62.50	1	.....	5	62.50	100.00
Latin Composition.....	5	4	80.00	1	.....	4	80.00	100.00
French Authors.....	3	2	66.67	.....	.....	2	66.67	66.67
French Composition.....	3	2	66.67	.....	.....	2	66.67	33.33
French Literature.....	12	12	100.00	.....	.....	12	100.00	90.67
Special French Composition.....	12	11	91.67	.....	.....	11	91.67	80.95
Totals.....	278	209	75.18	13	5	214	76.98	73.16

Total Number of Candidates.....209

Total Number of Centres.....8



Courtesy Farmer's Advocate

The Perfect End of a School Day

Buses line up outside the fine High School at Mitchell ready to take their laughing loads home in time for supper.

	Continuation Schools					High Schools and Col. Institutes					Vocational Schools*					All Schools		
	P.	M.A.	F.A.	Total	Group Per-cent-age	P.	M.A.	F.A.	Total	Group Per-cent-age	P.	M.A.	F.A.	Total	Group Per-cent-age	Total Teachers	Group Per-cent-age	Group Per-cent-age '42-'43
\$1,751 - \$1,850						1			1	.2	5			5	.6	1	.3	.3
\$1,651 - \$1,750						3			3							8		
\$1,551 - \$1,650						8			8		3			3		11		
\$1,451 - \$1,550						3			3		2			2		5		
\$1,351 - \$1,450						6			6	1.0	6			6	.7	6		.8
\$1,251 - \$1,350						5			5		2			2		6		
\$1,151 - \$1,250						12			12		1			1		7		
\$1,051 - \$1,150						7			7		3			3		12		
\$951 - \$1,050						4			4	4.4	4			4	5.3	23		3.9
\$851 - \$950						3			3		18			18		119		
\$751 - \$850						5	54		59		34	6		40				
\$651 - \$750						82			82		94	28		124		261		
\$551 - \$650						47			47		59	14		73		134		
\$451 - \$550						27			27		48	4		32		77		
\$351 - \$450					.5	17			17	12.7	43	6		49		110		11.8
\$251 - \$350						8	23		31		49	17		66		106		
\$151 - \$250						8			8		38	9		47		115		
\$51 - \$150						8			8		21	14		35		90		
						20			20	16.7	35	32		67		186		15.9
						12			12		32	11		43		150		
						16			16		31	17		48		162		
						19			19		34	16		50		183		
						8			8		21	14		35		90		
					3.0	51			51		35	32		67		186		
						46			46		32	11		43		150		
						5			5		15	21		36		90		
						5			5		17	14		31		85		
						10			10		15	21		36		100		
						19			19		34	16		50		133		
						7			7		21	14		35		90		
						9			9		36	25		61		179		
					6.3	51			51		32	11		43		150		
						68			68		26	14		40		185		
						5			5		15	21		36		100		
						70			70		19	26		45		124		
						80			80		19	26		45		124		
						129			129		19	26		45		124		
						133			133		10	13		23		163		
						155			155		6	14		20		293		
						44			44		6	6		6		266		
						17			17		4	4		4		268		
						3			3		19	26		45		131		
						9			9		10	13		23		249		
						1			1		6	6		6		293		
						1			1		6	6		6		266		
						1			1		4	4		4		268		
						3			3		4	4		4		131		
						4			4		10	13		23		249		
						5			5		6	6		6		293		
						21			21		6	6		6		266		
						28			28		4	4		4		268		
						6			6		4	4		4		131		
						5			5		7	9		16		84		
						7			7		10	13		23		249		
						2			2		6	6		6		293		
						2			2		4	4		4		266		
						7			7		4	4		4		268		
\$951 - \$1,050						5			5		7	9		16		84		
\$851 - \$950						2			2		2	2		2		7		.3
\$751 - \$850						2			2		2	2		2		7		
Total Teachers.....		193	71	231	495						18	649	318	985		4,165		
Median Salary.....		\$1,700	\$1,500	\$1,500	\$1,600	\$3,000	\$2,500	\$2,000	\$2,250		\$4,383	\$3,050	\$2,550	\$2,850				
Average Salary.....		\$1,783	\$1,512	\$1,465	\$1,600	\$3,107	\$2,562	\$2,134	\$2,396		\$4,212	\$2,950	\$2,610	\$2,863				
Increase for year.....		\$109	\$105	\$157	\$128	\$82	\$74	\$61	\$65		-\$41	\$74	-\$11	\$41		-\$21		

*Whole time teachers in Vocational work. Vocational teachers who spend part-time in the High School or Collegiate Institute are listed under that section.
P—Principal. M.A.—Male Assistant. F.A.—Female Assistant.

TABLE 20—SALARY TRENDS IN SECONDARY SCHOOLS OF ONTARIO, 1943-44

Years Experience	Number		Highest Salary		Lowest Salary		Average Salary		Average Salary	Increase of Salary in Year
	M.	W.	M.	W.	M.	W.	M.	W.		
COLLEGIATE INSTITUTES										
0.....	2	17	\$1900	\$2010	\$1900	\$1600	\$1900	\$1822	\$1830	.....
1.....	13	34	2000	2010	1700	1600	1842	1793	1807	\$ 62
2.....	14	24	2200	2200	1700	1650	1896	1853	1869	118
3.....	24	22	2300	2200	1700	1640	1969	1861	1917	110
4.....	20	19	2220	2250	1800	1650	2064	1954	2010	115
5.....	25	16	2100	2200	1586	1750	2082	1945	2028	116
6.....	27	24	2450	2500	1800	1700	2151	2035	2096	65
7.....	32	21	2500	2500	1800	1700	2220	2065	2159	111
8.....	21	16	2900	3200	1700	1700	2281	2066	2188	85
9.....	26	26	3100	2650	1950	1600	2536	2090	2313	63
10.....	24	12	2850	2500	1850	1500	2429	2030	2396	60
HIGH SCHOOLS										
0.....	10	51	\$2000	\$2000	\$1600	\$1400	\$1770	\$1631	\$1654	.....
1.....	15	53	2226	2026	1500	1400	1810	1635	1673	\$143
2.....	15	61	2300	2126	1650	1400	1858	1681	1716	151
3.....	22	32	2200	2100	1400	1400	1874	1669	1753	136
4.....	22	27	2560	2120	1600	1500	1958	1788	1853	128
5.....	16	23	2250	2200	1700	1600	1948	1787	1853	122
6.....	23	22	3200	2100	1700	1500	2163	1751	1962	117
7.....	17	23	2700	2400	1500	1600	2001	1831	1904	87
8.....	21	16	2600	2200	1700	1560	2059	1744	1923	155
9.....	34	20	3400	2500	1600	1400	2150	1809	2024	172
10.....	20	14	3100	2350	1620	1500	2228	1861	2077	134
CONTINUATION SCHOOLS										
0.....	6	34	\$1600	\$1780	\$1200	\$1000	\$1433	\$1507	\$1496	.....
1.....	5	25	1700	2400	1450	1300	1530	1567	1561	\$214
2.....	4	21	1600	1700	1200	1100	1450	1431	1434	167
3.....	4	17	2000	2004	1250	1400	1638	1594	1603	170
4.....	8	11	2169	1700	1400	1100	1788	1500	1621	224
5.....	2	16	2000	1700	1400	1200	1700	1413	1450	201
6.....	5	13	2000	2204	1400	1150	1760	1602	1646	196
7.....	13	9	2000	1904	1450	800	1588	1417	1518	92
8.....	9	17	2769	2004	1300	1100	1799	1433	1559	7
9.....	11	8	3260	1900	1400	1200	2077	1606	1879	331
10.....	14	11	2100	2700	1300	1100	1686	1682	1670	204
VOCATIONAL SCHOOLS										
0.....	12	27	\$2400	\$2008	\$1600	\$1600	\$1871	\$1789	\$1814	.....
1.....	25	35	3100	2100	1700	1600	2172	1819	1966	\$ 25
2.....	23	23	2300	2100	1700	1600	2000	1826	1913	88
3.....	40	15	2500	2300	1700	1640	2059	1878	2009	86
4.....	34	25	3400	2250	1586	1650	2189	1967	2095	1
5.....	25	24	2450	2300	2000	1270	2194	1996	2097	101
6.....	30	24	3325	2835	1900	1800	2363	2189	2286	77
7.....	35	16	3900	2600	1900	1650	2374	2115	2293	124
8.....	27	14	2800	2700	2050	1750	2426	2245	2364	108
9.....	24	18	3500	3000	2025	1600	2213	2213	2389	126
10.....	44	13	3425	2900	2000	1850	2263	2263	2612	97

TABLE 21—TRANSPORTATION OF PUPILS TO SECONDARY SCHOOL, School Year 1942-43
(Motor transportation unless otherwise stated)

Inspectorate	Number of Sections Transporting Pupils	Number of Pupils Transported	Round Trip Miles	Rate of Transportation*	Gross Cost of Transportation	Amount of Cost Shared by			Destination
						Parents	Sections	Government	
Bruce East, Grey (in part), Huron (in part)	4	13	25	\$5.25 and \$6.00 per day	\$1,230.00	\$615.00	\$615.00	\$615.00	Chatsworth C.S.
Dundas	4	25	22	\$6.50 per day	1,171.36	585.68	585.68	585.68	Winchester H.S.
Elgin	2	17	50	\$8.50 per day	302.56	\$225.98	68.28	68.30	St. Thomas C.I. and Vocational School
Frontenac North and Addington	Barrie T.S.A.	7	31	\$4.50 per day	763.52	381.76	381.76	381.76	Flintont C.S.
Frontenac South and Lennox (in part)	(A) Portland T.S.A. (B) 5	1 42	28 75	\$2,000 per annum	88.10 2,038.60	44.05 1,019.30	44.05 1,019.30	44.05 1,019.30	Sydenham H.S. Sydenham H.S.
Glengary	4-6	35	30	\$10.00 per pupil per month	3,490.16	1,745.07	1,745.09	1,745.09	Williamstown H.S.
Grey East	(A) 5 (B) 5 (C) 3 (D) Sydenham T.S.A.	12 34	26 23 25	\$6.00 per day \$1,300 per year \$1,400 per year \$1,300 per year	1,537.50 1,300.00 1,265.00 1,300.00	768.75 650.00 68.00 730.00	768.75 650.00 598.50 285.00	768.75 650.00 598.50 285.00	Chatsworth C.S. Markdale H.S. Thornbury H.S. Owen Sound C.I.
Grenville	(A) 2 (B) 2 (C) Wolford T.S.A. (D) 2	9 13 14 14	10 62 28	25c. per pupil per day \$600 per year \$925 per year \$650 per year	267.00 600.42 913.50 390.00	133.50 300.21 456.75 75.00	133.50 300.21 456.75 315.00	133.50 300.21 456.75 157.50	Brockville C.I. Brockville C.I. Smith's Falls C.I. Brockville C.I.
Leeds No. 1	(A) 5 (B) 3 (C) 3 (D) 2	18 14 18 10	38 64 17 15	30c. per pupil per day 30c. per pupil per day 30c. per pupil per day 30c. per pupil per day	970.00 1,837.70 975.00 680.80	485.00 918.85 487.50 330.40	485.00 918.85 487.50 330.40	485.00 918.85 487.50 330.40	Seeley's Bay C.S. Athens H.S. Lyndhurst C.S. Lyndhurst C.S.
Leeds No. 2	5	28	.....	30c. per pupil per day	1,392.60	696.30	696.30	696.30	Athens H.S.
Northumberland	(A) 3 (B) 3 (C) 4 (D) 2 (E) 1 (F) 1 (G) Alnwick T.S.A.	7 6 21 8 14 9 14	20 13 15 24 35 12 70	\$4.00 per pupil per month \$2.75 per day \$5.25 per day \$4.00 per pupil per month \$3.00 per day \$4.50 per month per pupil \$7.00 per day	243.00 382.80 835.22 240.00 431.25 342.50 1,232.00	101.00 191.40 378.01 120.00 215.62 171.25 260.00	71.00 191.40 378.01 120.00 215.62 171.25 486.00	71.00 191.40 378.01 120.00 215.62 171.25 486.00	Campbellford H.S. Castleton C.S. Cobourg C.I. Brighton H.S. Cobourg C.I. Norwood H.S. Cobourg C.I.
Northumberland and Durham	(A) 3 (B) N. Hope T.S.A.	14 12	32	\$4.30 per pupil per month \$6.50 per day	600.00 985.75	300.00 492.87	300.00 492.87	300.00 492.87	Cobourg C.I. Port Hope H.S.
Ontario North and York (in part)	(A) 2 (B) 4	24 20	50 20	\$6.50 per day \$7.00 per day	2,275.00 1,231.94	1,137.50 615.97	1,137.50 615.97	1,137.50 615.97	Newmarket H.S. Orillia C.I.
Oxford North	1	3	22	\$1.25 per pupil per week	51.00	25.50	25.50	25.50	St. Mary's C.I.

TABLE 21—TRANSPORTATION OF PUPILS TO SECONDARY SCHOOL, School Year 1942-43
(Motor transportation unless otherwise stated)

Inspectorate	Number of Sections Transporting Pupils	Number of Pupils Transported	Round Trip in Buses or Motor Buses	Rate of Transportation*	Gross Cost of Transportation	Amount of Cost Shared by			Destination
						Parents	Sections	Government	
Perth South.....	(A) 3 (B) 1	38 7	30 22	\$2.300 per year 25c. per pupil per day	\$1,535.10 232.50	\$255.00 116.25	\$640.05 116.25	\$640.05 116.25	Mitchell H.S. St. Mary's C.I.
Peterborough East.....	3	11	23	\$5.00 - \$6.00 per pupil per month	446.25	147.50	148.75	148.75	Norwood H.S.
Peterborough West.....	3	12	30	\$1.25 and \$1.50 per pupil per week	551.20	277.10	277.10	277.10	Lindsay C.I.
Prescott and Russell.....	(A) 2 (B) Cumberland T.S.A.	10 16	3 26	22½c. per pupil per day \$7.00 per day	340.15 1,339.32	.....	170.08 679.66	170.07 679.66	Plantagenet H.S. Navan C.S.
Simcoe Centre.....	(A) Innisfil T.S.A. (B) Medora T.S.A. (C) Oro T.S.A.	24 16 30	24 25 38	\$7.95 per day 25c. per pupil per day \$4.00 per day	1,281.16 795.00 1,331.22	.....	640.57 397.50 665.61	640.50 397.50 665.61	Lefroy C.S. Barrie C.I. Barrie C.I.
Simcoe East and Muskoka (in part) ..	(A) Matchedash T.S.A. (B) Medora T.S.A. (C) Tay T.S.A.	6 5 13	12 13 16	\$2.00 per day \$2.50 per day \$4.50 per day	362.00 452.25 788.90	.....	181.00 226.12 369.00	181.00 226.12 369.00	Coldwater C.S. Coldwater C.S. Midland H.S.
Simcoe South and York (in part).....	14	55	25 & 60	\$4.50 - \$7.00 per pupil per month	2,578.50	599.20	989.60	989.68	Aurora H.S. and Schomberg C.S.
Victoria West.....	1	3	14	\$1.50 per pupil per week	139.50	.....	69.75	69.75	Fenelon Falls C.S.
Welland (in part), Lincoln (in part)...	(A) 3 (B) 3	36 12	20 14	\$10.00 per day \$60 per month	1,689.22 532.09	.....	844.61 193.04	844.61 193.04	Stamford C.I. Pelham C.S.
Wentworth.....	(A) Beverly T.S.A. (B) 2	4 23	25 27	75c. and \$1.00 per pupil per week	142.00 1,170.25	.....	71.00 585.11	71.00 585.12	Galt C.I. Waterdown H.S.
York No. 1.....	(A) 2 (B) 3	10 10	25 40	\$4.50 and \$6.00 per pupil per month 35c. and 40c. per pupil per day	824.00 454.50	310.50 10.00	241.75 222.25	241.75 222.25	Richmond Hill H.S. Weston H.S.
District Division No. I.....	1	6	30	\$3.00 per day	225.00	.....	112.50	112.50	Dryden H.S.
District Division No. IV.....	1	12	6	\$200 per year	200.00	.....	100.00	100.00	Geraldton H.S.
District Division No. VII.....	3	11	30	75c. per pupil per day	633.80	.....	316.90	316.90	Massey C.S.
District Division No. X.....	(A) Whitney T.S.A. (B) 1	19 2-3	12 34	\$3.17 per day Train \$1.15 for 15 rides	991.34 44.90	.....	495.67 22.45	495.67 22.45	S. Porcupine H.S. S. Porcupine H.S.
District Division No. XIV.....	(A) Chaffey T.S.A. (B) Franklin T.S.A. (C) 1	9 7 15	22 58 32	\$4.00 per day \$1.75 per pupil per day \$1.50 per day	991.75 319.00 117.50	.....	495.87 309.50 58.75	495.88 309.50 58.75	Huntsville H.S. Huntsville H.S.
District Division No. XVII.....	2	3-4	16	1½c. per pupil mile	273.02	.....	136.51	136.51	Fenelon Falls C.S.

*The Government pays 50% of the net cost to the section of transportation of pupils to Secondary school. The general acceptance of this offer has naturally resulted in a decrease of Profit Classes.

THE CONTINUATION SCHOOLS

TABLE 22—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1942-43

CONTINUATION SCHOOLS	Grade	ENROLMENT			ATTENDANCE		MAY ENROLMENT BY GRADES					MAY ENROLMENT BY AREAS			
		Net Enrolment for year	MAY ENROLMENT		Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County Pupils	Non-Resident and District Pupils
			Total	Male												Female
<i>In Counties</i>															
Acton	A	88	41	11	74	90.8	30	28	11	10	.....	55	.....	27	.....
Agincourt	A	116	37	72	102	91.6	35	41	12	10	11	34	.....	73	.....
Ailsa Craig	B	28	12	16	25	91.6	7	6	9	6	.....	10	2	18	.....
Allenford	B	27	10	16	25	93.5	9	8	4	5	.....	15	.....	11	.....
Athol	B	21	19	7	18	89.4	5	10	3	1	.....	7	.....	12	.....
Alvinston	A	67	62	33	59	94.0	21	15	10	12	4	25	.....	37	.....
Arkona	C	18	11	6	11	93.3	10	1	.....	.....	.....	4	.....	5	.....
Aultsville	B	28	26	8	25	94.3	9	2	8	7	.....	11	.....	12	.....
Ayr	B	37	31	8	33	91.6	11	9	1	7	.....	18	.....	13	.....
Baneroff	B	53	43	16	46	95.0	19	10	4	10	.....	31	.....	12	.....
Bath	B	27	22	4	22	86.1	8	7	4	3	.....	10	.....	12	.....
Beachburg	B	21	15	6	17	93.7	5	3	3	4	.....	13	.....	2	.....
Beaverton	A	77	73	38	69	92.2	22	21	11	5	11	37	.....	36	.....
Beeton	B	40	32	16	33	89.2	9	11	1	1	.....	16	.....	16	.....
Belmont	B	38	29	13	32	94.8	6	11	9	3	.....	11	.....	18	.....
Blackstock	A	45	38	16	40	98.8	12	10	7	3	6	13	.....	25	.....
Blyth	B	31	29	16	27	90.7	10	9	3	7	.....	15	.....	11	.....
Bobeygeon	A	11	35	21	30	92.0	15	7	6	4	3	27	.....	7	1
Bolton	B	47	40	19	39	90.2	18	9	11	2	.....	17	.....	23	.....
Boothwell	A	32	30	11	29	93.2	7	10	8	3	2	17	.....	13	.....
Brooklin	B	42	38	16	37	91.6	7	10	11	10	.....	18	.....	20	.....
Browsville	B	28	26	11	25	92.9	8	9	2	7	.....	16	.....	8	2
Brussels	A	81	71	30	71	93.6	24	16	9	12	10	32	.....	39	.....
Burgessville	B	35	35	15	33	89.5	11	9	9	6	.....	25	.....	10	.....
Caledon East	B	41	39	21	37	93.3	17	10	2	10	.....	19	.....	20	.....
Cannington	B	43	38	16	37	81.0	15	1	10	9	.....	21	.....	11	.....
Cardinal	A	79	65	25	67	90.0	20	27	6	7	5	53	.....	12	.....
Carp	A	57	17	19	49	91.3	18	9	9	11	.....	20	.....	27	.....
Castleton	B	23	22	12	20	90.0	6	8	4	4	.....	5	.....	17	.....
Chalk River	B	28	22	9	23	87.8	9	5	3	5	.....	19	.....	3	.....
Chatsworth	B	59	54	19	51	91.0	18	20	6	10	.....	13	.....	11	.....
Claremont	B	24	24	5	22	99.0	4	10	4	3	.....	14	.....	7	.....
Clifford	B	33	30	8	30	91.0	10	5	9	6	.....	13	.....	15	.....
Colden	A	71	62	26	63	95.2	21	11	7	11	12	25	.....	28	2
Coldwater	B	37	31	13	29	77.0	13	10	3	5	.....	14	.....	17	.....

TABLE 22—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1942-43

CONTINUATION SCHOOLS	Grade	ENROLMENT			ATTENDANCE		MAY ENROLMENT BY GRADES						MAY ENROLMENT BY AREAS		
		Net Enrolment for year	MAY ENROLMENT		Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County Pupils	Non-Resident and District Pupils
			Total	Male												Female
<i>In Counties</i>															
Comber.....	A	73	66	21	45	64	91.0	23	18	8	13	1	27	39	.....
Consecon.....	B	28	21	7	17	21	92.3	8	7	5	1	.....	9	15	.....
Cookstown.....	B	41	31	17	17	31	90.6	12	11	7	4	.....	23	11	.....
Cooksville.....	B	38	29	8	21	31	92.8	13	11	6	6	.....	16	13	.....
Creemore.....	A	80	73	23	50	66	91.0	21	15	13	16	8	19	51	.....
Cumberland.....	B	18	18	6	12	15	86.3	5	7	4	2	.....	13	5	.....
Delaware.....	A	33	32	16	16	30	92.0	11	9	6	2	1	11	21	.....
Denbigh.....	B	16	13	3	10	12	90.2	4	4	3	2	.....	10	3	.....
Dorchester.....	B	32	25	13	12	26	90.6	5	8	6	6	.....	17	8	.....
Drayton.....	A	61	52	22	30	53	91.4	15	11	9	11	3	5	47	.....
Dresden.....	A	97	76	23	53	81	94.4	23	20	17	9	7	31	42	.....
Drumbo.....	B	23	20	3	17	18	90.4	2	9	7	2	.....	9	11	.....
Dublin.....	A	58	56	19	37	50	89.5	13	19	11	8	5	21	33	1
Eganville.....	B	21	23	8	15	22	93.0	4	11	4	4	.....	11	9	.....
Eganville (R.C.).....	A	46	46	16	30	13	95.9	11	11	8	5	5	33	12	1
Elgin.....	A	31	26	7	19	27	91.7	10	10	4	2	.....	11	15	.....
Elmvale.....	B	62	55	17	38	53	90.3	24	9	12	10	.....	25	30	.....
Embree.....	A	50	43	12	31	13	88.6	12	11	10	6	1	13	30	.....
Emmora.....	B	18	15	3	12	14	90.4	5	5	3	2	.....	4	11	.....
Erin.....	B	53	51	21	33	51	91.0	20	16	14	4	.....	17	37	.....
Fevelton Falls.....	B	68	56	19	37	55	90.9	20	17	9	10	.....	31	25	.....
Feversham.....	A	12	12	8	4	7	86.3	2	6	3	1	.....	2	10	.....
Fitzroy Harbour.....	B	50	52	21	31	44	88.4	20	11	15	6	.....	30	21	1
Flinton.....	B	28	19	5	14	19	81.0	9	5	3	2	.....	6	13	.....
Florence.....	A	63	51	27	27	54	94.3	15	15	15	9	.....	7	47	.....
Forvieh.....	B	35	30	13	17	28	92.6	9	8	11	2	.....	13	17	.....
Forester's Falls.....	B	21	15	3	12	15	88.2	9	3	2	1	.....	12	3	.....
Forest Hill Village.....	A	607	503	227	276	485	92.8	122	140	100	84	57	499	4	.....
Frankford.....	A	42	31	18	16	35	93.6	11	13	7	3	.....	25	9	.....
Grand Valley.....	A	51	50	20	20	49	94.6	16	16	11	5	2	27	23	.....
Haliburton.....	B	31	26	12	14	28	91.4	13	8	2	3	.....	26	.....	.....
Haldville.....	A	60	48	18	30	15	85.5	14	6	5	8	.....	27	21	.....
Hensall.....	B	40	37	16	21	35	88.9	14	12	5	6	.....	21	16	.....
Hepworth.....	B	26	24	7	17	24	96.4	10	8	3	3	.....	6	18	.....
Hightate.....	B	18	18	7	11	15	94.7	7	4	5	2	.....	11	7	.....

TABLE 22—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1942-43

CONTINUATION SCHOOLS	Grade	ENROLMENT			ATTENDANCE		MAY ENROLMENT BY GRADES						MAY ENROLMENT BY AREAS			
		Net Enrolment for year	MAY ENROLMENT		Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County Pupils	Non-Resident and District Pupils	
			Total	Male												Female
<i>In Counties</i>																
Holstein.....	B	26	25	11	14	24	91.0	6	9	6	4	.....	.....	.....	.....	.....
Honeywood.....	B	30	30	17	13	26	86.4	9	8	9	4	.....	.....	.....	.....	.....
Hderton.....	B	57	52	28	24	46	85.0	18	13	12	9	.....	.....	.....	.....	.....
Inglewood.....	B	23	17	8	9	18	91.0	9	4	3	1	.....	.....	.....	.....	.....
Jarvis.....	B	27	23	13	10	23	93.7	7	8	5	3	.....	.....	.....	.....	.....
Kars.....	B	42	40	16	24	36	88.5	12	13	6	9	.....	.....	.....	.....	.....
Kenmore.....	B	19	17	10	7	16	87.0	2	7	6	2	.....	.....	.....	.....	.....
Kinburn.....	B	41	38	13	25	38	92.3	13	9	7	8	.....	.....	.....	.....	.....
Kimnount.....	B	25	22	5	17	21	89.2	10	9	2	1	.....	.....	.....	.....	.....
Lambeth.....	B	39	37	13	24	35	92.4	10	14	8	5	.....	.....	.....	.....	.....
Lanark.....	B	65	59	17	42	58	93.1	22	19	10	8	.....	.....	.....	.....	.....
Lansdowne.....	B	40	38	16	22	32	96.0	15	11	4	8	.....	.....	.....	.....	.....
Laurel.....	C	12	10	6	4	10	78.7	8	2	.....	.....	.....	.....	.....	.....	.....
Lefroy.....	B	39	37	13	21	32	90.0	15	10	10	2	.....	.....	.....	.....	.....
Lion's Head.....	B	22	20	1	16	15	92.3	6	9	5	5	.....	.....	.....	.....	.....
Little Britain.....	B	28	25	11	11	24	90.6	3	11	2	6	.....	.....	.....	.....	.....
Lobo.....	B	48	48	22	26	43	90.3	12	14	12	10	.....	.....	.....	.....	.....
Long Branch.....	A	196	152	90	62	159	90.0	53	60	16	16	.....	.....	.....	.....	.....
Lynden.....	B	36	32	22	10	30	87.0	13	9	6	4	.....	.....	.....	.....	.....
Lyndhurst.....	A	53	48	13	35	46	92.7	17	15	10	6	.....	.....	.....	.....	.....
Malakoff.....	B	20	15	8	7	16	74.0	11	2	2	2	.....	.....	.....	.....	.....
Mallorytown.....	A	47	37	12	25	40	92.2	12	13	8	4	.....	.....	.....	.....	.....
Manotick.....	B	47	43	12	31	39	88.0	10	10	8	7	.....	.....	.....	.....	.....
Melbourne.....	B	25	20	12	8	21	88.6	12	6	1	1	.....	.....	.....	.....	.....
Merlin.....	A	53	48	15	33	42	85.9	11	11	8	16	.....	.....	.....	.....	.....
Merrickville.....	B	36	10	1	9	32	90.3	3	1	4	2	.....	.....	.....	.....	.....
Metcalfe.....	B	38	30	10	20	31	90.4	8	11	8	3	.....	.....	.....	.....	.....
Millbrook.....	A	54	54	20	31	47	92.1	10	13	8	13	.....	.....	.....	.....	.....
Milverton.....	A	71	69	24	45	66	93.5	16	19	11	12	.....	.....	.....	.....	.....
Minden.....	B	35	28	8	20	29	90.0	10	6	1	11	.....	.....	.....	.....	.....
Minesing.....	B	14	14	7	7	13	92.9	2	4	8	.....	.....	.....	.....	.....	.....
Mount Albert.....	B	32	30	15	15	29	94.3	10	11	5	4	.....	.....	.....	.....	.....
Mount Brydges.....	B	45	41	15	26	41	93.5	20	9	9	3	.....	.....	.....	.....	.....
Mount Elgin.....	B	30	27	11	16	27	91.0	10	7	6	1	.....	.....	.....	.....	.....
Mount Pleasant.....	B	41	33	10	23	28	88.3	9	11	6	7	.....	.....	.....	.....	.....
Navan.....	B	32	29	16	13	28	93.7	13	9	4	3	.....	.....	.....	.....	.....

TABLE 22—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1942-43

CONTINUATION SCHOOLS	Grade	ENROLMENT			ATTENDANCE		MAY ENROLMENT BY GRADES					MAY ENROLMENT BY AREAS			
		Net Enrolment for year	MAY ENROLMENT		Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade 1X	Grade N	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County Pupils	Non-Resident and District Pupils
			Total	Male												Female
<i>In Counties</i>															
New Dunee.....	B	29	21	15	9	92.1	10	6	6	2	.....	.....	.....	10	.....
New Hamburg.....	A	75	71	21	17	95.6	22	16	15	7	11	.....	.....	53	.....
North Augusta.....	B	29	28	9	19	91.5	10	10	4	4	.....	1	.....	6	1
North Gower.....	B	21	23	7	16	85.9	2	15	5	.....	.....	.....	.....	10	.....
Odessa.....	B	49	45	14	31	90.5	11	11	13	7	.....	.....	.....	22	.....
Oil Springs.....	B	22	21	6	15	93.7	12	1	3	2	.....	.....	.....	8	.....
Orono.....	A	57	52	28	21	91.1	11	11	10	9	5	.....	.....	16	.....
Otterville.....	B	35	31	18	16	87.3	12	9	8	.....	.....	.....	.....	25	.....
Paincourt.....	B	49	42	11	31	89.1	16	8	9	9	.....	.....	.....	26	.....
Pasley.....	A	66	61	21	37	91.6	11	25	11	7	7	.....	.....	26	.....
Pakenham.....	B	52	46	19	27	90.1	18	11	11	6	.....	.....	.....	20	.....
Pelee Island.....	B	30	21	10	14	80.9	7	6	4	7	.....	.....	.....	11	.....
Pellham.....	A	103	101	47	51	98	23	31	19	14	14	.....	.....	32	.....
Pickering.....	B	55	48	27	21	47	17	13	9	9	.....	.....	.....	23	.....
Plattsville.....	A	13	36	14	22	36	13	9	5	4	5	.....	.....	9	.....
Port Burwell.....	B	26	19	6	13	19	8	9	1	1	.....	.....	.....	9	.....
Port McNicoll.....	A	31	23	11	12	24	10	10	10	3	.....	.....	.....	22	.....
Princeton.....	B	29	26	9	17	26	12	5	5	4	.....	.....	.....	15	.....
Richmond.....	A	66	54	21	30	51	21	14	5	6	8	.....	.....	22	.....
Ripley.....	A	48	37	13	21	10	9	8	7	7	.....	.....	.....	13	.....
Roekwood.....	B	42	37	13	21	35	16	7	3	11	.....	.....	.....	21	.....
Rooney.....	A	59	53	20	33	53	10	18	14	6	.....	.....	.....	5	.....
Russell.....	A	53	48	20	28	47	17	12	7	6	6	.....	.....	28	.....
St. George.....	A	58	49	29	29	53	18	8	11	7	5	.....	.....	42	.....
Schoenberg.....	B	36	26	11	15	27	12	8	2	4	.....	.....	.....	11	.....
Scotland.....	B	25	25	12	13	23	8	9	6	2	.....	.....	.....	13	.....
Sicely's Bay.....	B	47	39	19	20	37	12	10	10	5	.....	.....	.....	17	.....
Selkirk.....	B	36	36	11	22	32	17	10	7	2	.....	.....	.....	9	.....
Severn Bridge.....	B	32	29	7	22	27	5	11	9	3	.....	.....	.....	3	.....
Singhampton.....	B	21	23	9	14	21	9	7	3	4	.....	.....	.....	11	.....
Southampton.....	A	69	62	21	41	61	19	11	11	8	5	.....	.....	56	.....
South Mountain.....	A	77	67	25	42	70	23	15	11	5	11	.....	.....	23	.....
Sparta.....	B	30	20	7	13	87.0	6	4	2	8	.....	.....	.....	10	.....
Spencerville.....	A	57	55	20	35	51	19	13	13	10	.....	.....	.....	31	.....
Springfield.....	B	25	19	6	13	15	7	6	4	2	.....	.....	.....	8	.....

TABLE 22—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1942-43

CONTINUATION SCHOOLS	Grade	ENROLMENT			ATTENDANCE		MAY ENROLMENT BY GRADES					MAY ENROLMENT BY AREAS					
		Net Enrolment for year	MAY ENROLMENT		Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade I-X	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County Pupils	Non-Resident and District Pupils		
			Total	Male												Female	
<i>In Counties</i>																	
Stayner.....	A	77	73	30	43	68	91.9	12	16	14	20	11	44	1	28	.....
Stella.....	B	19	16	3	13	15	86.8	7	1	5	3	.....	4	.....	12	.....
Stevensville.....	A	34	28	13	15	28	94.9	6	7	9	3	3	22	6
Stonville.....	A	115	91	37	57	97	92.6	27	23	22	9	13	37	.....	37	.....
Sunderland.....	B	30	28	11	27	27	92.9	11	1	11	2	.....	16	.....	12	.....
Sutton.....	A	83	74	23	51	73	92.1	17	22	12	12	11	47	.....	27	.....
Tamworth.....	A	60	51	21	30	49	90.1	14	13	11	8	5	24	.....	27	.....
Tara.....	B	56	60	22	38	48	88.1	15	29	9	7	.....	21	.....	39	.....
Tavistock.....	B	16	38	12	26	40	93.9	13	12	4	9	.....	31	.....	7	.....
Teeswater.....	A	68	59	24	35	57	95.8	14	24	13	5	3	30	.....	29	.....
Thamesford.....	B	17	41	13	31	43	91.1	7	18	11	8	.....	13	.....	31	.....
Thamesville.....	A	56	56	26	30	50	93.2	15	15	13	8	5	34	.....	22	.....
Thedford.....	B	33	27	7	20	26	89.0	5	15	3	4	.....	17	.....	10	.....
Thorndale.....	B	18	16	4	12	11	87.6	1	4	8	3	.....	8	.....	13	.....
Thornton.....	B	37	32	9	23	33	94.3	14	10	7	1	.....	14	.....	18	.....
Tiverton.....	B	52	44	19	25	45	91.1	18	14	5	7	.....	23	.....	21	.....
Tottenham.....	B	46	36	9	27	31	89.6	13	13	7	3	.....	10	.....	26	.....
Wales.....	B	50	46	20	26	46	93.5	16	11	8	4	7	22	.....	23	.....
Warkworth.....	B	19	19	5	11	18	95.5	8	7	4	.....	.....	14	.....	5	.....
Wellesley.....	B	71	28	43	33	71	91.2	30	20	14	4	.....	51	15	2	.....
Wellington.....	A	58	49	14	35	51	91.0	27	12	7	3	.....	33	.....	16	.....
West Lorne.....	B	21	14	4	10	15	85.3	3	5	2	4	.....	10	.....	4	.....
Westmeath.....	B	46	41	8	33	40	94.7	7	15	9	10	.....	17	.....	24	.....
Westport.....	B	17	46	18	28	44	96.1	11	6	11	6	9	25	2	19	.....
Westport (R.C.).....	B	73	67	25	12	68	94.5	28	20	12	1	3	29	.....	38	.....
Wheatley.....	A	9	5	1	1	1	72.3	3	2	.....	.....	.....	5	.....	.....	.....
Witherforce.....	C	15	15	5	8	11	86.9	4	9	2	11
Wolfe Island.....	B	50	43	20	23	41	89.9	10	12	12	9	.....	18	.....	15	.....
Woodville.....	B	30	30	16	14	25	92.9	12	10	3	5	.....	16	1	23	.....
Wooler.....	B	37	31	10	21	32	91.5	15	6	5	8	.....	13	.....	21	.....
Wroxeter.....	B	21	16	5	11	11	91.2	5	4	4	3	.....	8	.....	8	.....
Wyoming.....	B	21	16	5	11	11	91.2	5	4	4	3	.....	8	.....	8	.....
Totals.....	8,147	7,131	2,833	4,298	6,934	91.6	2,287	2,072	1,353	1,047	372	3,707	71	3,313	40

TABLE 22—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1942-43

CONTINUATION SCHOOLS	Grade	ENROLMENT			ATTENDANCE		MAY ENROLMENT BY GRADES						MAY ENROLMENT BY AREAS			
		Net Enrolment for year	MAY ENROLMENT		Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County Pupils	Non-Resident and District Pupils	
			Total	Male												Female
<i>In Districts</i>																
Blind River.....	A	45	17	24	40	95.7	13	13	1	10	4	40			1	
Bruce Mines.....	B	37	14	21	35	96.6	10	11	5	9		13			22	
Burk's Falls.....	A	50	24	25	47	96.8	16	17	4	8	4	28			21	
Coniston.....	A	77	69	40	69	95.3	29	20	9	11		68			1	
Emo.....	A	27	6	17	23	91.9	10	6	3	4		18			5	
Espanola.....	A	54	44	22	45	91.7	22	16	6			39			5	
Fraserdale.....	C	7	4	3	7	97.6			2	1	2	5			2	
Hornepayne.....	A	40	27	16	29	91.4	17	4	3	3		27				
Little Current.....	B	36	30	11	29	87.9	15	6	5	4	4	29			1	
MacTier.....	B	33	30	12	28	90.1	11	11	5	3		27			3	
Manitowaning.....	B	21	15	3	15	85.1	4	5	2	4		9			6	
Massey.....	B	41	32	9	30	90.9	8	11	5	7		19			13	
Millford Bay.....	B	12	11	4	11	91.1	4	1	4	2		11				
Mindemoya.....	B	25	20	6	14	88.9	5	9	4	2		8			12	
Nipigon.....	B	23	18	6	24	90.4	11	6	1			17			1	
Port Carling.....	B	47	43	23	36	83.8	16	9	6	12		19			24	
Powassan.....	B	61	58	21	50	94.1	23	13	14	8		37			21	
Red Lake.....																
Schreiber.....	A	57	54	26	53	95.3	17	12	11	9	5	54				
St. Louis.....	A	107	87	26	92	95.3	34	21	22	10		83			4	
St. Louis Lookout.....	A	67	58	31	61	96.8	28	16	7	7		46			14	
Smooth Rock Falls.....	B	40	40	10	34	90.9	15	14	6	5		36			4	
South River.....	B	12	12	3	11	93.8	3	5	1	3		10			2	
Sprucedale.....	B	34	29	13	28	93.7	14	7	3	5		26			3	
Sundridge.....	C	15	12	4	12	93.6	5	4	1	3		11			1	
White River.....																
Totals.....		968	844	498	828	93.1	330	239	130	130	15	678			166	
Grand Totals.....		9,115	7,975	4,796	7,762	91.7	2,617	2,311	1,483	1,177	387	4,385	71	3,313	296	

Reverted to Fifth Class during the Year.

TABLE 23—AGE-GRADE DISTRIBUTION, MAY, 1943

	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 years and over	Totals	Grade Totals
GRADE IX.....	Boys.....	17	201	430	295	126	23	4				1,096	2,617
	Girls.....	2	312	615	401	113	20	2	1			1,521	
GRADE X.....	Boys.....	3	27	233	413	194	45	11				926	2,311
	Girls.....	2	39	362	644	261	62	15				1,385	
GRADE XI.....	Boys.....		1	20	190	229	109	31	1	3		584	1,483
	Girls.....		2	37	313	362	158	21	6			899	
GRADE XII.....	Boys.....			1	21	129	182	71	18	1		423	1,177
	Girls.....			1	39	248	320	119	24	3		754	
GRADE XIII.....	Boys.....					3	45	57	40	4	1	150	387
	Girls.....				1	12	84	92	42	5	1	237	
TOTALS BY SEXES.....	Boys.....	20	229	684	919	681	404	174	59	8	1	3,479	7,375
	Girls.....	2	353	1,045	1,398	996	644	249	73	8	1	4,796	
GRAND TOTALS.....		47	582	1,729	2,317	1,677	1,048	423	132	16	2	7,375	

TABLE 24—FINANCIAL STATISTICS, 1942 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debitures Indebtedness (B)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
<i>In Counties</i>											
Acton.....	78	195	1,674	.....	6,046	5,952	1,520	41.9	10.7	52.6	9,727
Ashtenour.....	105	2,106	6,126	1,400	5,926	11,632	1,397	60.6	22.9	83.5	51,405
Arlisa Craig.....	31	1,126	1,897	.....	1,162	3,755	1,162	62.1	19.3	81.7	13,332
Allenford.....	26	764	1,014	.....	2,977	3,202	656	65.5	13.4	78.9	3,933
Alton.....	20	868	1,348	1,000	827	3,410	568	91.8	15.3	107.1	6,801
Alvinston.....	60	1,015	2,358	.....	2,401	5,657	301	48.0	2.6	50.6	3,960
Arkona.....	11	302	515	.....	718	1,535	.....	76.9	.....	76.9	.....
Aultsville.....	23	661	1,106	638	1,355	3,086	.....	72.5	.....	72.5	.....
Ayr.....	34	553	1,385	.....	2,057	3,874	802	60.3	12.5	72.8	2,043
Baeroff.....	16	965	396	.....	2,559	3,474	209	43.3	2.9	45.9	1,883
Bath.....	23	854	1,099	.....	800	3,130	.....	73.0	.....	73.0	.....
Beachburg.....	18	575	1,367	750	2,293	3,584	1,005	101.2	29.2	133.4	1,005
Beaverton.....	68	1,230	2,908	.....	3,344	7,490	.....	52.3	.....	52.3	.....
Beeton.....	39	736	1,174	.....	1,966	3,134	651	42.3	8.8	51.1	1,447
Behton.....	32	511	1,924	.....	1,008	4,062	.....	65.7	.....	65.7	.....
Blackstock.....	40	1,391	2,885	1,400	1,282	6,305	1,241	79.5	15.6	95.1	8,056
Blyth.....	29	658	1,283	.....	800	3,302	.....	61.9	.....	61.9	.....
Bobcaygeon.....	35	685	1,423	.....	2,799	5,092	1,204	77.2	18.2	95.4	7,799
Bolton.....	10	538	33	.....	4,096	3,606	.....	49.6	15.0	64.6	1,031
Bothwell.....	34	993	2,289	.....	1,975	5,717	1,088	90.3	.....	90.3	.....
Brooklin.....	41	771	2,731	600	2,086	5,171	.....	65.3	17.4	82.7	15,103
Brownsville.....	28	597	1,601	.....	2,771	4,016	.....	74.6	.....	74.6	.....
Brussels.....	65	1,076	2,637	.....	2,482	6,147	.....	51.4	.....	51.4	.....
Burgessville.....	35	645	1,386	500	2,402	3,739	1,605	55.2	23.7	78.9	.....
Caledon East.....	34	892	1,492	1,000	891	3,401	677	52.4	10.4	62.8	n.r.
Cannington.....	41	748	1,411	.....	1,768	4,091	559	53.3	7.3	60.6	1,250
Cardinal.....	72	933	1,189	.....	5,455	7,279	.....	53.5	.....	53.5	.....
Carp.....	50	939	2,748	900	2,858	4,748	941	50.2	10.0	60.2	.....
Castleton.....	21	729	1,744	.....	1,585	3,260	1,198	83.8	30.8	114.6	14,843
Chalk River.....	23	924	199	.....	2,136	2,877	361	70.5	8.8	79.3	.....
Chatsworth.....	51	182	2,906	.....	1,344	5,269	.....	51.1	.....	51.1	.....
Claremont.....	25	586	1,679	1,200	2,871	3,286	1,376	67.2	28.1	95.3	13,363
Clifford.....	29	977	1,775	.....	2,901	3,788	784	70.5	14.6	85.1	784
Cobden.....	56	1,493	3,769	.....	3,705	6,937	1,619	64.1	14.9	79.0	18,802
Coldwater.....	29	773	1,704	.....	2,937	3,536	1,342	65.2	24.7	89.9	10,858

n.r.—Not Reported

TABLE 24—FINANCIAL STATISTICS, 1942 (as reported by School Boards)

Schools	Average Daily Attendance (a)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debiture Indebtedness (b)
		Legislative Grants	County Grant	Township Grant	School District Levy (b)	Current	Capital (c)	Current	Capital	Total	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	
<i>In Counties</i>											
Comber.....	96	1,007	3,007	1,400	2,866	6,582	2,616	52.5	20.9	73.4	3,823
Consecon.....	23	392	1,836	600	1,363	2,416	1,363	57.9	32.7	90.6	.....
Cookstown.....	34	743	615	.....	4,491	3,469	4,491	51.9	51.9	.....	.....
Cooksville.....	71	687	3,311	.....	2,632	5,898	1,001	67.8	16.3	81.1	6,362
Cremona.....	19	511	360	100	1,564	2,225	1,72	45.7	5.5	51.2	3,109
Cumberland.....	31	881	4,231	1,050	2,141	5,230	1,479	62.4	4.8	67.2	316
Delaware.....	16	1,166	351	100	100	2,062	488	84.2	22.6	106.8	17,830
Denbigh.....	28	1,712	.....	.....	3,602	3,420	1,673	66.5	15.7	82.2	2,925
Dorchester.....	55	1,270	1,575	77.5	950	7,465	71.3	32.4	98.7	1,073	.....
Drayton.....	96	1,551	5,743	.....	3,378	10,325	581	71.3	3.1	64.1	2,016
Dresden.....	22	395	1,792	.....	1,600	4,335	106.5	60.7	106.5	.....	.....
Drumbo.....	55	588	3,272	.....	1,700	5,875	57.9	106.5	57.9	.....	.....
Dublin.....	25	931	872	.....	2,753	3,847	712	80.0	14.8	94.8	4,128
Eganville.....	18	1,029	1,048	.....	907	3,816	.....	43.7	.....	43.7	.....
Eganville R.C.....	32	1,350	3,402	1,200	1,708	4,647	1,415	80.8	25.1	105.9	.....
Elgin.....	18	886	1,704	900	600	3,684	.....	42.6	.....	42.6	.....
Elmvale.....	52	767	3,530	.....	5,843	5,500	1,013	55.2	10.4	65.6	7,414
Embro.....	18	779	1,151	.....	369	2,819	.....	108.3	.....	108.3	.....
Farmismore.....	18	761	2,964	.....	2,236	4,407	1,565	47.6	16.9	64.5	9,386
Ferri.....	62	901	3,805	.....	3,200	6,252	3,120	52.8	26.4	79.2	22,959
Fenelon Falls.....	17	1,689	125	.....	513	3,013	548	91.8	16.7	108.5	518
Feversham.....	37	832	869	1,000	750	3,377	.....	55.3	.....	55.3	.....
Fitzroy.....	27	765	949	200	307	2,257	.....	46.5	.....	46.5	.....
Flinton.....	61	2,067	1,226	1,400	1,154	6,552	954	58.2	8.5	66.7	23,854
Florence.....	27	634	1,436	500	881	2,987	902	63.2	19.1	82.3	3,124
Forewich.....	455	1,913	.....	.....	83,272	67,402	17,496	80.9	21.0	101.9	191,294
Forest Hill.....	17	558	403	1,500	597	2,413	76.8	76.8	76.8	76.8	17,012
Forester's Falls.....	36	851	1,958	.....	3,958	3,840	1,548	55.5	22.4	77.9	.....
Frankford.....	19	987	2,433	.....	2,100	5,105	.....	54.1	.....	54.1	.....
Grand Valley.....	21	781	2,414	1,200	2,750	2,315	77.2	57.5	18.9	76.4	77.2
Hallfourton.....	45	2,631	2,033	.....	3,823	8,896	.....	102.2	.....	102.2	.....
Hatfield.....	29	463	2,033	.....	2,900	3,550	.....	66.7	.....	66.7	.....
Henshaw.....	32	1,535	2,351	.....	1,202	4,195	802	72.6	13.9	86.5	1,811
Hepworth.....	18	559	1,925	500	1,465	3,436	963	104.7	29.3	134.0	2,623

TABLE 24—FINANCIAL STATISTICS, 1942 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Delinquent Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
<i>In Counties</i>		\$	\$	\$	\$	\$	\$				\$
Holsstein.....	26	711	1,216	425	1,687	3,254	585	69.8	12.6	82.4	7,610
Honeywood.....	25	575	2,460	300	3,093	3,093	.....	68.9	.....	68.9	.....
Hiderton.....	46	768	2,281	.....	996	3,426	.....	40.8	.....	40.8	.....
Inglewood.....	18	672	1,729	699	932	3,215	932	94.9	27.5	122.4	3,979
Jarvis.....	29	1,012	1,417	.....	3,184	3,700	1,084	68.1	20.0	88.1	17,672
Kars.....	36	598	1,392	750	1,571	3,097	.....	43.2	.....	43.2	.....
Kenmore.....	18	801	853	800	1,634	3,204	.....	95.7	.....	95.7	.....
Kinburn.....	46	1,107	3,816	1,100	.....	5,643	455	64.5	5.2	69.7	3,643
Kinmount.....	20	794	.....	466	350	1,888	.....	46.4	.....	46.4	.....
Lambeth.....	48	465	2,745	.....	2,000	4,454	48.2	48.2	.....	48.2	.....
Lanaek.....	53	1,286	1,021	.....	1,950	3,287	.....	34.7	.....	34.7	.....
Lansdowne.....	38	632	2,184	425	891	3,686	281	51.2	3.9	55.1	562
Laurel.....	12	375	340	600	450	1,414	.....	62.8	.....	62.8	.....
Lefroy.....	32	1,132	2,403	.....	769	4,189	782	69.2	12.9	82.1	5,710
Lion's Head.....	23	870	987	.....	1,099	2,580	682	61.7	16.3	78.0	5,267
Little Britain.....	28	705	2,140	750	1,868	4,004	1,805	74.7	33.7	108.4	10,833
Lobo.....	44	877	2,582	.....	694	4,601	.....	54.9	.....	54.9	.....
Long Branch.....	184	3,450	4,273	.....	15,222	17,880	4,472	50.6	12.6	63.2	42,888
Lynden.....	25	738	.....	500	1,779	3,526	963	72.4	19.8	92.2	9,630
Lyndhurst.....	51	1,112	4,202	850	1,343	6,064	743	63.7	7.8	71.5	7,823
Malakoff.....	10	279	936	338	764	2,297	.....	122.5	.....	122.5	.....
Mallorytown.....	44	1,009	2,450	.....	1,197	4,033	47.6	47.6	.....	47.6	.....
Manotick.....	48	7,023	2,672	743	2,350	5,825	847	63.6	9.2	72.8	11,851
Melbourne.....	17	732	1,779	500	1,103	3,301	.....	100.2	.....	100.2	.....
Merlin.....	41	570	2,582	.....	1,008	4,847	60.9	60.9	.....	60.9	.....
Merrickville.....	38	1,070	1,108	.....	2,033	3,405	533	47.9	7.5	55.4	4,942
Metcalfe.....	40	1,278	1,381	375	1,102	3,434	.....	47.1	.....	47.1	.....
Millbrook.....	51	981	3,799	.....	3,150	5,448	2,483	58.0	26.4	84.4	17,141
Mitwerton.....	72	978	4,440	.....	4,440	8,185	1,537	59.1	11.1	70.2	11,172
Minden.....	28	2,327	156	120	2,166	3,207	523	58.4	9.5	67.9	9,078
Minesing.....	17	828	858	500	544	2,376	.....	77.5	.....	77.5	.....
Mount Albert.....	33	829	2,276	1,000	1,000	4,144	2,209	66.3	35.3	101.6	17,592
Mount Brydges.....	37	923	1,796	500	1,838	4,096	.....	61.1	.....	61.1	.....
Mount Elgin.....	31	664	2,729	500	2,078	4,307	1,118	71.2	18.5	89.7	5,591
Mount Pleasant.....	34	587	766	500	3,622	4,250	1,828	68.4	29.4	97.8	10,965

TABLE 24—FINANCIAL STATISTICS, 1942 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debiture Indebtedness (B)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
<i>In Counties</i>											
Navan.....	25	633	907	500	2,248	3,442	363	71.7	7.5	79.2	\$ 665
New Dundee.....	27	1,790	621	1,003	3,211	3,211	1,003	62.2	19.4	81.6	5,091
New Hamburg.....	69	804	2,929	6,482	8,949	8,949		72.6		72.6	
North Augusta.....	27	565	2,307	638	578	3,601		67.3		67.3	
North Cowar.....	32	844	806	3,091	2,787	3,091		62.6		62.6	
Odessa.....	48	769	1,555	1,000		3,717		44.9		44.9	
Oil Springs.....	25	1,062	1,369	352	210	3,013		66.0		66.0	
Orono.....	55	989	3,641	1,400	-1,174	5,812	1,138	57.7	11.3	69.0	7,869
Otterville.....	31	678	1,243	600	2,014	3,471	1,148	64.7	20.4	82.1	4,900
Paincourt.....	45	276	564		3,508	4,218		53.7		53.7	
Paisley.....	61	1,063	2,150	2,921	5,432	5,432	651	49.6	5.9	55.5	1,210
Pakenham.....	39	907	1,073	500	899	4,037		53.4		53.4	
Pelee Island.....	26	1,402		800	200	2,629		56.1		56.1	
Pelham.....	104	2,102	10,639	1,400	2,745	12,561	3,852	66.2	20.3	86.5	13,658
Pickering.....	49	1,096	1,570	1,000	1,489	4,008	1,489	42.5	15.8	58.3	7,089
Plattsville.....	37	773	3,692	700	500	5,459		73.3		73.3	
Port Burwell.....	26	930	1,150	1,000	2,195	4,065	1,305	80.8	25.9	106.7	7,828
Port McNicoll.....	29	886	314		5,535	4,266	264	77.3	4.7	82.0	2,963
Princeton.....	29	517	1,419		1,789	3,650		69.5		69.5	
Richmond.....	54	1,175	2,889		2,863	5,377	1,310	47.2	11.5	58.7	16,558
Ripley.....	48	855	2,731		4,928	430	63.6	4.6	68.2	407	
Rockwood.....	35	1,026	1,867	500	1,548	3,524	1,548	52.6	23.1	75.7	9,806
Rodney.....	59	890	2,022		2,912	5,580	611	48.9	5.3	54.2	789
Russell.....	49	1,754	1,314	1,470	2,759	6,840		77.7		77.7	
St. George.....	57	615		700	5,022	6,518	1,626	62.8	15.6	78.4	11,314
Schomberg.....	27	696	2,627	500	1,357	4,530	1,209	75.7	20.1	95.8	18,149
Scotland.....	23	551	1,505	500	1,213	3,234	900	74.0	20.6	94.6	675
Seeley's Bay.....	17	1,118	2,103	850	1,710	3,800	964	44.2	11.2	55.4	7,703
Selkirk.....	32	881	1,883		1,007	3,519		60.3		60.3	
Seymour Bridge.....	27	2,413	3,362	1,000	135	83.2	374	83.2	8.6	91.8	3,786
Singhampton.....	21	529	1,459	750	136	2,342	436	61.0	11.4	72.4	3,051
Southampton.....	62	1,841	238		7,163	8,230	999	68.7	8.3	77.0	8,446
South Mountain.....	71	2,475	4,028	1,200	773	6,755	773	49.7	5.7	55.4	9,003
Sparta.....	27	571	1,739		1,400	3,794		75.8		75.8	
Spencerville.....	51	1,557	1,200		1,261	5,948		61.4		61.4	

TABLE 24—FINANCIAL STATISTICS, 1942 (as reported by School Boards)

Schools	Average Daily Attendance (A)				Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debiture Indebtedness (D) \$
	School District	Township Grant	County Grant	School District Levy (B)	Legislative Grants	Township Grant	County Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
<i>In Counties</i>														
Springfield.....	27	672	1,516	2,925	3,328	1,799	68.5	37.1	105.6	8,996				
Slayner.....	75	677	3,034	1,805	5,854	2,305	10.3	15.9	56.2	12,881				
Stella.....	15	419	1,351	600	2,478	.....	92.9	.....	92.9	.....			
Stevensville.....	10	1,589	2,011	3,548	6,084	2,006	81.7	26.9	108.6	12,036				
Stouffville.....	115	2,011	5,539	4,725	10,727	2,585	48.9	11.8	60.7	14,095				
Sunderland.....	26	684	1,826	1,712	3,811	.....	81.1	.....	81.1	.....			
Stutton West.....	86	1,285	3,097	7,350	7,350	3,234	17.4	20.8	68.2	30,369				
Tamworth.....	57	1,082	2,013	2,503	5,328	.....	48.5	.....	48.5	.....			
Tara.....	51	720	2,123	1,157	3,799	.....	38.9	.....	38.9	.....			
Tavistock.....	36	565	696	3,447	1,592	.....	66.6	.....	66.6	.....			
Teeswater.....	61	1,535	3,150	1,778	6,949	.....	57.3	.....	57.3	.....			
Thamesford.....	52	745	2,549	1,731	3,879	1,311	39.2	13.2	52.4	5,215				
Thamesville.....	56	1,003	2,283	3,381	6,164	527	57.2	4.9	62.1	1,787				
Theodford.....	30	539	1,557	2,311	3,347	701	58.0	12.1	70.1	5,775				
Thorndale.....	27	641	1,619	1,702	3,327	.....	66.4	.....	66.4	.....			
Thorton.....	19	582	1,907	479	2,941	651	82.4	18.2	100.6	11,059				
Tiverton.....	27	469	1,070	1,597	2,708	.....	55.3	.....	55.3	.....			
Tottenham.....	46	1,058	959	1,363	3,364	.....	38.2	.....	38.2	.....			
Wales.....	39	773	1,672	585	3,069	.....	41.0	.....	41.0	.....			
Warkworth.....	16	1,370	2,901	2,633	6,202	596	68.0	6.5	74.5	4,157				
Wellesley.....	17	408	358	1,327	2,466	.....	89.3	.....	89.3	.....			
Wellington.....	73	1,383	2,167	6,448	8,930	3,202	63.8	22.9	86.7	30,275				
West Lorne.....	46	564	977	2,619	3,268	.....	39.0	.....	39.0	.....			
Westmeath.....	17	363	650	1,488	2,922	.....	91.9	.....	91.9	.....			
Westport (Pub.).....	41	954	1,272	1,634	3,631	.....	45.5	.....	45.5	.....			
Westport (R.C.).....	46	1,135	825	902	3,855	16.4	16.4	16.4	16.4	.....			
Wheatley.....	68	1,637	4,057	3,704	7,505	61.1	61.1	61.1	61.1	.....			
Wilberforce.....	9	1,053	162	818	2,472	.....	150.6	.....	150.6	.....			
Wolfe Island.....	12	960	127	400	1,405	.....	63.3	.....	63.3	.....			
Woodville.....	45	999	2,522	2,016	3,650	1,569	42.4	18.2	60.6	15,690				
Wooler.....	25	1,412	1,001	1,476	1,019	.....	85.6	.....	85.6	.....			
Wroxeter.....	35	596	1,646	1,335	3,223	.....	47.6	.....	47.6	.....			
Wyoming.....	11	889	1,061	2,075	3,516	324	109.6	10.1	119.7	324				
Totals and Averages.....	7,375	167,277	330,778	57,735	840,534	135,674	61.3	9.8	71.1	1,023,521				

TABLE 24—FINANCIAL STATISTICS, 1942 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts						Disbursements		Cost per Pupil-Day (in cents)		Debt/Indebtedness (D)	
		Legislative Grants			County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital		Total
		Ordinary	District	\$									
<i>In Districts</i>													
Blind River.....	47	1,075	360	.....	.....	6,195	.....	1,420	.....	73.0	16.7	89.7	20,000
Bruce Mines.....	35	968	858	.....	.....	2,774	.....	726	.....	57.4	10.9	68.3	6,293
Bark's Falls.....	17	990	1,137	.....	.....	2,385	.....	.....	.....	51.9	.....	51.9	.....
Conistou.....	73	1,081	.....	.....	.....	10,010	.....	.....	.....	72.8	.....	72.8	.....
Eno.....	23	973	183	450	.....	1,808	.....	.....	.....	70.6	.....	70.6	.....
Espanola.....	57	1,352	379	.....	.....	2,384	.....	.....	.....	39.2	.....	39.2	.....
Fraserdale.....	9	616	.....	.....	.....	1,312	.....	.....	.....	143.6	.....	143.6	.....
Hornepayne.....	31	2,093	.....	.....	.....	6,335	.....	1,583	.....	110.9	26.2	137.1	17,412
Little Current.....	31	975	.....	.....	.....	2,100	.....	.....	.....	68.8	.....	68.8	.....
MacTier.....	29	1,209	.....	.....	.....	3,362	.....	302	.....	79.4	5.7	85.1	1,606
Mannitowaning.....	18	672	.....	200	.....	1,000	.....	.....	.....	60.9	.....	60.9	.....
Mansey.....	33	851	.....	219	.....	1,680	.....	.....	.....	39.4	.....	39.4	.....
Millford Bay.....	13	836	.....	250	.....	3,260	.....	.....	.....	148.8	.....	148.8	.....
Mindemoya.....	25	963	683	.....	.....	2,752	.....	.....	.....	79.1	14.5	93.6	6,112
Nipigon.....	24	685	.....	.....	.....	3,424	.....	.....	.....	113.0	13.4	126.4	522
Port Carling.....	36	750	1,364	.....	.....	4,066	.....	.....	.....	60.6	9.0	69.6	610
Powassan.....	50	1,154	898	.....	.....	1,848	.....	.....	.....	41.7	.....	41.7	.....
Red Lake.....	18	865	.....	.....	.....	2,161	.....	.....	.....	99.6	.....	99.6	.....
Richard's Landing.....	12	680	.....	775	.....	1,350	.....	.....	.....	96.0	.....	96.0	.....
Schreiber.....	56	2,083	.....	.....	.....	7,838	.....	2,752	.....	72.8	25.6	98.4	23,791
Stouffville.....	91	1,653	.....	.....	.....	5,240	.....	.....	.....	10.7	.....	10.7	.....
Smooth Rock Falls.....	64	1,591	2,285	.....	.....	6,050	.....	.....	.....	117.3	.....	117.3	.....
South River.....	36	874	.....	.....	.....	10,580	.....	.....	.....	46.2	.....	46.2	.....
Sprucedale.....	12	708	.....	.....	.....	3,251	.....	.....	.....	90.3	.....	90.3	.....
Sundridge.....	30	991	288	.....	.....	1,450	.....	.....	.....	67.7	.....	67.7	.....
White River.....	13	736	.....	.....	.....	2,063	.....	.....	.....	94.5	.....	94.5	.....
Totals and Averages.....	913	27,457	8,735	2,421	.....	88,500	.....	8,623	.....	69.3	5.1	74.4	76,346
Grand Totals and Averages.....	8,288	191,734	8,735	60,159	330,778	540,197	.....	144,297	.....	62.2	9.3	71.5	1,099,870

A Average daily attendance for the calendar year.
 B Includes levy for debenture payments.
 C Payments on debenture debt.
 D In some cases this may include Public School.

THE COLLEGIATE INSTITUTES AND HIGH SCHOOLS
TABLE 25—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1942-43

COLLEGIATE INSTITUTES	ENROLMENT			ATTENDANCE		MAY ENROLMENT BY GRADES					MAY ENROLMENT BY AREAS			
	Net Enrolment for year	MAY ENROLMENT		Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
		Total	Male												Female
<i>In Counties</i>														
Barrie.....	495	182	226	419	91.0	137	99	77	41	54	272	10	126	
Bellefleur.....	492	196	267	450	94.7	143	110	81	76	53	351		112	
Brantford.....	626	283	289	550	92.6	163	126	115	97	71	442	4	121	5
Brockville.....	417	378	189	363	94.5	185	75	51	66	51	300		78	
Chatham.....	518	529	245	477	94.7	147	135	118	74	55	392		137	
Clinton.....	165	141	53	113	94.5	29	39	25	21	24	62		79	
Cobourg.....	393	337	116	327	91.6	121	80	72	42	22	217		120	
Collingwood.....	256	223	67	156	95.8	74	66	51	21	11	181	1	41	
Corunwall.....	620	574	262	579	95.3	300	96	102	31	42	365	13	193	3
Galt.....	321	301	119	182	94.8	88	65	48	59	41	238	57	6	
Goderich.....	239	201	74	127	92.9	62	51	41	29	18	119		82	
Guelpf.....	553	512	215	492	92.4	120	127	102	89	74	410	3	99	
Hamilton—Central.....	710	664	321	624	91.4	179	161	121	111	92	642	21		1
Delta.....	727	696	332	664	93.7	228	179	133	89	67	679	1		16
Westdate.....	743	668	292	650	92.3	155	173	137	91	112	626	2	40	
Ingersoll.....	174	83	91	174	91.0	47	44	45	28	10	121		53	
Kingston.....	240	663	319	633	93.1	177	139	121	120	106	555	108		
Kitchener-Waterloo.....	515	481	229	466	93.3	130	130	125	145	81	438		42	1
Lindsay.....	455	405	173	404	92.9	116	90	77	54	68	273	13	119	
London—Central.....	802	764	360	404	92.8	161	181	163	139	117	646	13	116	
Sir Adam Beck.....	509	485	222	466	94.5	138	110	101	74	62	402	19	63	1
London—South.....	659	624	297	604	93.7	155	146	136	94	93	541	2	2	88
Morrisburg.....	179	169	55	114	90.9	46	48	27	15	33	79	2	88	
Napanee.....	221	209	77	197	93.1	50	61	36	31	31	87		115	7
Niagara Falls.....	390	341	118	223	93.3	149	72	59	44	17	338			3
Orillia.....	437	378	170	367	92.0	98	116	68	57	39	276	3	85	14
Oshawa.....	564	507	240	466	93.8	162	129	96	77	43	411		96	
Ottawa—Glebe.....	1,301	1,273	608	1,197	93.5	314	282	210	210	209	1,255	2	11	5
Lisgar.....	1,029	900	467	908	92.3	252	202	225	192	119	858		132	
Owen Sound.....	359	319	150	169	92.7	94	66	63	59	37	240	4	73	2
Pembroke.....	160	158	79	149	98.8	41	36	42	23	16	118		40	
Perth.....	300	298	142	272	95.0	82	80	50	50	36	166		132	
Peterborough.....	660	598	296	586	94.3	268	95	89	89	57	445	2	151	

TABLE 25—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1942-43

COLLEGIATE INSTITUTES	ENROLMENT			ATTENDANCE		MAY ENROLMENT BY GRADES					MAY ENROLMENT BY AREAS			
	Net Enrolment for year	MAY ENROLMENT		Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other School Districts	County and District Pupils	Non-Resident Pupils
		Total	Male												Female
<i>In Countries</i>														
Pictou.....	175	152	61	91	92.9	57	31	26	20	18	77	75	.....	.....
Renfrew.....	282	265	135	130	95.7	70	93	49	25	28	189	76	.....	.....
St. Catharines.....	694	653	311	342	93.2	181	195	117	79	81	535	2	.....	1
St. Mary's.....	279	231	92	139	91.4	71	69	37	41	13	119	112	.....	.....
St. Thomas.....	564	522	240	282	90.5	151	107	82	88	94	351	171	.....	.....
Sarnia.....	541	470	191	276	91.6	118	136	102	74	40	355	115	.....	.....
Scarborough.....	385	354	211	143	92.9	99	116	49	49	41	337	7	.....	10
Seaford.....	125	107	39	68	107.0	36	26	21	11	13	64	43	.....	.....
Smith's Falls.....	387	315	131	181	323	79	87	62	53	34	224	91	.....	.....
Stamford.....	443	411	142	269	397	95.0	113	71	38	44	293	49	.....	.....
Stratford.....	676	611	303	308	616	94.2	220	138	112	75	66	86	.....	4
Strathroy.....	204	183	70	131	181	93.5	58	56	29	19	93	90	.....	.....
Toronto—Bloor.....	480	445	245	200	433	93.2	124	96	84	85	56	44	.....	1
Hurford.....	1,229	1,182	765	417	1,104	95.0	322	264	251	192	1,171	25	.....	11
Ilumberside.....	1,181	1,124	560	564	1,053	91.1	248	233	270	213	1,099	.....	.....	.....
Jarvis.....	908	838	458	380	833	93.2	212	201	181	140	820	.....	.....	18
Lawrence Park.....	1,186	1,143	568	575	1,072	91.7	271	253	238	186	1,131	.....	.....	12
Malvern.....	1,196	1,100	576	524	1,030	88.6	258	272	263	163	1,095	.....	.....	5
North.....	1,312	1,288	624	661	1,185	91.3	296	328	271	226	1,232	25	.....	31
Oakwood.....	1,010	937	483	454	883	92.1	213	224	212	159	129	882	.....	55
Parkdale.....	844	788	404	384	747	92.5	214	168	157	146	788	.....	.....	.....
Riverdale.....	872	819	419	400	776	91.8	239	191	149	133	107	815	.....	4
Vankleeck Hill.....	136	115	38	77	117	93.8	40	30	13	17	35	2	.....	3
Weston.....	391	352	169	183	339	92.1	121	75	65	44	187	18	.....	.....
Windsor—Kennedy.....	813	674	295	379	734	91.5	233	187	131	89	31	582	.....	88
Patterson.....	672	603	280	323	605	95.9	183	172	107	89	594	9	.....	.....
Sandwich.....	392	338	130	208	312	94.6	104	82	56	49	312	26	.....	.....
Waukeville.....	952	847	375	472	843	96.2	206	224	181	117	738	30	.....	.....
Woodstock.....	394	361	186	178	361	91.2	108	85	80	56	35	145	.....	1
York—Memorial.....	558	184	233	251	469	90.7	236	87	72	52	183	1	.....	.....
Runnymede.....	742	723	370	353	700	92.9	264	160	123	101	536	186	.....	1
Vaughan Road.....	1,048	970	470	500	933	90.3	367	218	182	114	89	58	.....	.....
York East.....	806	703	457	246	691	91.6	246	183	124	88	701	2	.....	.....
York North.....	424	370	174	196	366	92.7	138	91	59	36	278	92	.....	.....
Totals.....	39,129	35,984	17,321	18,663	31,680	93.2	10,359	8,606	7,081	5,541	4,397	405	.....	211

TABLE 25—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1942-43

COLLEGIATE INSTITUTE	ENROLMENT			ATTENDANCE			MAY ENROLMENT BY GRADES					MAY ENROLMENT BY AREAS		
	Net Enrolment for year	MAY ENROLMENT		Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
		Total	Male												Female
<i>In Districts</i>														
Fort William.....	664	272	330	585	94.9	182	159	106	89	66	523	79		
Kirkland Lake.....	372	145	200	326	95.3	127	83	55	46	34	323		22	
North Bay.....	510	212	252	460	93.8	167	100	87	65	45	396	1	64	
Port Arthur.....	322	118	145	274	94.1	92	79	60	32	254			9	
Sault Ste. Marie.....	624	295	282	543	91.3	158	169	95	75	79	501		75	
Totals.....	2,492	1,041	1,209	2,188	93.7	634	603	422	335	256	1,997	83	170	
All Collegiate Institutes.....	31,621	18,362	19,872	36,768	93.2	10,993	9,209	7,503	5,876	4,653	32,753	488	4,782	211
<i>HIGH SCHOOLS</i>														
<i>In Counties</i>														
Alexandria.....	122	31	69	100	94.2	31	30	18	16	5	99	1		
Alliston.....	146	48	87	132	80.6	45	37	26	14	13	57	1	77	
Almonte.....	131	52	66	119	96.2	29	30	23	20	16	80	4	34	
Amherstburg.....	127	109	111	111	93.7	24	28	26	21	10	58		51	
Arnprior.....	254	98	127	221	92.3	81	52	45	28	19	150		75	
Arthur.....	124	45	71	112	94.9	36	19	25	21	15	42		74	
Athens.....	168	74	87	141	92.7	51	28	31	24	27	23	1	124	10
Aurora.....	232	209	94	201	94.6	73	64	29	20	23	120		89	
Avonmore.....	67	55	34	57	93.2	15	14	13	4	9	15		1	
Aylmer.....	207	177	79	180	92.1	52	42	25	26	32	79		98	
Beamsville.....	193	174	67	171	92.7	70	34	38	17	15	54	2	118	
Blenheim.....	209	175	61	181	93.9	50	55	33	18	19	66		109	
Bowmanville.....	229	217	92	220	94.9	58	56	48	38	17	128		89	
Bradford.....	109	87	44	89	89.4	27	19	16	10	15	35		52	
Brampton.....	300	256	93	253	93.6	90	57	50	40	19	138		118	
Brighton.....	84	33	51	85	93.8	22	20	17	9	16	56		28	
Barford.....	79	65	39	65	91.4	21	18	14	4	8	65			
Burlington.....	273	242	140	236	93.3	95	58	40	26	23	130	5	107	
Caledonia.....	153	141	47	139	95.5	40	35	29	21	16	60		81	
Cambellford.....	177	124	53	128	94.3	38	25	32	16	13	66		58	
Carleton Place.....	320	273	101	280	95.3	113	67	44	31	18	207		65	1
Cayuga.....	69	65	24	61	90.5	22	16	15	8	4	27		38	
Chesley.....	117	105	42	108	96.2	38	29	11	16	11	68	1	36	

TABLE 25—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1942-43

HIGH SCHOOLS	ENROLMENT			ATTENDANCE		MAY ENROLMENT BY GRADES				MAY ENROLMENT BY AREAS				
	Net Enrolment for year	MAY ENROLMENT		Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
		Total	Male												Female
<i>In Counties</i>														
Kingsville.....	157	133	63	70	91.2	47	37	23	16	10	78	55	.....	.....
Lakefield.....	99	97	40	57	90.8	26	33	16	15	7	52	45	.....	.....
Leamington.....	332	272	121	151	95.8	96	72	52	32	20	147	123	.....	.....
Listowel.....	206	181	79	102	177	93.2	54	37	28	18	88	93	.....	.....
Lucan.....	78	74	30	44	91.7	24	14	18	8	6	20	54	.....	.....
Lucknow.....	95	82	35	47	93.9	27	25	12	8	10	33	49	.....	.....
Madoc.....	123	113	45	68	93.4	35	22	24	18	14	40	73	.....	.....
Markdale.....	78	75	29	46	93.8	21	18	22	7	7	27	48	.....	.....
Markham.....	162	134	58	76	134	40	37	19	21	17	32	102	.....	.....
Marmora.....	78	71	26	45	94.4	23	24	11	8	5	40	40	.....	.....
Maxville.....	116	108	45	63	94.0	22	35	21	12	18	22	86	.....	.....
Meaford.....	150	134	67	67	94.5	51	25	19	11	28	80	54	.....	.....
Merriton.....	157	143	70	73	94.7	44	43	25	19	12	100	43	.....	.....
Midland.....	271	222	85	137	93.2	66	61	43	22	30	169	20	2	.....
Milton.....	133	112	40	72	112	90.9	43	18	20	20	48	64	.....	.....
Mimico.....	734	655	286	369	662	95.4	253	174	123	67	308	317	.....	.....
Mitchell.....	204	192	68	124	184	93.6	59	46	37	36	114	78	.....	.....
Morewood.....	66	51	28	23	53	92.2	12	13	6	9	25	26	.....	.....
Mount Forest.....	114	106	49	57	100	93.7	24	38	18	18	8	60	.....	.....
Nepean.....	454	420	167	253	410	93.2	130	107	92	56	350	39	1	.....
Newburgh.....	75	67	24	43	66	90.5	19	21	9	9	14	53	.....	.....
Newcastle.....	31	28	11	17	28	94.1	8	10	5	5	13	15	.....	.....
Newmarket.....	290	256	110	146	263	93.8	85	80	38	31	143	113	.....	.....
Niagara.....	99	83	38	45	80	89.8	37	23	13	8	44	39	.....	.....
Norwich.....	89	77	28	49	73	92.1	22	21	15	9	38	35	.....	.....
Norwood.....	93	85	28	57	81	92.9	22	20	15	13	30	55	.....	.....
Oakville.....	315	289	124	165	272	91.7	81	71	62	51	24	165	.....	.....
Oranmore.....	40	33	10	23	33	91.2	11	9	5	8	17	16	.....	.....
Orangeville.....	187	172	66	106	164	94.2	45	35	34	28	79	91	.....	.....
Palmerston.....	152	138	46	92	136	96.1	51	28	17	18	24	70	.....	.....
Paris.....	228	198	77	121	196	91.7	66	56	30	27	19	131	.....	.....
Parkhill.....	102	89	40	49	89	95.1	15	32	15	13	32	57	.....	.....
Penetanguishene.....	124	106	37	69	108	92.3	42	28	26	10	95	67	.....	.....
Petrolia.....	193	161	62	99	168	93.6	50	35	31	23	22	91	.....	.....
Plantagenet.....	120	111	39	72	109	94.6	28	23	20	21	19	82	.....	.....
Port Colborne.....	442	329	147	182	340	89.0	126	93	49	45	16	224	.....	.....
Port Credit.....	458	399	162	237	383	88.4	139	93	79	48	106	106	.....	.....
Port Dover.....	83	66	23	43	64	92.3	24	18	14	10	41	25	.....	.....

— STATISTICS, 1941-1942, GRADE ENROLLMENT, ENROLLMENT BY AREA, 1942-43

HIGH SCHOOLS	ENROLLMENT			ATTENDANCE		MAY ENROLLMENT BY GRADES					MAY ENROLLMENT BY AREAS			
	Net Enrollment for year	May Enrollment		Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
		Total	Male												Female
<i>In Counties</i>														
Port Elgin.....	92	32	50	85	96.0	25	19	15	10	13	46	.....	36	.....
Port Hope.....	230	95	109	202	95.5	63	56	46	27	12	129	2	73	.....
Port Perry.....	116	34	59	98	92.6	25	23	25	10	9	40	.....	52	.....
Port Rowan.....	37	14	17	31	88.7	9	12	5	5	.....	11	.....	20	.....
Prescott.....	153	124	62	130	94.5	38	36	21	13	16	96	.....	28	.....
Preston.....	248	197	89	195	92.7	52	46	50	27	22	141	55	1	.....
Richmond Hill.....	173	164	74	140	84.5	63	41	28	18	14	38	.....	126	.....
Ridgectown.....	142	128	45	124	94.1	29	29	38	20	21	20	3	68	.....
Ridgeway.....	111	95	39	94	94.4	29	22	23	13	8	78	.....	17	.....
Rockland.....	76	64	20	65	93.5	32	16	9	5	2	49	.....	15	.....
Saltfleet.....	233	191	86	198	91.5	78	55	31	17	10	151	38	2	.....
Shelburne.....	121	105	34	107	94.8	23	28	18	17	19	39	.....	66	.....
Simcoe.....	360	316	135	312	94.0	66	75	61	69	45	177	16	123	.....
Smithville.....	91	78	44	77	93.8	35	12	12	11	8	39	.....	39	.....
Stirling.....	114	100	48	101	96.6	34	15	18	20	13	31	.....	69	.....
Streetsville.....	55	53	20	50	88.9	14	14	14	7	4	26	.....	27	.....
Sydenham.....	129	118	60	112	92.7	36	25	24	17	16	115	3	73	.....
Thornbury.....	108	100	38	98	94.9	27	22	21	17	13	27	.....	31	.....
Thorold.....	271	231	107	209	92.7	83	60	38	34	16	200	.....	73	.....
Tilbury.....	100	82	79	93.2	32	21	13	14	4	44	38	.....	38	.....
Tilsonburg.....	269	234	88	232	95.0	81	44	46	37	26	108	2	124	.....
Trenton.....	246	224	104	223	94.8	77	53	30	28	36	172	.....	52	.....
Tweed.....	143	121	49	114	89.1	40	22	25	17	17	40	.....	81	.....
Uxbridge.....	160	142	52	135	92.7	40	36	45	11	10	75	1	66	.....
Vienna.....	22	16	2	15	89.2	6	8	1	1	.....	3	.....	13	.....
Walkerton.....	152	130	58	134	95.1	29	32	33	19	17	72	.....	58	.....
Wallaceburg.....	199	167	60	160	90.5	51	16	30	28	12	120	.....	47	.....
Wardsville.....	45	37	13	33	87.5	18	9	5	5	.....	11	.....	26	.....
Waterdown.....	133	116	55	116	92.9	48	22	22	14	19	106	.....	8	2
Waterford.....	137	118	51	121	93.6	43	31	17	15	12	32	.....	86	.....
Watford.....	105	89	50	84	92.7	26	28	17	12	6	29	.....	60	.....
Welland.....	389	345	136	346	94.7	131	88	62	37	24	214	.....	131	.....
Whitby.....	247	206	75	213	92.4	67	49	38	28	21	130	4	70	2
Wilton.....	115	100	38	105	94.1	44	22	14	16	15	49	.....	44	.....
Williamstown.....	93	93	37	80	92.1	36	21	14	14	8	93	.....	63	.....
Winchester.....	110	99	37	92	91.1	32	22	18	10	17	35	.....	63	.....
Wingham.....	164	145	94	145	94.3	41	36	31	27	10	57	.....	88	.....
Totals.....	21,294	7,749	10,893	18,470	93.2	5,995	4,756	3,526	2,506	1,859	10,554	567	7,457	64

TABLE 25—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1942-43

HIGH SCHOOLS	ENROLMENT			ATTENDANCE		MAY ENROLMENT BY GRADES						MAY ENROLMENT BY AREAS			
	Net Enrolment for year	MAY ENROLMENT		Average Daily Attendance for the School Year	Attend-ance Efficiency Percent- age	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils	
		Total	Male												Female
<i>In Districts</i>															
Bracebridge.....	176	60	85	145	91.0	40	43	25	23	14	71	1	71	2	
Capreol.....	108	29	59	82	89.9	39	31	6	7	5	79		9		
Chapleau.....	97	35	49	81	91.4	29	24	13	9	83				1	
Cobalt.....	144	44	75	120	91.7	17	29	21	10	12	91		21	4	
Cochrane.....	148	55	67	126	94.8	48	29	21	13	11	105		16	1	
Copper Cliff.....	172	72	76	146	91.4	56	31	25	19	14	133	1	14		
Dryden.....	122	52	52	106	96.7	39	27	21	10	7	69	1	34		
Englehart.....	103	46	53	96	92.8	29	31	20	8	11	83		16		
Fort Frances.....	318	254	149	262	94.0	97	48	53	32	24	193	3	58		
Geraldton.....	73	62	37	65	95.7	28	21	7	3	3	44		18		
Gore Bay.....	72	32	30	62	91.4	21	12	10	13	6	39		22	1	
Gravenhurst.....	130	111	67	109	91.6	31	34	23	74	8	37		37		
Haleybury.....	87	74	35	71	94.4	26	20	14	8	6	59		15		
Hearst.....	37	33	11	33	95.0	19	5	9			18		15		
Huntsville.....	197	179	78	101	78.8	58	54	36	18	13	117		62		
Iroquois Falls.....	157	133	52	81	137	57	33	18	20	5	57		76		
Kapuskasing.....	222	192	75	117	192	78	45	32	27	10	182		10		
Keewatin.....	86	76	28	76	94.3	28	24	16	8		75			1	
Kenora.....	419	381	165	368	93.5	137	111	61	49	23	348	6	27		
Mattawa.....	51	17	12	35	47	17	19	4	4	3	40		7		
New Liskeard.....	227	187	109	180	88.4	59	55	28	28	17	132	1	54		
Parry Sound.....	257	195	79	116	197	62	53	30	29	21	148		47		
Rainy River.....	90	71	29	42	94.2	18	25	16	7	5	51		20		
Schumacher.....	149	134	49	85	137	60	25	26	12	11	124		10		
South Porcupine.....	163	151	56	95	153	42	45	34	20	10	122		22		
Sturgeon Falls.....	179	117	66	81	148	44	46	26	20	11	116		29	9	
Studbury.....	333	296	131	162	281		85	73	81	57	234	10	52		
Thessalon.....	59	43	30	46	90.2	18	11	11	3		32		11		
Timmins.....	561	503	267	505	94.5	190	116	84	71	42	481		22		
Totals.....	4,937	4,240	1,807	2,433	4,222	1,417	1,135	763	560	365	3,402	23	795	19	
Totals—All High Schools.....	26,231	22,882	9,556	13,326	22,692	7,412	5,891	4,289	3,066	2,224	13,937	590	8,252	83	
Grand Totals.....	67,852	61,116	27,918	33,198	59,560	18,405	15,100	11,792	8,942	6,877	46,690	1,078	13,034	294	
Percentages.....		100	45.7	54.3	97.5	30.1	24.7	19.3	14.6	11.3	76.4	1.8	21.3	.5	

TABLE 26—AGE-GRADE DISTRIBUTION, MAY, 1943

	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 years and over	Totals	Grade Totals
GRADE IX.....	{Boys	3	1,640	3,458	2,344	733	106	13	2	.....	.....	8,406	18,405
	{Girls	5	2,422	4,285	2,326	627	113	10	1	.....	.....	9,999	
GRADE X.....	{Boys	9	143	1,706	2,909	1,526	415	87	9	1	2	6,807	15,100
	{Girls	4	236	2,292	3,676	1,615	405	61	3	.....	1	8,293	
GRADE XI.....	{Boys	.....	16	143	1,352	2,279	1,141	301	50	4	3	5,289	11,792
	{Girls	.....	12	255	1,986	2,774	1,098	284	70	15	9	6,503	
GRADE XII.....	{Boys	.....	.....	11	128	1,083	1,633	804	218	38	16	3,941	8,942
	{Girls	.....	.....	17	227	1,617	2,024	847	218	37	14	5,001	
GRADE XIII.....	{Boys	.....	.....	1	11	134	924	1,442	722	195	46	3,475	6,877
	{Girls	.....	.....	.....	16	197	1,163	1,359	525	107	35	3,402	
TOTALS BY SEXES.....	{Boys	3	1,799	5,319	6,744	5,765	4,219	2,647	1,001	238	67	27,918	64,116
	{Girls	5	2,670	6,849	8,231	6,830	4,803	2,561	817	160	59	33,198	
GRAND TOTALS.....	8	329	4,469	12,168	14,975	12,595	9,022	5,208	1,818	398	126	64,116	

TABLE 27—FINANCIAL STATISTICS OF DAY SCHOOLS, 1942
(as reported by School Boards)

Collegiate Institutes	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debture Indebtedness		
	Average Daily Attend- ance A	Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Per \$1,000 of assessment	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	
<i>In Counties</i>											
Barric.....	162	5,783	13,611	33,729	40,386	13,921	45.9	15.8	61.7	55,112	10.65
Bellefleur.....	478	3,122	14,008	58,094	57,125	15,244	66.0	17.5	83.5	169,767	81.01
Brantford.....		1,833	11,711	56,908	1,833	11,711	55.2	4.6	59.8	29,700	1.09
Brockville.....	352	5,119	9,917	55,879	47,279	26,079	73.0	10.3	113.3	150,902	21.41
Chatham.....	502	2,834	17,990	67,452	56,423	29,308	57.9	30.1	88.0	176,423	11.89
Clinton.....	155	4,355	10,751	17,760	16,432	5,833	57.8	20.5	78.3	86,000	107.75
Cobourg.....	312	4,916	9,771	24,179	34,331	5,051	60.2	5.4	65.6	53,550	17.20
Collingwood.....	231	5,044	5,245	25,665	27,823	8,587	63.2	19.5	82.7	81,383	20.99
Corwall.....	487	2,498	19,516	41,218	49,496	7,775	52.2	8.2	60.4	87,623	8.19
Galt.....	410	1,573	7,489	36,624	36,172	4,764	63.8	13.6	72.0	4,230	.36
Goderich.....	212	4,275	9,495	18,087	25,200	5,538	61.7	13.6	75.3	44,036	16.99
Guelph.....	520	2,117	14,670	40,372	55,437	1,229	57.9	4.4	62.3	1,392	.10
Hamilton (3).....	2,005	6,202	350,663	279,880	279,880	93,045	73.3	24.4	97.7	462,100	4.34
Ingersoll.....	213	4,452	4,960	21,796	28,003	.....	71.8	.....	71.8	.....	.....
Kingston.....	648	5,785	13,686	62,920	73,801	5,223	59.7	4.2	63.9	12,252	.59
Kitchener-Waterloo.....	475	1,929	5,369	53,035	10,726	58.1	11.8	69.9	72,299	2.00	
Lindsay.....	420	5,671	10,250	28,807	40,238	4,472	52.6	5.9	58.5	33,711	7.84
London (3).....	1,855	11,835	41,600	305,277	274,691	56,294	78.5	16.0	94.6	221,619	2.61
Morrisburg.....	135	3,178	6,996	8,668	15,012	4,554	48.6	14.8	63.4	43,103	65.67
Napanee.....	245	3,664	9,021	12,264	22,418	3,329	54.4	8.1	62.5	28,639	15.89
Niagara Falls.....	371	2,091	265	64,310	50,911	8,978	75.5	13.3	88.8	78,680	1.25
Orillia.....	383	4,433	27,495	35,793	4,433	27,495	48.9	6.0	54.9	40,775	8.17
Oshawa.....	537	2,332	16,071	79,817	64,826	29,186	66.3	22.7	89.0	110,403	3.90
Ottawa (2).....	2,131	7,191	20,892	329,243	286,227	55,161	72.4	14.0	86.4	403,370	2.56
Owen Sound.....	335	2,130	8,007	28,243	40,892	.....	62.8	.....	62.8	.....	.....
Pembroke.....	114	1,582	3,920	22,066	22,644	8,530	75.6	28.5	104.1	16,555	3.29
Perth.....	282	4,808	9,304	11,424	27,754	2,176	53.9	4.8	58.7	5,721	2.06
Peterborough.....	519	2,409	18,309	49,381	73,126	81	62.2	.07	62.2	222	.009
Pictou.....	151	1,320	5,965	13,929	13,929	.....	50.3	.....	50.3	.....	.....
Renfrew.....	214	2,631	9,073	20,278	24,206	8,107	58.8	19.7	78.5	78,195	23.38
St. Catharines.....	617	2,705	6,053	60,173	69,259	16,472	59.7	14.2	73.9	111,182	4.10
St. Mary's.....	249	4,139	11,100	17,660	25,632	4,160	55.7	8.7	64.4	32,243	13.48
St. Thomas.....	497	2,928	17,613	45,756	61,965	1,851	68.5	2.0	70.5	.....	.....
Sarnia.....	612	2,917	18,879	60,836	79,732	.....	79.7	.....	79.7	.....	.....
Scarborough.....	408	3,379	2,329	50,153	37,882	18,200	48.4	23.2	71.6	151,056	16.71
Seaforth.....	121	4,372	5,998	6,628	15,747	2,111	75.3	10.1	85.4	26,765	28.20
Smith's Falls.....	347	6,724	9,601	29,750	43,119	64.4	62.1	.....	64.4	.....	.....
Stamford.....	361	2,496	7,527	35,143	42,436	9,805	62.1	14.4	76.5	40,138	4.91

TABLE 27—FINANCIAL STATISTICS OF DAY SCHOOLS, 1942

Collegiate Institutes	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debture Indebtedness		
		Legislative Grant	For County Pupils	School District Levy (n)	Current	Capital	Current	Capital	Total	Per \$1,000 of assessment		
		\$	\$	\$	\$	\$			(including Arrears)	\$		
<i>In Counties</i>												
Stratford.....	647	5,792	7,913	64,395	63,557	12,333		51.2	9.9	61.1	37,625	2.74
Strathroy.....	181	3,272	7,974	15,832	19,838	7,032		56.2	19.9	76.1	10,893	6.95
Toronto (10).....	9,295	31,482	1,735,333	1,735,333	1,392,855	314,558		82.6	20.4	103.0	2,965,907	3.13
Vankleek Hill.....	125	3,273	7,063	3,500	15,993			66.4		66.4		
Weston.....	354	5,574	15,856	25,194	41,296	5,306		62.8	8.1	70.9	36,718	8.50
Windsor.....	2,698	14,274	28,133	126,487	351,526	134,589		65.6	26.3	94.9	1,622,696	16.56
Woodstock.....	397	4,296	17,285	37,989	46,653	11,500		61.2	15.1	76.3	153,419	19.85
York Township (3).....	2,150	30,033	27,255	228,078	216,141	68,693		52.2	16.6	68.8	747,122	26.75
York East.....	756	8,360	1,280	111,351	83,031	24,362		37.2	16.8	74.0	108,341	7.07
York North.....	407	3,944	12,725	36,884	35,452	10,298		48.1	14.0	62.1	180,377	33.42
Totals and Averages.....	36,004	257,462	572,027	4,944,373	4,578,825	1,097,288		68.2	16.3	84.5	8,774,186	4.63
<i>In Districts</i>												
Port William.....	601	2,556	8,805	105,472	80,151	34,431		69.5	29.8	99.3	455,750	15.54
Kirkland Lake.....	357	2,925	3,153	43,008	39,135	11,296		58.3	16.8	75.1	62,245	3.36
North Bay.....	480	4,321	5,104	45,106	42,162	8,375		47.7	9.5	57.2	39,910	4.13
Port Arthur.....	316	2,770	2,300	44,261	46,508	1,083		76.5	1.8	78.3	3,250	12
Sault Ste. Marie.....	588	2,762	4,818	99,394	76,268	29,665		67.5	26.3	93.8	237,350	12.13
Totals and Averages.....	2,342	15,331	24,180	337,241	281,224	81,850		63.9	19.1	83.0	818,508	7.72
All Collegiate Institutes.....	38,346	296,9763	572,027F	5,278,614	4,863,049	4,182,438		67.9	16.5	84.4	9,502,691	4.80
<i>High Schools</i>												
<i>In Counties</i>												
Alexandria.....	86	1,089	194	20,097	12,590			77.5		77.5		
Alliston.....	135	2,060	4,610	5,310	10,808	1,360		41.6	5.2	16.8	5,000	7.18
Almonte.....	164	2,064	5,546	10,338	12,381	5,583		55.4	25.0	80.4	57,567	55.69
Amherstburg.....	120	2,472	7,636	9,377	15,703	4,321		68.0	18.7	86.7	2,989	1.28
Arnprior.....	222	5,139	7,496	17,794	26,905	2,959		62.9	6.9	69.8	35,913	18.50
Arthur.....	126	2,510	4,319	2,709	10,918			47.1		47.1		
Athens.....	137	3,626	10,649	5,774	12,117	3,274		16.5	12.2	58.7	21,181	77.38
Aurora.....	208	5,841	10,290	15,443	23,802	7,993		55.9	18.8	74.7	62,858	38.28
Avonmore.....	62	851	860	5,000	8,024			70.9		70.9		
Aylmer.....	190	2,588	12,189	10,448	20,025	6,848		57.7	19.7	77.4		
Beausville.....	131	2,991	10,840	6,314	14,729	6,314		25.0	83.1	58.1	5,812	69.52
Blenheim.....	203	4,357	11,924	10,118	19,467	5,618		50.3	11.5	61.8	25,761	22.97
Bowmanville.....	221	3,513	8,600	18,550	21,326	7,447		58.3	17.9	76.2	74,751	32.44

TABLE 27—FINANCIAL STATISTICS OF DAY SCHOOLS, 1942

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Delinquent Indebtedness	
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)	Per \$1,000 of assessment
<i>In Counties</i>											
Bradford.....	99	1,987	7,382	6,903	11,478	3,784	19.8	60.1	79.9	\$ 30,625	\$ 61.86
Brampton.....	253	3,711	16,342	18,392	31,412	7,392	11.6	62.1	78.7	49,931	9.82
Brighton.....	89	1,531	2,750	5,808	8,430	1,308	7.7	49.7	57.4	3,435	5.20
Burford.....	68	1,661	15,421	15,421	10,395	4,094	32.0	81.2	113.2	27,600	9.40
Burlington.....	236	4,457	11,878	28,426	32,494	11,170	24.6	71.6	96.2	101,477	33.09
Caletodonia.....	148	5,676	12,313	7,222	17,553	7,222	25.5	62.1	87.6	7,222	10.12
Campbellford.....	145	3,416	10,304	14,267	18,131	8,462	30.5	65.4	95.9	59,809	39.90
Carleton Place.....	279	5,081	7,165	21,257	23,792	8,257	15.2	43.7	58.9	63,723	33.08
Cayuga.....	71	654	6,936	9,400	10,136	6,103	47.7	79.2	126.9	11,309	25.18
Chesley.....	110	3,054	4,808	6,801	12,275	4,331	20.5	58.0	78.5	40,719	49.27
Chesterville.....	105	2,431	4,521	.....	10,037	922	4.4	48.1	52.5	8,850	21.29
Colborne.....	81	2,098	.....	8,337	7,899	3,487	50.7	50.7	73.1	Paid off	.....
Delhi.....	135	8,956	5,663	11,185	15,352	.....	70.6	59.7	59.7	91,641	49.12
Deseronto.....	62	1,623	2,692	3,900	7,942	.....	.....	.....	.....	.....	.....
Dundalk.....	89	1,784	3,363	2,200	7,703	.....	.....	47.5	47.5	.....	.....
Dundas.....	193	2,045	7,383	20,168	26,548	9,071	24.6	55.7	80.3	53,566	13.93
Dunnville.....	188	5,966	8,413	15,150	26,680	7,150	19.9	74.3	94.2	55,377	25.63
Durham.....	78	3,047	3,576	5,506	10,478	2,006	73.4	73.4	87.5	8,685	13.17
Dutton.....	94	1,891	8,105	5,397	11,587	3,708	20.6	64.4	85.0	40,046	92.78
Elmira.....	131	3,369	7,851	10,750	17,722	4,527	13.4	52.6	66.0	76,100	64.72
Elora.....	71	1,536	3,489	4,856	8,186	1,121	8.1	59.2	67.3	10,321	17.22
Embrun.....	70	642	1,922	4,353	6,700	.....	.....	50.7	50.7	.....	.....
Essex.....	221	3,148	7,972	10,524	18,038	2,974	8.7	83.5	92.2	64,805	60.63
Exeter.....	178	2,716	8,917	6,200	14,582	2,592	8.6	83.7	92.3	21,145	24.29
Etobicoke.....	352	4,622	1,040	52,534	44,053	9,259	7.2	85.3	92.5	87,807	16.28
Fergus.....	181	4,009	6,269	16,842	20,301	6,842	84.0	84.0	91.8	68,590	48.48
Finch.....	73	1,862	5,433	2,098	9,546	.....	.....	68.2	68.2	.....	.....
Flesherton.....	70	1,058	430	7,450	8,875	.....	.....	66.1	66.1	.....	.....
Forest.....	123	3,513	8,287	7,533	13,389	4,333	18.9	58.3	77.2	20,368	22.92
Fort Erie.....	293	3,656	3,067	33,387	30,626	9,422	18.2	59.2	77.4	147,662	31.26
Gananoque.....	183	2,548	4,170	12,500	18,664	54.3	54.3	54.3	54.3	.....	.....
Georgetown.....	101	1,848	6,340	8,098	15,204	728	3.7	76.8	80.5	1,266	.83
Glencoe.....	125	2,072	5,823	3,178	10,943	.....	.....	46.1	46.1	.....	.....
Grimsby.....	120	1,960	6,579	13,539	14,836	7,483	32.6	64.6	97.2	63,843	40.82
Hagersville.....	137	6,048	7,156	8,931	17,133	4,131	65.5	15.8	81.3	26,739	41.17
Hanover.....	170	3,577	7,584	12,209	18,549	4,816	56.8	56.8	71.6	39,681	26.42
Harrison.....	65	1,375	1,918	5,107	8,274	.....	.....	68.1	68.1	.....	.....
Harrow.....	134	1,866	49	11,005	9,882	1,605	6.6	40.2	46.8	9,285	3.31
Havelock.....	71	1,866	1,129	3,000	5,785	205	1.6	45.3	46.9	1,023	2.78
Hawkesbury (2).....	151	4,455	4,144	15,703	23,809	.....	.....	81.6	81.6	.....	.....

TABLE 27—FINANCIAL STATISTICS OF DAY SCHOOLS, 1942

High Schools	Average Daily Attendance ^A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debture Indebtedness	
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)	Per \$1,000 of assessment
<i>In Counties</i>											
Iroquois.....	76	2,567	5,235	3,349	\$ 11,019			76.0		\$	\$
Kemptville.....	73	3,658	6,999	3,682	12,086	1,322		87.7	9.6	13,517	22.7
Kincardine.....	118	2,786	5,260	6,374	13,273			57.8			
Kingsville.....	137	2,225	5,363	11,526	15,853	2,341		63.2	9.3	19,031	10.64
Lakefield.....	89	1,831	3,980	4,800	10,352			59.3			
Leamington.....	309	4,265	12,235	16,436	30,543	3,149		51.4	5.3	32,192	7.50
Listowel.....	183	2,716	9,879	7,376	18,178	1,376		51.9	3.9	6,881	3.96
Lucan.....	78	1,824	5,203	3,286	11,025			73.1			
Lucknow.....	93	1,638	4,027	2,264	8,050			44.9			
Madoc.....	110	3,033	5,363	6,270	10,924	2,820		51.5	13.3	20,498	58.43
Markdale.....	69	1,635	5,092	3,600	8,506			37.1			
Markham.....	145	4,121	8,591	3,104	14,521	578		51.2	2.1		
Marmora.....	76	2,322	3,365	2,940	8,135	364		56.3	2.5		
Maxville.....	110	2,304	678	2,522	9,895	1,022		50.7	5.2	2,670	9.23
Mesaford.....	134	3,613	7,358	7,387	15,594			60.5			
Merrittou.....	153	4,270		17,842	18,190	6,072		62.4	20.8	56,133	26.75
Midland.....	253	3,563	3,789	25,609	31,441	4,986		65.2	10.3	60,698	11.97
Milton.....	121	1,880	12,391	20,887	15,410	7,087		69.5	32.0	11,503	37.96
Mimico.....	1,005	10,126	35,495	35,517	62,788	17,816		50.0	14.2	171,533	39.95
Mitchell.....	181	2,578	10,697	2,000	16,279			48.8			
Morewood.....	57	2,056	2,500	852	5,686			51.3			
Mount Forest.....	115	1,616	3,038	5,350	10,515			47.5			
Nepean.....	402	4,881	4,043	43,372	37,548	15,072		48.6	19.5	114,126	20.20
Newburgh.....	70	1,680	5,004	1,200	7,547			56.4			
Newcastle.....	32	716	1,499	3,312	4,829			83.7			
Newmarket.....	266	5,003	14,061	19,675	31,419	6,875		61.8	13.5	22,000	9.35
Niagara.....	76	1,296	4,436	3,943	9,926	915		67.8	6.3	2,837	2.94
Norwich.....	86	2,583	5,557	5,399	11,946	2,397		76.2	15.3	15,232	23.63
Norwood.....	81	1,972	4,992	1,936	8,474			51.6			
Oakville.....	274	2,344	9,514	17,007	25,107	5,578		50.0	11.1	30,836	9.99
Omece.....	37	606	1,634	1,901	3,809			56.5			
Orangeville.....	162	2,805	6,083	8,300	17,827			61.0			
Palmrston.....	125	1,598	4,919	10,659	11,052	2,814		43.1	11.0	36,175	53.92
Paris.....	214	2,252		18,968	22,393	5,573		56.2	14.0	45,318	17.53
Parkhill.....	141	1,445	3,398	2,900	7,557			38.3			
Pentanguishene.....	111	1,854	150	7,488	10,454			52.2			
Petrolia.....	181	5,147	10,015	14,706	21,046	9,646		63.7	29.2	37,388	25.83
Plantagenet.....	101	1,032	2,660	7,330	9,759	2,006		48.4	9.9	17,955	12.92
Port Colborne.....	376	2,878	15,768	47,519	47,436	19,319		70.1	28.6	110,603	12.33
Port Credit.....	393	5,422	104	12,037	31,826	13,087		42.2	17.4	147,020	122.60

TABLE 27—FINANCIAL STATISTICS OF DAY SCHOOLS, 1942

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debtenture Indebtedness	
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (Including Arrears)	Per \$1,000 assessment
<i>In Counties</i>											
Port Dover.....	61	1,069	2,421	\$ 3,458	6,231	548	4.5	55.5	\$ 850	\$.85	
Port Elgin.....	89	2,918	4,375	5,866	10,881	3,166	18.8	83.3	40,057	61.91	
Port Hope.....	207	2,986	8,810	17,311	21,538	4,173	61.9	10.5	14,796	5.78	
Port Perry.....	108	4,660	6,695	6,758	14,775	3,008	74.9	15.2	21,407	37.25	
Port Kavan.....	35	525	2,311	1,258	4,100	1,100	61.5	61.5	.....	.....
Prescott.....	138	2,226	3,854	15,058	15,510	6,783	61.6	26.9	75,215	47.91	
Preston.....	209	1,783	38	23,128	21,208	6,173	63.3	16.9	24,669	4.59	
Richmond Hill.....	155	3,104	13,319	8,123	17,120	7,034	60.1	21.8	55,144	37.49	
Ridgeway.....	125	2,617	10,588	9,414	15,967	70.0	25.8	95.8	74,519	65.67	
Ridgeway.....	100	2,417	3,888	18,054	16,819	7,481	88.4	127.7	77,619	55.91	
Rockland.....	72	2,198	1,411	4,494	8,008	2,003	58.4	58.4	.....	.....
Saublelee.....	213	1,284	22,980	22,980	20,031	7,461	51.9	19.3	39,568	7.39	
Shelburne.....	113	2,225	6,387	4,938	10,115	6,387	48.0	61.0	38,250	73.59	
Simcoe.....	308	1,981	12,949	18,108	29,704	7,662	50.5	13.0	47,730	10.00	
Smithville.....	77	1,113	4,158	11,051	9,340	1,925	63.8	13.2	3,849	4.47	
Stirling.....	100	3,225	5,950	2,685	11,921	1,685	65.3	9.2	74.5	.....
Streetsville.....	50	1,858	269	3,574	7,506	.....	77.6	77.6	.....	.....
Sydenham.....	131	1,180	274	11,038	12,606	50.0	50.0	50.0	.....	.....
Thornbury.....	97	1,490	4,815	2,485	8,858	37.9	37.9	37.9	.....	.....
Thorold.....	253	6,390	4,688	19,868	27,914	1,184	61.1	9.2	61,585	20.98	
Tilbury.....	90	1,631	3,632	4,440	9,631	55.9	55.9	55.9	.....	.....
Tilsonburg.....	257	3,647	10,210	11,408	23,252	2,408	47.1	4.9	18,152	7.35	
Trenton.....	257	2,710	4,585	18,293	23,105	4,232	58.5	10.7	16,340	4.45	
Tweed.....	124	3,034	6,287	3,515	12,582	.....	53.6	53.6	.....	.....
Uxbridge.....	146	2,953	6,849	7,890	12,159	6,330	43.5	22.7	66.2	.....
Vienna.....	17	768	1,861	919	3,306	104.3	104.3	104.3	.....	.....
Walkerton.....	143	3,037	5,920	8,000	16,143	59.2	59.2	59.2	.....	.....
Wallaceburg.....	175	3,044	5,461	11,750	20,126	62.8	62.8	62.8	.....	.....
Wardsville.....	34	730	1,400	1,150	3,390	55.0	55.0	55.0	.....	.....
Waterdown.....	115	1,898	689	15,851	13,066	4,293	31.6	10.4	42,408	12.85	
Waterford.....	124	2,681	8,382	5,200	12,432	3,918	52.3	68.8	32,114	42.21	
Watford.....	104	3,403	7,575	5,100	11,646	58.6	16.1	74.7	16,049	31.34	
Welland.....	323	2,165	12,108	42,145	49,626	7,330	83.8	12.4	63,220	6.05	
Whitby.....	204	4,413	5,514	13,535	21,514	4,135	57.9	11.1	32,752	12.51	
Wiaraton.....	106	2,760	6,616	11,378	11,378	1,616	57.7	8.2	65.9	.....
Williamstown.....	77	952	.....	10,720	9,156	.....	66.3	66.3	.....	.....
Winchester.....	102	3,539	5,919	3,500	12,840	809	67.1	4.2	13,700	28.25	
Wingham.....	150	2,305	7,968	7,000	15,419	53.5	53.5	53.5	.....	.....
Totals and Averages.....		360,802	761,202	1,387,725	2,096,678	440,450	57.6	12.1	69.7	3,552,573	16.03

TABLE 27—FINANCIAL STATISTICS OF DAY SCHOOLS, 1942

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debture Indebtedness		
		Legislative Grants		School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)	Per \$1,000 assessment	
		Ordinary	For District Pupils (C)	\$	\$	\$	\$	\$	\$	\$	\$	
		\$	\$									
<i>In Districts</i>												
Bracebridge.....	155	2,808	4,775	12,673	14,180	6,109	47.8	20.5	68.3	55,895	26.86	
Capreol.....	85	1,599	1,061	8,589	9,527	2,086	61.3	13.4	74.7	8,345	10.47	
Chapleau.....	94	3,184	.....	14,440	14,298	3,441	80.3	19.3	99.6	31,366	31.16
Cobalt.....	131	4,976	2,105	9,185	15,870	D	66.6	D	.....	22,537	40.88
Cochrane.....	133	3,545	2,266	17,626	20,468	1,012	86.2	15.7	95.9	17,341	9.36	
Copper Cliff.....	161	2,452	4,926	34,802	29,128	12,802	95.0	41.3	136.3	173,989	30.20	
Dryden.....	109	1,663	.....	9,500	11,292	.....	53.5	.....	53.5	.....	.....
Englehart.....	103	2,792	1,450	7,995	.....	.....	40.2	.....	40.2	.....	.....
Fort Frances.....	283	4,415	6,911	40,323	36,323	10,859	67.0	20.0	87.0	51,528	12.34	
Geraldton.....	55	603	2,152	8,651	9,462	1,386	92.2	13.5	105.7	3,774	3.01	
Gore Bay.....	62	1,375	5,254	5,300	5,300	1,816	48.4	16.6	65.0	15,227	60.18	
Gravenhurst.....	117	1,776	2,467	6,553	10,516	.....	47.0	.....	47.0	.....	.....
Halleybury.....	79	2,185	1,187	9,690	11,655	.....	77.1	.....	77.1	.....	.....
Hearst.....	34	.....	.....	3,990	3,822	.....	59.0	.....	59.0	.....	.....
Huntsville.....	174	2,082	2,968	11,297	13,163	2,971	41.9	9.5	51.4	4,846	3.74	
Iroquois Falls.....	132	1,868	11,182	20,312	23,496	8,832	94.2	35.4	129.6	61,825	27.38	
Kapuskasing (1941).....	195	3,077	2,267	32,111	26,213	.....	70.7	23.1	93.8	68,837	13.73
Keewatin.....	75	1,426	179	7,622	6,906	1,422	48.7	10.0	58.7	.....	.....
Kenora.....	378	5,952	1,448	36,816	34,062	10,290	46.7	11.1	60.8	123,900	24.11	
Mattawa.....	51	1,201	545	1,458	6,181	.....	63.8	.....	63.8	.....	.....
New Liskeard.....	180	3,171	1,153	17,000	22,460	.....	65.8	.....	65.8	.....	.....
Parry Sound.....	194	2,908	.....	13,003	16,010	.....	43.1	.....	43.1	.....	.....
Rainy River.....	83	1,906	1,318	6,325	9,741	.....	61.4	.....	61.4	.....	.....
Sturgeon Falls.....	169	1,035	3,185	12,325	19,666	.....	62.7	.....	62.7	.....	.....
Sudbury.....	282	2,301	1,006	32,000	38,817	.....	73.1	.....	73.1	.....	.....
Thessalon.....	26	2,001	1,522	6,808	6,417	2,868	60.3	26.8	87.1	23,119	63.41	
Timmins.....	54	6,324	1,540	76,299	61,402	19,678	58.2	18.7	76.9	144,942	9.34	
Tisdale Township— Schumacher.....	115	2,499	2,442	33,108	22,543	15,411	83.0	57.0	140.0	42,769	12.09	
South Porcupine.....	171	2,515	5,136	30,097	25,063	10,988	77.1	33.4	110.5	12,059	3.62	
Totals and Averages.....	4,433	74,847	70,014E	524,737	532,096	123,545	63.3	14.7	78.0	862,349	10.27	
All High Schools.....	23,986	505,690	761,202F	1,912,162	2,628,774	563,995	58.6	12.6	71.2	4,414,892	14.42	
Grand Totals.....	62,332	802,666G	1,333,229F	7,191,076	7,491,823	1,746,133	64.1	13.0	79.4	14,007,586	6.05	

A For the calendar year.
 B Includes debenture levy.
 C In default.
 D Includes District Grant.
 E Provincial grant of 80% of cost of education of district pupils, corresponding to the payments by the counties for county pupils.
 F Total of payments by counties for county pupils.
 G Includes District Grant.

THE VOCATIONAL
TABLE 28—DAY SCHOOLS—TEACHERS; PUPILS;
For Classification of Pupils by

Schools	Type of School	Teachers				Total Enrolment			Attendance		
		Full-Time		Part-Time and Occasional		Net Enrolment for Year	May Enrolment				
		Male	Female	Male	Female		Totals	Male	Female	Average Daily Attendance	Attendance Efficiency Percentage
<i>In Counties</i>											
1 Barrie.....	AC	1	1	5	4	104	75	8	67	82	91.4
2 Beamsville.....	A. AGR.			4	6	36	30	18	12	29	89.7
3 Belleville.....	ACT	1	1	13	6	221	192	107	85	197	93.1
4 Brantford.....	ACT	3	2	12	17	519	371	161	210	413	92.8
5 Brockville.....	ACT	2	1	6	6	141	95	33	62	111	89.0
6 Chatham.....	CT	8	6			329	244	121	123	250	92.5
7 Cornwall.....	ACT	3	1	12	4	245	169	75	94	192	93.6
8 Fort Erie.....	ACT		1	5	5	54	34	10	24	40	94.5
9 Galt.....	ACT	3	2	9	6	252	191	96	95	213	92.4
10 Guelph.....	ACT	4	3	10	5	366	257	118	139	285	92.3
11 Hamilton—Commerce	COM	9	15			790	601	49	552	671	95.0
12 Technical.....	T	46	15			1,213	1,003	772	231	1,087	93.2
13 Westdale.....	ACT	21	4	5	4	633	527	268	259	524	91.7
14 Kemptville.....	A. AGR.			1	1	8	8	24	55	77	93.4
15 Kingston.....	ACT	8	2	10	8	411	346	143	203	350	91.1
16 Kitchener.....	ACT	11	7	7	4	682	458	231	227	529	92.3
17 London.....	CT	40	11		1	1,485	1,041	525	518	1,111	92.0
18 Napanea.....	AC			3	4	34	23	5	18	25	91.7
19 Niagara Falls.....	ACT	7	3	7	10	311	242	151	61	251	92.8
20 Oshawa.....	ACT	9	5	5	4	439	325	151	174	359	92.5
21 Ottawa—Commerce	COM	23	16	2	1	1,066	859	105	754	878	92.5
22 Technical.....	T	43	2			1,491	1,274	1,264	10	1,258	90.3
23 Owen Sound.....	ACT	2	3	11	6	265	206	69	137	231	93.3
24 Pembroke.....	AC	1	1	2	6	114	87	36	51	91	94.3
25 Perth.....	AC	1		4	3	98	94	33	61	93	92.6
26 Peterborough.....	ACT	9	4	5	8	292	228	96	32	256	93.0
27 Picton.....	AC		1	3	2	41	32	2	30	35	93.7
28 Renfrew.....	ACT		1	6	4	64	48	18	30	47	93.7
29 Ridgeway.....	A. AGR.			5	6	70	64	35	29	62	94.5
30 St. Catharines.....	ACT	13	7	7	3	557	443	188	255	466	91.8
31 St. Thomas.....	CT	10	8	1		383	272	124	148	295	89.4
32 Sarnia.....	ACT	4	2	16	12	498	386	161	225	393	89.0
33 Scarborough.....	AC		1	8	6	248	193	56	137	204	91.8
34 Simcoe.....	A. AGR.			8	6	147	121	76	45	128	94.0
35 Stamford.....	AC	2	1	5	5	135	112	58	54	105	95.7
36 Stratford.....	AC			7	6	98	62	11	51	76	91.3
37 Toronto—Central Commerce	COM	28	15			1,165	1,185	194	991	988	92.6
38 Eastern Commerce.....	COM	33	11			1,173	906	121	785	980	98.9
39 Western Commerce.....	CT	†	†	†	†	930	799	125	674	782	91.5
40 Malvern Commerce.....	AC	†	†	13	2	259	226	26	200	217	86.6
41 Central Technical.....	T	59	24	10	4	1,895	1,519	1,229	290	1,495	90.5
42 Danforth Technical.....	T	47	12	5	4	1,565	1,282	1,043	239	1,157	92.0
43 Western Technical.....	CT	63	18	2	1	995	828	661	167	812	90.6
44 Northern Vocational.....	CT	49	24			1,625	1,396	622	774	1,440	90.9
45 Welland.....	ACT	4	3	10	8	308	218	143	75	248	93.9
46 Weston.....	ACT	9	3	8	7	497	361	249	112	387	89.3
47 Windsor.....	CT	37	19			1,523	1,164	632	532	1,072	94.0
48 Woodstock.....	AC			6	9	114	89	24	65	92	97.3
49 York—Runnymede.....	AC	2	1	2	6	91	92	7	85		
50 Vaughan Rd.....	AC			11	10	186	141	4	137	150	90.6
51 Memorial.....	AC			7	8	130	101	5	96	104	90.5
52 York East.....	AC	4	4	8	6	392	277	12	265	205	91.2
53 York North.....	AC			4	5	82	61	5	56	66	90.6
Totals.....		620	272	291	241	26,850	21,429	10,530	10,899	21,609	91.8
<i>In Districts</i>											
1 Fort Frances.....	AC			3	5	57	45	10	35	45	93.4
2 Fort William.....	CT	18	12			645	501	233	268	526	90.7
3 Haileybury.....	AM	1	2	3	2	26	19	19		19	94.9
4 Kirkland Lake.....	ACT	2	1	13	7	414	367	170	197	357	94.5
5 North Bay.....	ACT	4	2	7	4	251	172	107	65	191	93.5
6 Port Arthur.....	CT	14	11			485	383	189	194	395	94.1
7 Sault Ste. Marie.....	CT	13	7			472	327	122	205	342	89.3
8 Sudbury.....	CT	20	13			570	426	215	211	390	93.9
9 Timmins.....	ACT	5	4	8	7	422	322	144	178	357	94.6
Totals.....		77	53	34	25	3,342	2,562	1,209	1,353	2,622	92.7
Grand Totals.....		697	325	325	266	30,192	23,991	11,739	12,252	24,231	91.9

Type of school:—ACT —Composite (academic, commercial and technical). COM.—Commercial.
AC —Combined academic and commercial. T —Technical.
CT —Combined commercial and technical. N —Navigation.
A.AGR.—Combined academic and agriculture. AM —Academic, and
ACA —Combined academic, Commercial, agriculture. Mining School.

SCHOOLS

ENROLMENT, ATTENDANCE, GRADE DISTRIBUTION, 1942-43

Subjects of Study, see Table 16.

Classification of Full-Time May Enrolment by Courses of Study							Grade Distribution of Full-Time May Enrolment							Part-Time Enrolment	Total May Enrolment by Residence			
General	Industrial	Home Economics	Art	Commercial	Technical (Univ.)	Agriculture	Preparatory	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Special	Resident	Non-Residents	County and District Pupils		
1		12		75					46	19	4		6	50		25		
2				74		18			19	11				4		26		
3				217				166	64	34	24		23	130	1	61		
4				95				30	123	65	16		7	272	22	77		
5				178				38	86	22			13	733		22		
6				104				97	85	42	16			148	89	99		
7				94				17	97	51	21			29	5	75		
8				109				77	17	12				29		5		
9				142				100	70	31	4		9	136	13	42		
10				601				288	96	42			19	197	14	46		
11				170				362	225	82			3	601		23		
12	248	559	137	242	83		149	272	139	31	13	37	165	977	3	46		
13		164	27					241	272	76	22	9		471	56	23		
14								21	179	19	8			34	6	39		
15								21	29	21				34				
16		146	197					169	110	59				269	77			
17		109		179	170			164	179	87	9	19		400		58		
18		420	88	26	473	34	143	423	288	98	21	7	61	825	41	175		
19								75	113	14	6			11	1	11		
20		151	21		70			162	48	4				200	42			
21	162	64	17		82			162	115	48				242		83		
22		798	466	10	859		29	372	262	179	44			779	2	78		
23			3		95	72		346	337	304	175	69	14	1,080	7	187		
24					87			98	67	18	4		19	151		55		
25					94			42	35	8	1	1		67		20		
26					127			28	25	17			24	49		45		
27		72	29		32			112	64	28			24	158	6	64		
28					48			19	19	11			2	13		19		
29	33				20			6	22	6			1	36		12		
30			11		33			33	16	15				17		47		
31		184	8		251			190	156	80	17			338	1	104		
32		189	13		70			125	86	40	21			180	1	91		
33	81	133			172			190	114	41	41			297		89		
34					193			122	56	15				180	6	7		
35			21		63	37		63	31	19	8			57		64		
36					62	50		25	25	23	39			73	30	9		
37					62			32	17	1			12	59		3		
38				1,185				432	376	218	108	18	33	1,177	8			
39				906				412	335	152		7		906				
40				799				348	229	134	88			791	8			
41	226				68			68	76	38	18		26	226				
42	229	1,000	210	80			49	630	420	255	107	58		1,447	21	51		
43	322	746	149	46		19	57	448	428	234	95	19	1	1,200	7	75		
44	159	502	132	35			27	306	248	130	100	17		782	46			
45	286	332	45	35	698		49	435	387	267	129	41	88	1,346		50		
46		136	4		78			65	93	52	8			97		121		
47		246	31		84			155	129	42	29		6	52	4	305		
48		626	54		484			443	442	152	127			975	26	163		
49					89				41	18	8			64	25			
50					92				52	23	3		14	71		21		
51					141				88	33	10		13	129		12		
52					101				51	21	14		15	101				
53					277			126	93	30	8		20	277				
					61				53	6	2			40		21		
	2,686	6,869	1,221	302	9,848	378	125	504	7,934	7,098	3,666	1,429	269	529	1,145	18,368	481	2,580
1					45				29	12	4			36		9		
2		219	36		246			241	154	74	28		4	439		62		
3		19						8	4	3	4			6	1	12		
4		163	51		153			109	141	76	25		16	349		18		
5		100	3		69			35	70	50	17			138	9	25		
6	65	146	44		128			123	138	64	43	2	13	333	50			
7		112	31		184			157	91	69	7		3	285	5	37		
8	178	89			126	33	(Mining)	178	149	78	18	3		341	85			
9		140			182			131	130	53	8			269	53			
	243	988	165		1,133	33		974	910	480	153	9	36	319	2,196	203	163	
	2,929	7,857	1,356	302	10,981	411	125	504	8,908	8,008	4,146	1,582	278	565	1,464	20,564	684	2,743

‡Included with Western Technical.

TABLE 29—AGE-GRADE DISTRIBUTION OF FULL-TIME DAY PUPILS, MAY, 1943

	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 years and over	Totals	Grade Totals
PRE-VOCATIONAL.....	Boys	3	10	95	157	107	11	1			387	501
	Girls		7	35	48	21	6				117	
GRADE IX.....	Boys	19	462	1,567	1,657	631	130	20	1		4,188	8,908
	Girls	25	653	1,703	1,533	420	78	8			4,420	
GRADE X.....	Boys	2	41	560	1,450	1,054	472	133	11	3	3,726	8,008
	Girls	2	38	860	2,034	1,019	277	50	2		4,282	
GRADE XI.....	Boys			28	372	753	548	216	41	8	1,967	4,146
	Girls		2	85	590	922	395	139	31	13	2,179	
GRADE XII.....	Boys			6	17	169	341	218	87	22	871	1,582
	Girls			1	26	165	282	165	60	5	711	
GRADE XIII.....	Boys				1	13	50	77	58	14	224	278
	Girls					1	10	18	12	4	54	
SPECIAL.....	Boys			1	3	12	26	17	11	5	76	565
	Girls		4	14	27	68	139	136	67	20	489	
TOTALS BY SEXES.....	Boys	21	513	2,257	3,657	2,739	1,581	682	209	53	11,739	23,991
	Girls	27	704	2,698	4,258	2,616	1,187	516	172	42	12,252	
GRAND TOTALS.....	51	1,217	4,955	7,915	5,355	2,768	1,198	381	95	56	23,991	

Vocational Schools	Average Daily Attendance for Calendar Year		Major Sources of Receipts				Disbursements		Cost per Pupil-Day (cents)			Debture Indebtedness	
	In Counties	In Districts	Legislative Grants		County Grants	School District Levy	Current	Capital	Current	Capital	Total	Amount	Per \$1,000 of Assessment
			Ordinary	Building									
Barrie.....	86	6,454	3,893	2,562	8,661	2,700	10,745	10,745	3,691	68.4	15,062	20.21	
Brampton.....	68	2,123	2,096	8,661	2,700	7,856	59.3	7,856	3,691	87.2	15,062	20.21	
Burlington.....	188	7,459	10,325	12,417	29,523	36,170	105.9	36,170	12,165	165.4	226,433	29.73	
Bramford.....	427	11,861	5,301	13,290	42,586	63,232	77.5	63,232	12,165	92.4	137,138	5.05	
Brockville.....	96	4,973	3,167	7,800	7,800	14,753	83.3	14,753	100.9	83.3	200,429	18.78	
Chatham.....	282	9,067	16,144	27,521	39,151	54,349	100.9	54,349	17,830	36.8	301,927	18.78	
Corwall.....	248	8,753	3,529	19,262	26,187	39,151	80.9	39,151	17,830	117.7	200,429	18.78	
Fort Erie.....	63	3,479	12,843	7,490	7,490	10,560	94.6	10,560	2,026	18.1	30,759	6.72	
Geaf.....	210	9,346	12,843	9,934	43,300	45,092	108.6	45,092	29,743	71.6	26,413	2.24	
Guelph.....	296	9,371	10,091	7,545	28,405	45,412	84.6	45,412	10,091	18.8	695	0.05	
Hamilton (3).....	2,431	68,861	34,892	470,225	1,969	331	459,538	151,362	102.5	94.1	1,262,700	7.54	
Kingston.....	19	1,213	8,233	13,357	45,610	59,387	82.0	59,387	23,963	33.6	3,379	5.69	
Kingston.....	92	8,881	9,823	13,357	45,610	59,387	83.4	59,387	23,963	33.6	3,379	5.69	
Kitchener-Waterloo.....	522	14,747	9,291	8,297	68,653	78,014	17,877	77.9	17,877	17.8	132,169	3.66	
Kitchener-Waterloo.....	1,093	30,326	9,997	32,514	102,723	184,405	37,351	187.9	37,351	17.8	159,683	1.88	
London.....	35	2,272	2,594	1,362	6,036	6,036	122.6	6,036	3,750	7.5	3,182	1.77	
Napanee.....	259	10,815	1,255	5,771	53,847	64,354	7,834	136.6	7,834	16.6	6,773	3.37	
Nagara Falls.....	388	7,531	11,209	9,193	50,403	62,075	25,442	87.9	25,442	36.0	98,282	3.46	
Oshawa (2).....	2,374	51,995	3,675	31,836	336,026	323,821	84,683	76.7	84,683	20.1	815,430	5.14	
Ottawa.....	190	8,207	8,316	9,113	43,000	47,651	130.6	47,651	21,438	58.8	11,954	1.50	
Owen Sound.....	70	3,438	1,307	16,006	10,966	10,966	5,120	53.2	5,120	27.8	9,937	1.97	
Pembroke.....	102	3,378	3,101	3,231	6,006	9,912	2,238	59.6	2,238	6.6	2,861	1.03	
Perrin.....	252	13,253	8,758	19,975	70,883	23,415	154.7	23,415	99.9	51.1	241,500	9.48	
Peterborough.....	45	2,233	2,670	1,650	6,583	6,583	99.9	6,583	6,607	57.1	39,097	11.69	
Peterborough.....	62	4,151	4,611	11,480	16,803	143.8	99.9	143.8	6,607	57.1	39,097	11.69	
Renfrew.....	69	4,115	5,157	2,009	11,248	99.0	99.0	99.0	6,607	57.1	39,097	11.69	
Ridgeway.....	447	11,935	14,385	74,222	82,616	16,393	98.3	16,393	16,393	19.5	110,651	4.08	
St. Catharines.....	316	12,063	16,287	48,600	64,725	19,430	113.9	64,725	19,430	31.2	16,856	1.25	
St. Thomas.....	313	8,959	8,956	16,457	47,136	75,728	114.7	75,728	114.7	114.7	16,856	1.25	
Sarnia.....	353	5,009	7,535	11,854	18,599	18,599	71.5	18,599	71.5	71.5	36,519	7.65	
Scarborough.....	130	4,739	6,510	8,064	14,195	14,992	60.4	14,992	5,862	23.6	36,519	7.65	
Simcoe.....	191	6,400	6,000	14,195	21,770	5,883	74.2	21,770	5,883	17.6	25,089	3.06	
Stratford.....	178	5,692	1,130	13,764	17,039	1,762	114.2	17,039	1,762	11.8	5,375	3.39	
Stratford.....	8,588	272,913	66,686	1,969,582	1,845,943	415,186	118.4	1,845,943	415,186	26.6	2,791,512	2.94	
Toronto (6).....	294	16,494	5,734	53,097	67,865	67,865	106.1	67,865	13,093	24.3	76,128	10.80	
Welland.....	459	12,504	5,086	22,732	37,819	10,983	85.8	37,819	13,093	13.9	10,983	1.76	
Weston.....	1,072	32,770	6	22,732	208,701	61,763	99.7	208,701	61,763	28.8	870,461	8.88	
Windsor.....	96	3,358	8,810	12,724	15,163	3,833	82.3	15,163	3,833	20.8	51,140	6.62	
Woodstock.....	343	12,831	8,981	47,653	59,640	11,517	90.2	59,640	11,517	17.4	74,742	26.75	
York Township (3).....	332	9,349	8,981	47,653	43,719	10,945	68.3	43,719	10,945	17.1	48,675	3.17	
York East.....	58	3,871	1,818	6,550	9,933	1,471	95.0	9,933	1,471	14.1	25,768	4.77	
Yorke North.....	22,830	725,030	235,115	426,870	4,080,223	4,318,466	101.6	4,318,466	1,087,091	25.4	8,612,141	4.60	
Totals and Averages.....	22,830	725,030	235,115	426,870	4,080,223	4,318,466	101.6	4,318,466	1,087,091	25.4	8,612,141	4.60	
In Districts													
Fort Frances.....	46	1,896	827	2,906	116,387	5,601	64.4	5,601	45,606	42.4	487,525	16.63	
Fort William.....	569	18,992	7,598	110,319	110,319	7,671	104.7	110,319	45,606	145.1	35,594	4.32	
Haileybury.....	26	4,504	19,669	300	7,671	154.4	154.4	154.4	15,572	22.6	89,197	4.82	
Kirkland Lake.....	367	10,554	2,265	56,296	53,967	78.2	78.2	53,967	15,572	100.8	248,343	25.72	
North Bay.....	209	9,460	4,450	41,951	21,228	106.9	106.9	21,228	13,441	41.5	561,833	20.22	
Port Arthur.....	455	16,400	21,795	5,343	87,812	91,736	113.2	91,736	37,238	37.7	160,200	7.39	
Sault Ste. Marie.....	363	11,214	7,849	58,269	78,738	27,248	76.6	78,738	27,248	21.1	257,969	13.55	
Shelburne.....	673	16,961	6,210	9,920	95,007	99,070	118.1	99,070	11,818	17.7	119,294	7.69	
Timmins.....	173	10,626	6,873	4,543	44,088	52,008	78.0	52,008	11,818	125.4	1,967,585	13.40	
Totals and Averages.....	2,871	100,006	81,285	41,618	501,016	540,172	93.9	540,172	181,240	31.5	1,967,585	13.40	
Grand Totals and Averages.....	25,701	870,254	316,400	4,584,239	4,888,638	1,268,340	100.7	4,888,638	1,268,340	26.1	10,579,726	5.24	

a Includes Debiture Levy.
 b In default.
 c In the Districts, in place of a County grant, the Province pays for outside pupils at the rate of \$100 per pupil of average daily attendance.
 d In the District Non-Resident Grant of \$41,618.
 e In the process of refunding a grant of \$594,126.94 was paid (\$136,622.74 in cash and \$457,504.20 in City of Windsor bonds held by the Province) as a final settlement covering arrears and payments not yet due. This special payment is not included in the totals.

TABLE 31—NIGHT SCHOOLS, 1942-43

SCHOOLS	No. of Classes	Teachers			Enrolment			Nationality		
		Total	Male	Female	Total	Male	Female	Can- adian	Brit- ish	Others
<i>In Counties</i>										
Barrie.....	6	7	5	2	79	17	62	78	1	.....
Belleville.....	6	7	5	2	120	72	48	112	5	3
Brantford.....	21	16	11	5	500	340	160	403	39	58
Chatham.....	10	10	7	3	337	167	170	291	14	32
Cornwall.....	28	19	14	5	620	286	334	539	34	47
Dunnville.....	6	3	1	2	73	5	68	67	6	.....
Fort Erie.....	8	7	4	3	119	52	67	92	11	16
Galt.....	13	15	11	4	350	165	185	316	18	16
Guelph.....	14	12	10	2	329	163	166	302	23	4
Hamilton.....	58	51	37	14	1,470	888	582	1,150	154	166
Kingston.....	12	10	8	2	518	177	341	428	67	23
Kitchener-Waterloo.....	24	14	10	4	550	160	390	472	13	65
London.....	47	41	31	10	1,279	604	675	1,078	122	79
New Toronto.....	1	1	.....	1	24	.....	24	17	5	2
Niagara Falls.....	19	14	8	6	365	169	196	292	20	53
Oshawa.....	24	20	14	6	642	342	300	540	37	65
Ottawa.....	121	72	44	28	3,389	975	2,414	3,050	242	97
Owen Sound.....	13	12	7	5	272	107	165	262	5	5
Pembroke.....	10	10	4	6	182	41	131	167	1	4
Peterborough.....	38	27	21	6	945	462	483	866	48	31
Renfrew.....	8	6	2	4	127	48	79	122	3	2
St. Catharines.....	33	22	14	8	731	258	473	603	49	79
St. Thomas.....	8	9	5	4	198	62	136	175	19	4
Sarnia.....	15	14	11	3	405	192	213	321	44	40
Simeoe.....	10	10	7	3	214	140	74	195	17	2
Stratford.....	13	14	10	4	375	192	183	350	15	10
Toronto.....	384	278	202	76	8,108	4,286	3,822	6,527	699	882
Welland.....	23	18	11	7	586	375	211	493	14	79
Windsor.....	42	45	35	10	1,364	858	506	1,029	105	230
Woodstock.....	8	10	7	3	206	141	65	176	23	7
Weston.....	25	13	8	5	384	215	169	333	29	22
East York.....	5	3	3	.....	117	94	23	108	3	6
Totals.....	1,053	810	567	243	24,968	12,053	12,915	20,954	1,885	2,129
<i>In Districts</i>										
Fort Frances.....	6	6	3	3	114	39	75	76	10	28
Fort William.....	21	18	10	8	360	81	279	299	15	46
Kirkland Lake.....	26	21	15	6	580	278	302	410	25	145
North Bay.....	12	8	5	3	221	106	115	203	10	8
Port Arthur.....	27	22	14	8	574	244	330	475	26	73
Sault Ste. Marie.....	13	14	9	5	452	203	249	404	17	31
Sudbury.....	26	25	15	10	875	376	499	666	27	182
Timmins.....	9	9	4	5	247	89	158	200	19	28
Totals.....	140	123	75	48	3,423	1,416	2,007	2,733	149	541
Grand Totals.....	1,193	933	642	291	28,391	13,469	14,922	23,687	2,034	2,670

TABLE 32—NIGHT SCHOOLS—Classification of Students by Subjects of Study, 1943-44

I. ACADEMIC

A—CULTURAL

1. English for New Canadians.....	352	7. Public Speaking.....	103
2. Conversational English.....	17	8. French.....	450
3. Reading.....	317	9. Spanish.....	165
4. Literature.....	231	10. Russian.....	51
5. Composition and Spelling.....	554	11. German.....	27
6. Grammar.....	366	12. Music Appreciation.....	22

B—PRACTICAL

1. Arithmetic.....	662	4. Trigonometry.....	162
2. Algebra.....	472	5. General Mathematics.....	36
3. Geometry.....	291	6. Shop Mathematics.....	903

II. VOCATIONAL AND INDUSTRIAL

A—DOMESTIC ARTS

1. Home Nursing.....	170	7. Tailoring.....	46
2. Cooking.....	308	8. Pattern Making and Design.....	164
3. Meal Preparation and Serving.....	1,006	9. Millinery.....	161
4. Nutrition and Dietetics.....	338	10. Embroidery.....	27
5. Children's Clothing.....	15	11. Household Accessories.....	63
6. Dressmaking.....	5,309	12. Antiques.....	39

B—COMMERCE

1. Writing.....	105	7. Business Machines.....	574
2. Stenography.....	4,006	8. Business Forms.....	196
3. Typewriting.....	6,182	9. Office Routine.....	293
4. Transcription.....	148	10. Book-keeping.....	1,478
5. Business Correspondence.....	117	11. Advertising.....	28
6. Journalism.....	76		

C—ART, DRAFTING, AND DESIGN

(a) Pure Art:		3. Still Life Drawing.....	101
1. Painting and Drawing.....	45	4. Life Drawing.....	194
2. Colour Study.....	138	5. Teachers' Art Course.....	25
(b) Applied Art:		4. Fashion Drawing and Design.....	27
1. Lettering and Show Cards.....	133	5. Photography.....	47
2. Commercial Art.....	16	6. Interior Decorating.....	137
3. Illustrating.....	225		
(c) Industrial Drafting and Design:		5. Tool Design.....	20
1. Drafting (General).....	1,190	6. Sheet Metal Drawing.....	67
2. Blue Print Reading.....	181	7. Electrical Drawing.....	32
3. Architectural Drawing.....	136	8. Aircraft Drafting.....	76
4. Machine Drawing and Design.....	372		

D—CRAFTS

1. Arts and Crafts.....	18	6. Pottery.....	61
2. Leather Working.....	60	7. Printing.....	127
3. Wood Carving.....	17	8. Watchmaking.....	22
4. Cabinet Making.....	228	9. Glass Blowing.....	14
5. Pattern Making.....	1		

E—SCIENCE AND ENGINEERING

(a) Science		4. Chemistry for Nurses.....	100
1. Physics.....	45	5. Electricity.....	794
2. Chemistry.....	362	6. Metallurgy and Assaying.....	6
3. Industrial Chemistry.....	123		
(b) Engineering		4. Diesel Engines.....	30
1. Applied Mechanics.....	36	5. Refrigeration and Air Conditioning.....	31
2. Power Plant Operation.....	169	6. Applied Electricity.....	104
3. Steam Engineering.....	79	7. Wireless.....	14

F—TRADES AND INDUSTRY

1. General Woodworking.....	1,121	9. Sheet Metal Work.....	24
2. Carpentry.....	355	10. Plumbing.....	41
3. Machine Shop Work.....	1,624	11. Shoe Repairing.....	24
4. Acetylene Welding.....	1,011	12. Hairdressing.....	17
5. Electric Welding.....	519	13. Forge Work.....	8
6. Radio.....	306	14. Electric Wiring.....	303
7. Auto Mechanics.....	1,173	15. Plastics.....	47
8. Aircraft Mechanics.....	66		

III. MISCELLANEOUS

1. First Aid.....	73	3. Lip Reading.....	14
2. Physical Education.....	402		

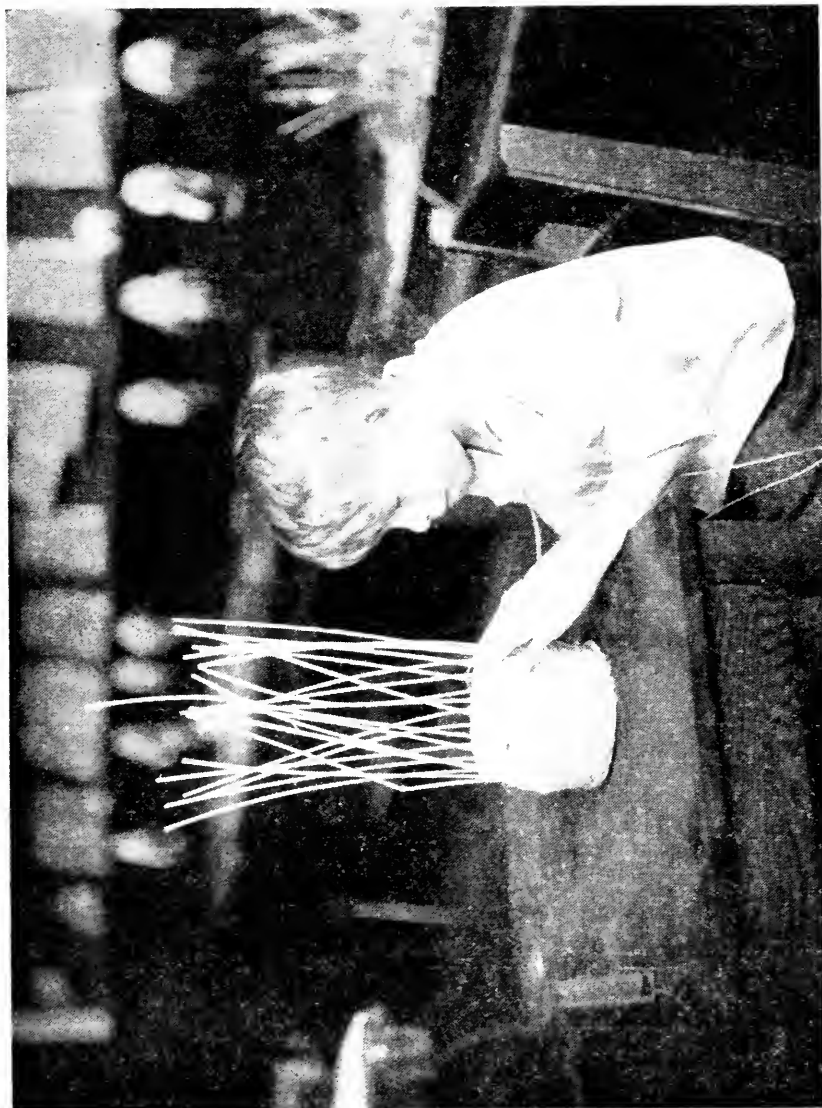
TABLE 33—NIGHT SCHOOL FINANCES

Centre	Calendar year 1941					Calendar year 1942				
	Receipts		Disbursements			Receipts		Disbursements		
	Legisl. Grant	Fees*	Instruction	Other	Total†	Legisl. Grant	Fees*	Instruction	Other	Total†
A. In Vocational or Comp. Schools										
Chatham		715	2,968	1,047	4,015	1,986	460	2,433	168	2,601
Hamilton—										
Technical	318	13,151	11,206	2,270	13,476	3,211	8,576	11,411	1,508	12,919
Westdale	472	2,110	2,231	383	2,614	862	2,032	2,533		2,533
Commerce	n.r.	2,762	1,832	256	2,087	114	1,985	2,348		2,348
London	n.r.	2,774	9,957	5,655	15,612	5,049	2,212	10,024	5,977	16,001
Ottawa—										
Technical	4,596	2,921	8,556	1,864	10,420	4,841	2,496	8,485	1,777	10,262
Commerce	3,246	2,509	5,787	837	6,624	3,028	2,227	6,394	775	7,169
Port Arthur	2,353	1,443	5,716	624	6,340	1,770	1,582	4,624	1,417	6,041
St. Thomas	n.r.	466	2,670	n.r.	2,670	1,560	246	2,183	n.r.	2,183
Sault Ste. Marie	966	789	3,297	318	3,615	1,739	670	3,138	300	3,438
Toronto Technical—										
Central	5,892	13,127	26,823	14,942	41,765‡		11,379	24,220	16,308	40,528
Danforth	4,386	6,663	13,919	5,267	19,186	19,353	6,478	13,718	5,785	19,503
Western	3,392	5,074	10,835	4,381	15,217		4,745	10,232	4,771	15,003
Northern	3,110	3,930	9,739	4,865	14,604		2,932	7,512	4,113	11,625
Toronto Commercial										
Central	1,483	3,404	4,773	1,441	6,214		3,409	4,439	1,799	6,238
Eastern	863	3,393	4,386	1,567	5,953		3,642	4,548	1,908	6,456
Western	481	2,302	2,881	1,360	4,241		2,030	2,762	1,536	4,296
Northern	1,397	3,080	5,209	2,041	7,250		2,296	4,395	2,210	4,605
Windsor	1,550	7,518	9,103	5,205	14,308	2,600	6,856	9,131	4,748	13,879
Barrie	n.r.	152	1,393	n.r.	1,393	883	133	n.r.	n.r.	n.r.
Belleville	1,376		3,720	966	4,686	1,621		1,498	373	1,871
Brantford	1,899	1,214	3,743	517	4,260	2,371	1,292	3,535	802	4,337
Collingwood						197	n.r.	n.r.	n.r.	n.r.
Cornwall	3,109	623	5,055	40	5,095	3,529	840	4,927	235	5,162
Fort Erie	1,598	322	2,205	n.r.	2,205	1,111	322	1,448		1,448
Fort Frances	n.r.	174	1,389	n.r.	1,389	710	120	863		863
Fort William	1,017	396	2,696	2,948	5,644	1,945	608	3,516	2,828	6,344
Galt	1,587	510	2,692	126	2,818	1,559	276	2,893		2,893
Guelph	n.r.	597	1,450	179	1,629	326	758	2,026	234	2,260
Halleybury						2,172				
Kemptville	122		176	48	224					
Kingston	n.r.		2,762	1,571	4,333	1,300	711	2,795	1,723	4,518
Kirkland Lake	3,477	775	5,815	2,326	8,141	3,657	749	5,490	1,862	7,352
Kitchener	n.r.	2,093	5,078	578	3,656	2,638	974	3,881	60	3,941
Niagara Falls	n.r.	1,370	3,314	430	3,744	1,631	843	3,260	446	3,706
North Bay	1,782	302	2,818	1,870	4,688	1,287	282	1,591	1,443	3,034
Oshawa	2,623	1,054	4,422	n.r.	4,422	2,851	1,160	4,917		4,917
Owen Sound	1,498	294	2,298	295	2,593	1,903	736	2,513	308	2,821
Pembroke	1,067	90	1,393	142	1,535	1,094	90	1,525		1,525
Peterborough	2,494	2,140	4,866	863	5,729	2,510	1,866	5,158	984	6,142
Renfrew	129		745	n.r.	745	614		806		806
St. Catharines	3,047	2,875	6,403	282	6,685	2,758	1,758	5,282	285	5,567
Sarnia	n.r.	1,967	2,993	684	3,677	1,646	318	2,847	416	3,263
Simcoe	1,234	559	1,994		1,994	1,300	200	1,700		1,700
Stratford	n.r.	159	2,912	584	3,496	1,908	148	2,772	550	3,322
Sudbury							1,420	1,295	209	1,504
Timmins	2,543		4,860	1,675	6,535	2,447	75	3,873	392	4,264
Welland	n.r.	n.r.	3,614		3,614	2,672		3,937	n.r.	3,937
Weston	n.r.	1,082	3,818	676	4,494	2,222	772	3,764	691	4,455
Woodstock	1,253	388	2,206	530	2,736	1,269	452	1,688	159	1,847
East York	206	151	798	n.r.	798	378	189	785		785
Totals	66,566	96,518	229,516	71,653	301,169	98,622	83,345	209,957	69,160	279,057
B. In Public Schools										
New Toronto	108	n.r.	156		156	69	n.r.	92		92
C. Senior Auxiliary										
Toronto—Jarvis	1,016		1,477	639	2,116	1,103		1,734	787	2,521
Grand Totals	67,690	96,518*	231,149	72,292	303,441†	99,794	83,345	211,783	69,887	281,670†

*Whenever sufficient data was reported, the net figures for fees was given.

†The amount of money spent in excess of grant and fees is made up from local tax levy.

n.r.—Not reported



Courtesy Toronto Board of Education

Basket Making by Junior Auxiliary Pupil

TABLE 34—SCHOOLS, TEACHERS, PUPILS, ETC., 1942-43

Schools	Full-Time Teachers		Net Enrollment for the year		Full-Time Enrollment		Average Daily Attendance	Attendance Percentage	Year Classification of Full-Time May Enrollment					Part-Time Enrollment	Retirements during the Year while in			
	Male	Female	Male	Female	Male	Female			1st year	2nd year	3rd year	4th year	5th year		1st year	2nd year	3rd year	4th year
Hamilton—Boys' Handicraft	9	1	336	209	180	84.7	122	87	122	87	122	87	122	87	122	87	122	87
Girls' Handicraft	6	6	199	127	104	83.3	61	41	61	41	61	41	61	41	61	41	61	41
Toronto—Boys' (Jarvis St.)	21		727	504	335	81.5	258	118	86	11	1	43	290	290	56	66	19	
Girls' (Dovercourt Rd.)	15		368	272	215	80.0	98	83	91			54	161	161	6	97		
Girls' (Boulton Ave.)	10		288	216	52	80.0	50	72	86			8	24	131	20	52		
Totals	30	32	1,918	713	886	82.3	589	434	285	11	9	121	812	812	209	184	19	

TABLE 35—AGE-GRADE DISTRIBUTION OF FULL-TIME PUPILS, MAY, 1943

Schools	Average Daily Attendance for the Calendar Year	Disbursements										Cost per Pupil-Day (Cents)		Total	Debiture Indebtedness
		Legislative Grant		School District Levy		Current Operations		Capital Charges		Current Operations		Capital Charges			
		Ordinary	Building	Ordinary	Building	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital
Hamilton—Boys' Handicraft	177	5,922	2,875	29,851	22,867	37,816	86	22,422	136	109.8	2	110.0	2	110.0	n. r.
Girls' Handicraft	100					22,422				122.1	.7	122.8	.7	122.8	n. r.
Toronto—Boys' (Jarvis St.)	324	13,942	6,300	86,953	93,043	97,043	12,246	157.1	20.7	157.1	20.7	177.8	20.7	177.8	84,000
Girls' (Dovercourt Rd.)	109	8,208		40,628	57,141	57,141	126	41,826	126	153.5	34.4	153.8	34.4	153.8	8,000
Girls' (Boulton Ave.)	155	5,987		46,349	41,826	41,826	9,494	151.4	151.4	151.4		185.5		185.5	8,341
Totals	955	36,034	6,300	235,348	252,248	252,248	23,088	142.6	12.5	142.6	12.5	155.1	12.5	155.1	92,341

TABLE 36—FINANCIAL STATISTICS, 1942

Schools	Average Daily Attendance for the Calendar Year	Major Items of Receipts				Disbursements				Cost per Pupil-Day (Cents)		Total	Debiture Indebtedness
		Legislative Grant		School District Levy		Current Operations		Capital Charges		Current Operations				Capital Charges
		Ordinary	Building	Ordinary	Building	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital
Hamilton—Boys' Handicraft	177	5,922	2,875	29,851	22,867	37,816	86	22,422	136	109.8	2	110.0	2
Girls' Handicraft	100					22,422				122.1	.7	122.8	.7
Toronto—Boys' (Jarvis St.)	324	13,942	6,300	86,953	93,043	97,043	12,246	157.1	20.7	157.1	20.7	177.8	20.7
Girls' (Dovercourt Rd.)	109	8,208		40,628	57,141	57,141	126	41,826	126	153.5	34.4	153.8	34.4
Girls' (Boulton Ave.)	155	5,987		46,349	41,826	41,826	9,494	151.4	151.4	151.4		185.5	
Totals	955	36,034	6,300	235,348	252,248	252,248	23,088	142.6	12.5	142.6	12.5	155.1	12.5

N.R.—None reported.

TABLE 37—Professional Certificates Issued by the Department of Education during the School Year 1942-43

A—General

Training Schools	Classification of Certificates												Grand Totals	
	Public and Separate School				High School				Vocational School					
	First Class		Second Class		Ordinary		Specialist		Ordinary		Specialist			
	Int.	Perm.	Int.	Perm.	Int.	Perm.	Int.	Perm.	Int.	Perm.	Int.	Perm.		
Ontario College of Education.	6				223		89							318
Normal Schools.....	1,141		97											1,238
Total Interim Certificates Issued.....	1,147		97		223		89		1		11			1,568
Total Interim Certificates Made Permanent.....		888		107		172		147		13				1,327
General Certificates Issued...	1,147	888	97	107	223	172	89	147	1	13	11			2,895

B—Special

(1) ONE-YEAR COURSE

Subject	Elementary		Intermediate		Specialist	
	Interim	Permanent	Interim	Permanent	Interim	Permanent
Home Economics.....	1		5	17		
Manual Training.....				5	1	6
Art.....	10		2			
Physical Education.....	35		14			
Vocal Music.....	20		5			
Primary Specialist.....					11	2
Commercial Subjects.....	9		11			
Educational Counselling.....			48			

- NOTE 1.—In addition to the above 72 Interim Certificates in Elementary Agriculture and Horticulture were issued on pro tanto standing.
- NOTE 2.—During the year 64 High School Principals' certificates were granted, and the following interim certificates in special subjects were made permanent: 430 Elementary, 109 Intermediate and Supervisors', 20 Auxiliary Education and 48 Kindergarten-Primary
- NOTE 3.—Also the following Interim Certificates were issued on previous Summer School courses: 3 Interim Elementary Vocal Music; 1 Interim Elementary Art; 1 Supervisor of Vocal Music.

C—Temporary (by Inspectorates)

Counties (Public)		Counties (Public)		Counties (Public)	
Bruce East.....	4	Kent.....	2	Prince Edward.....	4
Bruce West.....	2	Lanark.....	11	Renfrew North.....	12
Carleton.....	3	Lambton.....	2	Renfrew South.....	18
Dufferin.....	5	Leeds.....	5	Simcoe East.....	6
Dundas.....	1	Lincoln.....	2	Simcoe Centre.....	1
Elgin.....	2	Middlesex.....	2	Simcoe South and York.....	5
Essex.....	4	Norfolk.....	5	Simcoe West and Grey.....	3
Frontenac North and Addington.....	16	Northumberland.....	2	Stormont.....	2
Frontenac South.....	11	Northumberland and Durham.....	4	Victoria West.....	2
Glengarry and Prescott.....	2	Ontario South.....	4	Waterloo North.....	3
Grenville.....	4	Peel.....	1	Welland.....	4
Grey.....	6	Perth.....	4	Wellington North.....	4
Haldimand.....	2	Peterborough East.....	7	Wentworth.....	2
Halton.....	2	Peterborough West and Victoria East.....	2	York No. 1.....	1
Hastings.....	17	Prescott and Russell.....	3	Total.....	206
Huron.....	2				
District (Public)		District (Public)		R. C. Separate	
Division I.....	19	Division XVI.....	17	Division X.....	8
" II.....	13	" XVII.....	10	" XI.....	2
" III.....	14	Total.....	194	" XII.....	6
" IV.....	11			" XVII.....	1
" V.....	6			" XVIII.....	1
" VI.....	15			" XIX.....	2
" VII.....	11			" XX.....	1
" VIII.....	26			" XXI.....	7
" IX.....	9			" XXII.....	3
" X.....	4			" XXIII.....	2
" XI.....	8			" XXIV.....	6
" XII.....	6			Total.....	168
" XIII.....	1			Total Temporary Certificates, 568	
" XIV.....	8				
" XV.....	16				

TABLE 38—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1943

The type of Secondary Schools is shown thus: Collegiate Institute (CI); High School (H); Continuation School (C); Technical School (T); Commercial School (Com); Composite (academic, commercial and technical) (ACT); Combined academic and commercial (AC); Combined Vocational (commercial and technical) (CT); Combined academic and vocational agriculture (A. Agr.); Combined academic and mining school (AM).
Senior Auxiliary Schools shown thus: (SA); Navigation Schools shown thus: (N).

COUNTIES	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Brant	Braintree (ACT)	Paris (H)		Burford (H), Mount Pleasant (C), St. George (C), Scotland (C)
Bruce		Chesley (H), Kincardine (H), Southampton (C), Walkerton (H), Wiarton (H)	Hepworth (C), Lion's Head (C), Lucknow (H), Mildmay, Paisley (C), Port Elgin (H), Ripley (C), Tara (C), Teeswater (C), Tiverton (C)	Allenford (C)
Carleton	Ottawa (2 CI) (T) (Com.)	Eastview	Richmond (C), Rockcliffe	Carp (C), Fitzroy Harbour (C), Kars (C), Kenmore (C), Kinburn (C), Manotick (C), Metcalfe (C), Nepean (H), North Gower (C), Pierce's Corners* (C)
Dufferin		Orangeville (H)	Grand Valley (C), Shelburne (H)	Honeywood (C), Laurel (C)
Dundas			Chesterville (H), Iroquois (H), Morrisburg (C.I.), Winchester (H)	Hallville (C), Morewood (H), South Mountain (C)
Durham		Bowmanville (H), Port Hope (H)	Millbrook (C), Newcastle (H)	Blackstock (C), Orono (C)
Elgin	St. Thomas (CI) (CT)	Aylmer (H)	Dutton (H), Port Stanley, Rodney (C), Springfield (C), Vienna (H), West Lorne (C)	Belmont (C), Port Burwell (C), Sparta (C)
Essex	Windsor (4 CI) (CT)	Amherstburg (H), Essex (H), Harrow (H), Kingsville (H), La Salle, Leamington (H), Riverside, Tecumseh.	Belle River, St. Clair Beach.	Comber (C), Pelee Island (C)
Frontenac	Kingston (ACT) (N)		Portsmouth	Sydenham (H), Wolfe Island (C)
Glengarry		Alexandria (H)	Lancaster, Maxville (H)	Williamstown (H)
Greenville		Prescott (H)	Cardinal (C), Kemptville (A. Agr.), Merrickville (C)	North Augusta (C), Spencerville (C)
Grey	Owen Sound (ACT)	Durham (H), Hanover (H), Meaford (H), Thornbury (H)	Chatsworth (C), Dundalk (H), Flesher-ton (H), Markdale (H), Neustadt, Shallow Lake	Faversham (C), Holstein (C)
Haldimand		Dunnville (H)	Caledonia (H), Cayuga (H), Hagersville (H), Jarvis (C)	Selkirk (C)
Haliburton				Haliburton (C), Minden (C), Wilberforce (C)
Haltou		Burlington (H), Georgetown (H), Milton (H), Oakville (H)	Acton (C)	

*Malakoff Continuation School

TABLE 38—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1943

COUNTIES	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Hastings	Belleville (ACT)	Deseronto (H), Trenton (H)	Bancroft (C), Deloro, Frankford (C), Madoc (H), Marmora (H), Stirling (H), Tweed (H)	
Huron		Clinton (C), Goderich (C), Seaforth (H), Wingham (H)	Blyth (C), Brussels (C), Exeter (H), Jenessall (C)	Fordwich (C), Wroxeter (C)
Kent	Chatham (C), Chatham (CT)	Bleochim (H), Bothwell (C), Dresden (C), Ridgetown (A.Agr.), Tilbury (H), Wallaceburg (H)	Erian, Erie Beach, Highgate (C), Thamesville (C), Wheatley (C)	Merlin (C), Paincourt (C)
Lambton	Sarnia (ACT)	Forest (H), Petrolia (H)	Alvinston (C), Arkona (C), Courtright, Oil Springs (C), Point Edward, Theford (C), Watford (H), Wyoming (C)	Florence (C)
Lenark		Almonte (H), Carleton Place (H), Perth (AC), Smith's Falls (C)	Lanark (C)	Pakenham (C)
Leeds		Brockville (AC), Cananogue (H)	Athens (H), Newboro, Westport (2C)	Elgin (C), Lansdowne (C), Lyndhurst (C), Mallorytown (C), Seeley's Bay (C)
Lennox and Addington		Napanee (AC)	Bath (C), Newburgh (H)	Flinton (C), Odessa (C), Stella (C), Tainworth (C)
Lincoln	St. Catharines (ACT)	Grimshy (H), Merriton (H), Niagara (H)	Beausville (A.Agr.), Port Dalhousie	Smithville (H)
Middlesex	London (3 C), London (CT)	Parkhill (H), Strathroy (C)	Ailsa Craig (C), Glencoe (H), Lucan (H), Newbury, Wardsville (H)	Delaware (C), Dorchester (C), Ilderton (C), Lambeth (C), Lobo (C), Melbourn (C), Mt. Bridges (C), Thorn dale (C)
Norfolk		Simcoe (ACT)	Delhi (H), Port Dover (H), Port Rowan (H), Waterford (H)	
Northumberland		Campbellford (H), Cobourg (C)	Brighton (H), Colborne (H), Hastings	Castleton (C), Warkworth (C), Wooler (C)
Ontario	Oshawa (ACT)	Whitby (H), Uxbridge (H)	Beaverton (C), Cannington (C), Port Perry (H)	Brooklin (C), Chatham (C), Pickering (C), Sunderland (C)
Oxford	Woodstock (AC)	Ingersoll (C), Tillsonburg (H)	Embro (C), Norwich (H), Tavistock (C)	Brownsville (C), Burgessville (C), Inumbo (C), Mt. Elgin (C), Otterville (C), Plattsville (C), Princeton (C), Thameston (C)
Peel		Brampton (H)	Bolton (C), Port Credit (H), Streetsville (H)	Alton (C), Caledon East (C), Cooksville (C), Inglewood (C)
Perth	Stratford (AC)	Listowel (H), Mitchell (H), St. Mary's (C)	Milverton (C)	Dublin (C)
Peterborough	Peterborough (ACT)		Hawlock (H), Lakesfield (H), Norwood (H), Sturgeon Point	Finnismore (C)

TABLE 38—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1943

COUNTIES	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Prescott		Hawkesbury (2H), Vankleek Hill (C1)	L'Original	Plantagenet (H)
Prince Edward		Pictou (AC)	Bloomfield, Wellington (C)	Consecon (C)
Renfrew		Arnrior (H), Pembroke (AC), Renfrew (ACT)	Barty's Bay, Braeside, Cobden (C) Eganville (2C), Killaloe	Beachburg (C), Chalk River (C), Forester's Falls (C), Westmeath (C)
Russell		Rockland (H)	Casselman	Cumberland (C), Embrun (H), Navan (C), Russell (C)
Simcoe		Alliston (H), Barrie (AC), Collingwood (C), (N), Midland (H), (N), Orillia (C), Penetanguishene (H), Stayner (C)	Beeton (C), Bradford (H), Coldwater (C), Creemore (C), Port McNicoll (C), Tottenham (C), Victoria Harbour	Cookstown (C), Elmvale (C), Leffroy (C), Minesing (C), Severn Bridge (C), Singhampton (C), Thornton (C)
Stormont		Cornwall (AC)	Finch (H)	Aultsville (C), Avonmore (H), Wales (C)
Victoria		Lindsay (C1)	Bobcaygeon (C), Fenelon Falls (C), Omemee (H), Sturgeon Point, Woodville (C)	Kinmount (C), Little Britain (C)
Waterloo		Elmira (H), Hespeler, Preston (H), Waterloo	Ayr (C), New Hamburg (C)	New Dundee (C), Wellesley (C)
Welland		Fort Erie (AC), Port Colborne (H), Thorold (H)	Chippawa, Crystal Beach, Fonthill, Humberstone	Pelham (C), Ridgeway (H), Stevensville (C), Stamford (AC)
Wellington		Harriston (H), Mount Forest (H), Palmerston (H)	Arthur (H), Clifford (C), Drayton (C), Elora (H), Erin (C), Fergus (H)	Rockwood (C)
Wentworth		Dundas (H)	Waterdown (H), Stoney Creek (H)	Lynden (C)
York	Toronto (9C1), (3SA), (2T), (2CT), (2 Com.), (1AC)	Aurora (H), Leaside, Mimico (H), Newmarket (H), New Toronto, Weston (ACT)	Forest Hill (C), Long Branch (C), Markham (H), Richmond Hill (H), Stouffville (C), Sutton (C), Swansea, Woodbridge	(a) In York Twp.: Rummynede (AC), Vaughan Rd. (AC), York Memorial (AC) (b) In East York Twp.: East York (AC) (c) In North York Twp.: Willowdale (AC) (d) In Scarborough: Scarborough (AC) (e) In Etobicoke: Etobicoke (H), Agincourt (C), Mt. Albert (C), Schomberg (C)

TABLE 38—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1943

DISTRICTS	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Algoma	Sault Ste. Marie (CI), (CT)	Blind River (C), Bruce Mines (C), Nesterville, Thessalon (H)	Hilton Beach	Hornpayne (C), White River (C)
Cochrane		Cochrane (H), Hearst (H), Iroquois Falls (H), Kapuskasing (H), Matheson, Smooth Rock Falls (C), Timmins (ACT)		Fraserdale (C), South Porcupine (H), Schumacher (H)
Kenora		Dryden (H), Keewatin (H), Kenora (H), Sioux Lookout (C)		
Manitoulin		Gore Bay (H), Little Current (C)		Manitowaning (C), Mindemoya (C)
Muskoka		Bala, Bracebridge (H), Gravenhurst (H), Huntsville (H)	Port Carling (C), Port Sydney, Rosseau, Windemere	MacTier (C), Millford Bay (C)
Nipissing	North Bay (ACT)	Bonfield, Cache Bay, Mattawa (H), Sturgeon Falls (H)		
Parry Sound		Kearney, Parry Sound (H), Powassan (C), Trout Creek	Burk's Falls (C), South River (C), Sundridge (C)	Sprucedale (C)
Patricia				Red Lake (C)
Rainy River		Fort Frances (AC), Rainy River (H)		Emo (C)
Sudbury	Sudbury (H), (T)	Capreol (H), Chelmsford, Coniston (C), Copper Cliff (H), Frood Mine, Massey (C), Webwood		Chapleau (H), Espanola (C)
Thunder Bay	Fort William (CI) (CT) Port Arthur (CI) (CT)	Geraldton (H)		Nipigon (C), Schreiber (C)
Timiskaming		Charlton, Cobalt (H), Englehart (H), Healeyburg (AM), Latchford, New Liskeard (H)	Thornloe	Kirkland Lake (ACT)

TABLE 39—INSPECTORS AND INSPECTORATES, AS OF
DECEMBER 31, 1942

A—ELEMENTARY SCHOOLS

V. K. Greer, M.A., LL.D., Chief Inspector, Public and Separate Schools	} Parliament Buildings, Toronto
J. D. Campbell, B.A., D.Paed., Assistant Chief Inspector, Public and Separate Schools	
C. F. Cannon, B.A., B.Paed., Assistant Chief Inspector, Public and Separate Schools	
Robert Gauthier, B.A., Ph.L., D.Paed., Director of French Instruction	
C. E. Stothers, B.A., D.Paed., Inspector of Auxiliary Classes	
L. Helen De Laporte, B.A., B.Paed., Assistant Inspector of Auxiliary Classes	
N. Davies, B.A., Inspector of Agricultural Classes	
R. D. Keefe, B.A., Director of School Attendance	
G. R. Fenwick, Mus. Bac., Provincial Supervisor of Music	
Joseph Beaulieu, Mus. Bac., Assistant Supervisor of Music	

(1) CITY—PUBLIC

Inspectorate	Inspector	Address
Brantford	Thomas Bingle, B.A., B.Paed.	Brantford.
Chatham	H. A. Tanser, M.A., D.Paed., Superintendent of Schools	Chatham.
Fort William	E. J. Transom, M.A., B.Paed.	Fort William
Hamilton	Frank E. Perney, B.A., B.Paed., Superintendent of Schools	Hamilton.
	V. N. Ames, B.A., B.Paed.	
Kitchener	R. A. Riddell, B.A., B.Paed.	Kitchener.
London	J. W. Van Loon, B.A., B.Paed.	
	M. G. Hughson, B.A., B.Paed.	London.
	G. A. Wheable, B.A., Superintendent of Schools	
Ottawa	A. B. Lucas, B.A., B.Paed.	Ottawa.
	McGregor Easson, B.A., D.Paed., Chief Inspector	
Peterborough	Robert Westwater, B.A., B.Paed.	Peterborough.
Sarnia	K. S. Wightman, B.A., B.Paed.	Sarnia.
St. Catharines	T. C. White, B.A., B.Paed.	St. Catharines.
Toronto	M. F. Pummell, B.A., B.Paed.	Toronto.
	C. C. Goldring, M.A., D.Paed., Superintendent of Schools	
	W. E. Hume, B.A., D.Paed.	
	A. G. Leitch, B.A., B.Paed.	
	G. W. McGill, M.A., D.Paed.	
	H. E. Cavell, M.A., B.Com., B.Paed.	
	A. W. R. Doan, M.A., D.Paed.	
	J. L. McCullough, B.A., B.Paed.	
Windsor	Leonard Wheelton, B.A., Superintendent of Schools	Windsor.
	A. R. Davidson, B.A.	

(2) COUNTY—PUBLIC

Inspectorate	Inspector	Address
Brant and Norfolk (in part); Town of Paris. Bruce East; Grey (in part); Huron (in part); Towns of Chesley, Walkerton, Villages of Mildmay, Tara.....	J. C. Webster, B.A., B.Paed.....	Brantford.
Bruce, West; Towns of Kincardine, Southampton; Villages of Lucknow, Paisley, Port Elgin, Ripley, Teeswater, Tiverton. Carleton; Town of Eastview; Villages of Rockcliffe Park, Richmond.....	J. M. Game, B.A., B.Paed.....	Walkerton.
Dufferin; Town of Orangeville; Villages of Grand Valley, Shelburne.....	G. C. Dobson, B.A., B.Paed.....	Kincardine.
Dundas; Villages of Chesterville, Iroquois, Morrisburg and Winchester.....	T. P. Maxwell, B.A.....	Ottawa. 39 Glen Ave.
Durham (in part) and City of Oshawa; Town of Bowmanville.....	W. L. Lovell, B.A., B.Paed.....	Orangeville.
Elgin; City of St. Thomas; Town of Aylmer, Villages of Dutton, Port Stanley, Rodney; Springfield, Vienna, West Lorne.....	W. J. Stewart, B.A., B.Paed.....	Winchester.
Essex, (No. 1); Towns of Amherstburg, Essex, Harrow, La Salle, Riverside, Tecumseh; Villages of Belle River, St. Clair Beach Essex, (No. 2); Towns of Kingsville, Leamington.....	T. R. McEwen, B.A., B.Paed....	Oshawa.
Frontenac, North, and Addington.....	J. C. Smith, B.A.....	St. Thomas.
Frontenac, South (No. 1); Lennox (in part); Villages of Bath, Portsmouth.....	D. M. Eagle.....	Windsor, 165 California Ave.
Frontenac, South (No. 2); and City of Kingston.....	G. L. Duffin, B.A., M.Ed.....	Kingsville. Sharbot Lake.
Glengarry (in part) and Prescott (in part); Town of Alexandria; Villages of Lancaster, Maxville.....	Maynard Hallman, B.A., B.Paed.	Kingston.
Grenville; Town of Prescott; Villages of Cardinal, Kemptville, Merrickville.....	S. A. Truscott, M.A.....	Kingston.
Grey, East; Towns of Meaford, Thornbury; Village of Chatsworth.....	F. P. Smith, M.A.....	Kingston.
Grey, North, and Bruce, North; City of Owen Sound; Town of Wiarton; Villages of Hepworth, Lion's Head, Shallow Lake.	Howard Robertson, B.A., B.Paed.	Cornwall, 330 Augustus St.
Grey, South; Towns of Durham, Hanover; Villages of Dundalk, Flesherton, Markdale, Neustadt.....	H. W. Knight, B.A.....	Prescott.
Haldimand; Town of Dunnville; Villages of Caledonia, Cayuga, Hagersville, Jarvis..	L. L. Sinclair, B.A.....	Meaford.
Halton; Towns of Burlington, Georgetown, Milton, Oakville; Village of Acton.....	J. J. Wilson, B.A.....	Owen Sound.
Hastings, Centre; Villages of Madoc, Stirling, Tweed.....	G. E. Pentland, M.A.....	Hanover.
Hastings, North, Nipissing (in part), Renfrew (in part); Villages of Bancroft, Deloro, Marmora.....	W. E. Eade, B.A., B.Paed.....	Caledonia.
Hastings, South, and City of Belleville; Town of Trenton; Village of Frankford..	L. L. Skuce, B.A., B.Paed.....	Milton.
Huron, North; Towns of Seaforth, Wingham; Villages of Blyth, Brussels.....	A. W. McGuire, B.A.....	Tweed.
Huron, South; Towns of Goderich, Clinton, Villages of Exeter, Hensall.....	H. H. Loucks, B.A.....	Bancroft.
Kent; Towns of Blenheim, Bothwell, Dresden, Ridgetown, Tilbury, Wallaceburg; Villages of Eriean, Thamesville, Wheatley Kent (No. 2).....	J. R. Pickering, B.A., B.Paed....	Belleville.
Lambton, (No. 1); Town of Forest; Villages of Courtright, Point Edward, Thedford, Wyoming.....	J. H. Kinkead, B.A., B.Paed....	Goderich.
Lambton, (No. 2); Town of Petrolia; Villages of Alvinston, Arkona, Oil Springs, Watford.....	R. O. Staples, B.A., B.Paed....	Goderich.
	G. A. Pearson, B.A.....	Chatham.
	H. J. Payette, B.A.....	Chatham, 574 Kings St. W.
	H. B. Galpin, B.A., B.Paed.....	Sarnia.
	T. J. Thompson, B.A., B.Paed....	Petrolia.

(2) COUNTY—PUBLIC

Inspectorate	Inspector	Address
Lanark; Towns of Almonte, Carleton Place, Perth, Smith's Falls; Village of Lanark...	J. W. Barber, B.A.....	Perth.
Leeds (No. 1); Town of Gananoque; Villages of Newboro, Westport.....	W. F. Hiscocks, B.A.....	Gananoque.
Leeds (No. 2); Town of Brockville; Village of Athens.....	E. Oakes, B.A., B.Paed.....	Brockville.
Lennox; Towns of Deseronto, Napanee; Village of Newburgh.....	K. O. Birkin, M.A., B.Paed.....	Napanee.
Lincoln (in part); Towns of Grimsby, Merriton, Niagara; Villages of Beamsville, Port Dalhousie.....	W. A. Marshall, B.A., B.Paed....	St. Catharines.
Middlesex, East; Village of Lucan.....	D. G. Smith, B.A.....	London, 155 Thornton Ave.
Middlesex, West; Towns of Parkhill, Strathroy; Villages of Ailsa Craig, Glencoe, Newbury, Wardsville.....	Gordon Young, B.A.....	Strathroy.
Norfolk (in part); Town of Simcoe; Villages of Delhi, Port Dover, Port Rowan, Waterford.....	W. L. Bowden, B.A.....	Simcoe.
Northumberland; Town of Campbellford; Villages of Brighton, Colborne, Hastings.	A. A. Martin, B.A., B.Paed.....	Brighton.
Northumberland and Durham; Towns of Cobourg, Port Hope; Villages of Newcastle, Millbrook.....	W. H. Carlton, B.A., B.Paed.....	Cobourg.
Ontario North, and York (in part); Town of Uxbridge; Villages of Beaverton, Cannington, Sutton.....	T. R. Ferguson, M.A.....	Uxbridge.
Ontario South; Town of Whitby; Village of Port Perry.....	Arthur Archibald, B.S.A.....	Whitby.
Oxford North, and City of Woodstock; Villages of Embro, Tavistock.....	Geo. M. Mather, B.A.....	Woodstock.
Oxford South, Norfolk (in part); Towns of Ingersoll, Tillsonburg; Village of Norwich.....	L. B. Hyde, B.A.....	Ingersoll.
Peel; Town of Brampton; Villages of Bolton, Port Credit, Streetsville.....	W. F. Smith, B.A., B.Paed.....	Brampton.
Perth, North, and Wellington (in part); Towns of Listowel, Mitchell; Village of Milverton.....	A. E. Nelson, B.A.....	Stratford.
Perth, South, City of Stratford; Town of St. Mary's.....	G. N. Edwards, B.A., B.Paed....	Stratford.
Peterborough East; Villages of Havelock, Lakefield, Norwood.....	L. W. Copp, B.A., B.Paed.....	Peterborough.
Peterborough West, and Victoria, East; Town of Lindsay; Villages of Bobcaygeon, Omeme.....	R. F. Downey, B.A., B.Paed.....	Peterborough.
Prescott and Russell (No. 1); Towns of Hawkesbury, Rockland, Vankleek Hill, Village of L'Orignal (Prot. Sep. Sch.)....	W. S. McLeod, B.A., B.Paed....	Ottawa, 119 Bayswater Ave.
Prescott and Russell (No. 2).....	F. Choquette, B.A.....	Ottawa, 121 Frank St.
Prescott and Russell (No. 3); Village of L'Orignal.....	J. S. Gratton.....	Plantagenet.
Prescott and Russell, (No. 4); Glengarry (in part).....	Joseph Lapensee, B.A.....	Plantagenet.
Prince Edward; Town of Picton; Villages of Bloomfield, Wellington.....	A. F. Brown, B.A.....	Picton.
Renfrew, North; Town of Pembroke; Village of Cobden.....	Norman Campbell, M.A.....	Pembroke.
Renfrew, South; Towns of Arnprior, Renfrew; Villages of Barry's Bay, Braeside, Eganville, Killaloe Station.....	H. Bolingbroke, B.A., B.Paed...	Renfrew

(2) COUNTY—PUBLIC

Inspectorate	Inspector	Address
Simcoe, Centre; Towns of Barrie, Penetanguishene (Prot. Sep. Sch.)	W. R. McVittie, B.A.	Barrie.
Simcoe, East; Muskoka (in part); Towns of Midland, Orillia; Villages of Coldwater, Port McNicoll, Victoria Harbour	J. A. Gibson, B.A., B.Paed.	Orillia.
Simcoe North (No. 1); Town of Penetanguishene	Remi Millette, M.A., B.Paed.	Sudbury, 201 Pine St.
Simcoe North (No. 2); Town of Penetanguishene	A. M. McNamara, B.A.	North Bay, 18 First Ave. E.
Simcoe South; York (in part); Town of Alliston; Villages of Beeton, Bradford, Tottenham	S. A. Watson, B.A.	Bradford.
Simcoe, West, Grey (in part); Towns of Collingwood, Stayner; Village of Creemore	Wm. Rogers, B.A., B.Paed.	Collingwood.
Stormont; Town of Cornwall; Village of Finch	F. L. Barrett, B.A., B.Paed.	Cornwall, 417 Second St. E.
Victoria, West; Villages of Fenelon Falls, Woodville	C. W. Lees, B.A., B.Paed.	Lindsay.
Waterloo, No. 1; Towns of Elmira, Waterloo	F. C. Biehl, B.A., B.Paed.	Kitchener.
Waterloo, No. 2; City of Galt; Towns of Hespeler and Preston; Villages of Ayr, New Hamburg	A. F. Hansuld, B.S.A., B.Paed.	Galt.
Welland, East; City of Niagara Falls; Town of Thorold; Village of Chippawa	F. W. Minkler, B.A., B.Paed.	Niagara Falls, 1166 Victoria Ave
Welland, South; Towns of Fort Erie, Port Colborne; Village of Humberstone	N. R. Wightman, B.A.	Welland, 39 Oakland Ave.
Welland (in part); City of Welland; Village of Fonthill	Chas. Howitt, B.A., B.Paed.	Welland, Central School.
Wellington, North; Towns of Harriston, Mount Forest, Palmerston; Villages of Arthur, Clifford, Drayton, Elora, Fergus	L. P. Menzies, B.A., B.Paed.	Fergus.
Wellington, South; City of Guelph; Village of Erin	G. G. McNab, M.A., D.Paed.	Guelph.
Wentworth; Town of Dundas; Villages of Waterdown, Stoney Creek	C. B. Routley, M.A.	Hamilton, Court House
York (No. 1); Townships of Gwillimbury E., Markham, Vaughan, Whitchurch; Towns of Aurora, Newmarket; Villages of Markham, Richmond Hill, Stouffville, Woodbridge	O. M. MacKillop, B.A., B.Paed.	Richmond Hill.
York (No. 2); Township of Etobicoke; Towns of Mimico, New Toronto, Weston; Village of Long Branch	M. R. Fydell, B.A.	Toronto, 6 Olympus Ave.
York (No. 3); Township of York (in part); Village of Swansea	W. A. Fydell, B.A., B.Paed.	Toronto, 8 Olympus Ave.
York (No. 4); Townships of York (in part), North York (in part)		
York (No. 5); Townships of East York; North York, (in part)	C. A. Lapp, B.A., B.Paed.	Toronto, 106 Pinewood Ave.
York (No. 6); Townships of Scarborough, North York, (in part); Town of Leaside; Village of Forest Hill	H. A. Halbert, B.A., B.Paed.	Lansing, 48 Johnston Ave.

(3) DISTRICT—PUBLIC

Inspectoral Division	Inspectorate	Inspector	Address
I	Kenora, Patricia, Thunder Bay (in part); Towns of Dryden, Keewatin, Kenora and Sioux Lookout.....	R. S. McBurney, B.A.....	Kenora.
II	Rainy River; Towns of Fort Frances, Rainy River.....	D. A. Lapp, M.A.....	Fort Frances.
III	Thunder Bay (in part); City of Fort William.....	L. J. Williams, B.A.....	Fort William.
IV	Thunder Bay (in part); City of Port Arthur; Town of Geraldton.....	W. J. Judd, B.A.....	Port Arthur.
V	Algoma (in part); City of Sault Ste. Marie; Village of Hilton Beach ...	D. T. Walkom, B.A.....	Sault Ste. Marie.
VI	Algoma (in part); Nipissing (in part); Parry Sound (in part); Sudbury (in part); Towns of Capreol, Coniston, Copper Cliff, Levack.....	A. P. Silcox, B.A., B.Paed...	Sudbury.
VII (1)	Algoma (in part); Sudbury (in part); City of Sudbury; Towns of Blind River, Froid Mine, Massey, Webbwood.....	Wm. MacMillan, B.A., B.Paed.....	Sudbury.
(2)	Sudbury (in part).....	R. Millette, M.A., B.Paed.	Sudbury, 201 Pine St.
(3)	Sudbury (in part); Thunder Bay (in part).....	J. E. Godbout, B.A., B.Paed.....	Sudbury.
VIII	Algoma (in part); Manitoulin; Towns of Bruce Mines, Gore Bay, Little Current, Nesterville, Thessalon....	Sidney Geiger, B.A.....	Gore Bay.
IX (1)	Cochrane (in part); Towns of Cochrane, Hearst, Kapuskasing, Smooth Rock Falls.....	R. C. Cassie, B.A.....	Cochrane.
(2)	Cochrane (in part).....	F. A. Moreau, B.A., B.Paed.	Cochrane.
X (1)	Cochrane (in part); Towns of Iroquois Falls, Timmins.....	H. W. Brown, B.A.....	Timmins, 82 Preston St. S.
(2)	Cochrane (in part).....	R. R. Maurice, B.A.....	Haileybury.
XI	Cochrane (in part); Temiskaming (in part); Towns of Larder Lake, Matheson.....	J. E. Horton, B.A.....	Kirkland Lake
XII	Timiskaming (in part); Towns of Charlton, Cobalt, Englehart, Haileybury, Latchford, New Liskeard; Village of Thornloe.....	R. H. Macklem, B.A.....	Haileybury.
XII (2)	Timiskaming (in part).....	R. R. Maurice, B.A.....	Haileybury.
XIII (1)	Nipissing and Parry Sound (in part); City of North Bay; Towns of Cache Bay, Mattawa, Sturgeon Falls....	J. W. Trusler, B.A.....	North Bay, 10 Fraser St.
(2)	Nipissing (in part).....	C. X. Charron, B.A.....	Sturgeon Falls.
XIV	Parry Sound, Muskoka (in part); Nipissing (in part); Towns of Huntsville, Kearney, Powassan, Trout Creek; Villages of Burk's Falls, South River, Sundridge.....	E. R. Underhill, B.A.....	Huntsville.
XV	Parry Sound, Muskoka (in part); Town of Parry Sound; Village of Rosseau.....	P. M. Scott, B.A.....	Parry Sound.
XVI	Muskoka (in part); Towns of Bala, Bracebridge, Gravenhurst; Villages of Port Carling, Port Sydney, Windermere.....	G. S. Johnson, B.A.....	Bracebridge.
XVII	Haliburton, Muskoka (in part); Peterborough West (in part), and Victoria East (in part).....	Archibald Stouffer, B.A., B.Paed.....	Minden.

(4) SEPARATE

Inspectoral Division	Inspectorate	Inspector	Address
I	Districts of Algoma (in part), Kenora, Manitoulin, Rainy River (in part), Sudbury (in part), Thunder Bay; Cities of Fort William, Port Arthur, Sault Ste. Marie (in part); Towns of Fort Frances (in part), Keewatin, Kenora, Little Current, Rainy River, Sioux Lookout.	W. J. Greening, B.A., B. Paed.	Port Arthur, 288 Harrington Ave.
II	County of Simcoe North (in part), District of Sudbury (in part), Cities of Sudbury (in part), Sault Ste. Marie (in part); Towns of Blind River (in part), Chelmsford, Massey (in part).	R. Millette, M.A., B. Paed., Ph.D.	Sudbury, 201 Pine St.
III	Districts of Sudbury (in part), Rainy River (in part), Thunder Bay (in part); Towns of Coniston (in part), Fort Frances (in part), Geraldton.	A. J. Godbout, B.A., B. Paed., L. Ph.	Sudbury, 148 Bloor St.
IV	District of Cochrane (in part); Towns of Cochrane (in part), Hearst, Kapuskasing (in part), Smooth Rock Falls.	F. A. Moreau, B.A., B. Paed.	Cochrane.
V	District of Nipissing (in part); City of North Bay (in part); Towns of Bonfield, Cache Bay, Mattawa (in part), Sturgeon Falls (in part).	C. X. Charron, B.A.	Sturgeon Falls.
VI	Districts of Cochrane (in part), Temiskaming (in part); Towns of Charlton, Cobalt (in part), Haileybury (in part), Iroquois Falls (in part), New Liskeard, Timmins (in part); Village of Thornloe.	R. R. Maurice, B.A.	Haileybury.
VII	Districts of Algoma (in part), Muskoka (in part), Parry Sound (in part), Sudbury (in part), Temiskaming (in part); Cities of North Bay (in part), Sudbury (in part); Towns of Blind River (in part), Cobalt (in part), Cochrane (in part), Coniston (in part), Haileybury (in part), Iroquois Falls (in part), Kapuskasing (in part), Kearney, Massey (in part), Mattawa, (in part), Midland, Sturgeon Falls (in part), Timmins (in part).	A. M. McNamara, B.A.	North Bay, 18 First Ave. E.
VIII	County of Essex (in part); City of Windsor (in part); Towns of Amherstburg, Riverside (in part).	L. J. Langan, B.A.	Windsor, 1517 Dougall Ave.
IX	County of Essex (in part); City of Windsor (in part); Towns of LaSalle, Riverside (in part); Villages of Belle Riviere and Tecumseh.	L. Laplante, M.A.	Windsor, 714 Bruce Ave.
X	Counties of Essex (in part), Huron (in part), Kent, Lambton, Norfolk; Cities of Brantford, Chatham, Sarnia, St. Thomas; Towns of Blenheim, Delhi, Essex, Leamington, Paris, Simcoe, Tilbury, Tillsonburg, Wallacburg.	H. J. Payette, B.A.	Chatham, 574 King St. W.

(4) SEPARATE

Inspectoral Division	Inspectorate	Inspector	Address
XI	Counties of Bruce, Grey (in part), Huron (in part), Middlesex, Perth (in part), Cities of London, Owen Sound, Stratford; Towns of Goderich, Hanover, Parkhill, St. Marys, Seaforth, Walkerton; Villages of Mildmay, Teeswater.	V. C. Quarry, B.A.	London, 613 Wellington St.
XII	Counties of Grey (in part), Perth (in part), Waterloo, Wellington; Cities of Galt, Guelph, Kitchener, Woodstock; Towns of Hespeler, Ingersoll, Mount Forest, Preston, Waterloo; Villages of Arthur, Elora, Fergus. . .	J. C. Walsh, B.A., B.Paed. . .	Kitchener, St. Mary's School, Young St.
XIII	County of Wentworth; Cities of Hamilton, St. Catharines; Town of Dundas	J. V. Scanlan, B.A.	Hamilton, 36 Beulah Ave.
XIV	Counties of Northumberland, Ontario, Peel, Peterborough, Simcoe (in part), Victoria, York (in part); Cities of Niagara Falls, Oshawa, Peterborough; Towns of Barrie, Campbellford, Cobourg, Lindsay, Collingwood, Merritton, Mimico, Newmarket, Oakville, Orillia, Picton, Thorold, Trenton, Whitby; Villages of Hastings, Port Dalhousie	Wm. A. Hayden, M.A.	Toronto, 315 St. Clements Ave.
XV	City of Toronto (in part); York (in part); Town of Leaside.	J. M. Bennett, M.A., Ph.D.	Toronto, 47 Browning Ave.
XVI	City of Toronto (in part); York (in part); Town of Weston; Villages of Forest Hill, Swansea.	T. S. Melady, M.A.	Toronto, 42 Lynggrove Ave.
XVII	Counties of Frontenac, Hastings (in part); Glengarry (in part); Addington, Stormont (in part); Cities of Belleville, Kingston; Towns of Alexandria (in part); Brockville, Cornwall (in part), Gananoque, Prescott; Villages of Chesterville, Marmora, Tweed, Portsmouth.	C. P. Matthews, B.A., B.Paed.	Kingston, 98 William St. W.
XVIII	Counties of Lanark, Leeds, Renfrew Nipissing District; Towns of Almonte, Arnprior, Pembroke (in part), Perth, Renfrew, Smith's Falls; Villages of Barry's Bay, Eganville, Killaloe Station, Westport.	J. T. Anderson, B.A.	Renfrew.
XIX	County of Carleton (in part); City of Ottawa (in part); Town of Eastview (in part).	F. J. McDonald, M.A., B.Paed., Ph.D.	Ottawa, 860 Echo Drive.
XX	City of Ottawa (in part), Clarkstown.	C. A. Latour, B.A.	Ottawa, 67 Osgoode St.
XXI	Counties of Renfrew, Stormont; City of Ottawa (in part); Towns of Cornwall, Pembroke.	F. Choquette, B.A.	Ottawa, 121 Frank St.
XXII	Counties of Carlton, Dundas, Russell, Town of Eastview (in part); Village of Casselman.	J. S. Gratton.	Plantagenet.
XXIII	Counties of Glengarry, Prescott (in part), Russell (in part), Stormont (in part); Towns of Alexandria, Rockland.	J. Lapensee, B.A.	Plantagenet.
XXIV	Counties of Glengarry (in part); Prescott (in part); Russell (in part); Stormont (in part); Towns of Hawkesbury, Vankleek Hill; Village of Lancaster.	L. Carriere, B.A., B.Paed. . .	Cornwall, 445 Second St. W.

TABLE 39—INSPECTORS

B—SECONDARY SCHOOLS

Secondary School Inspectors		Vocational School Inspectors	
R. W. Anglin, M.A.	G. L. Gray, B.A.	F. S. Rutherford, B.A.Sc.	L. S. Beattie, B.A.
W. A. Jennings, B.A.	S. D. Rendall, B.A.	Miss A. M. Hamill, B.A.	A. M. Moon, B.A. Sc.
A. G. Hooper, M.A.	R. H. Wallace, M.A.	Miss A. W. Cameron, B.A.	Norman Davies, B.A.
W. R. Stewart	C. W. Robb, B.A.	Miss E. D. McKim, B.A.	D. W. Gordon
H. Lemieux	T. Kennedy, M.A.	E. J. Davies, B.Sc.	T. O. W. Fowler,
G. E. Johnson			B.Comm., B.Paed.

Registrar of Trade Schools—W. S. Kirkland, M.A., LL.D.
Address of above Officials—Parliament Buildings, Toronto.

TABLE 40—PUBLICATIONS OF THE DEPARTMENT OF EDUCATION

(NOTE—The year in brackets indicates the latest revision.)

Reports

1. *Report of the Minister*
2. *Report of Staffs of Public and Separate Schools*
3. *Report of Staffs of Collegiate Institutes, High Schools, Continuation Schools, Vocational Schools, Senior Auxiliary Schools and Normal Schools*
4. *Report on the operation of The Trade Schools Regulations Act (1940)*
5. *Eighth Report of the Actuary on the Condition of the Teachers' and Inspectors' Superannuation Fund (1942)*

Acts*

1. *The Department of Education Act (1937)*
2. *The Public Schools Act (1943)*
3. *The Separate Schools Act (1940)*
4. *The High Schools Act (1941)*
5. *The Continuation Schools Act (1941)*
6. *The Vocational Education Act (1940)*
7. *The School Attendance Act (1939) and The Adolescent School Attendance Act (1937)*
8. *The Boards of Education Act (1939)*
9. *The School Sites Act (1940)*
10. *The Auxiliary Classes Act (1937)*
11. *The University Act (1927)*
12. *The School Law Amendment Acts (1944)*
13. *The Teachers' and Inspectors' Superannuation Act (1940), with amendments*

*Price 25c each.

Regulations

1. *General Regulations, Public and Separate Schools (1943)*
2. *Regulations of the High Schools and Collegiate Institutes (1941)*
3. *Regulations of the Continuation Schools (1943)*
4. *Recommendations and Regulations for the Establishment, Organization, and Management of Vocational Schools, and Vocational Departments in Continuation Schools, High Schools and Collegiate Institutes (1940)*
5. *Regulations, Examinations, and Courses of Study of the Normal Schools (Cir. 23) (1942)*
6. *Special Regulations and Courses of Study of the University of Ottawa Normal School (Cir. 23-B) (1943)*
7. *Extracts from the Statutes for Use in the Normal Schools (1941)*
8. *Regulations for the Administration of the Consolidated Schools (Cir. 40) (1935)*
9. *Regulations for Auxiliary Classes (Cir. A.C. 6) (1939)*

Regulations—Continued

10. *Regulations respecting the Application of the School Attendance Act and the Adolescent School Attendance Act (Cir. A.A. 1) (1943)*
11. *Regulations respecting Medical and Dental Inspection of Public and Separate Schools (Cir. 56-D) (1940)*
12. *Instructions to School Inspectors re the Apportionment of the Legislative Grant among the Public and Separate Schools (Instr. 12) (1943)*
13. *Regulations respecting Special Departmental Grants to Public and Separate Schools (Cir. 56) (1943)*
14. *Regulations for Inspectors' Certificates (Cir. 37) (1941)*
15. *Instructions to Presiding Officers and Candidates regarding the Annual Departmental Examinations (Instr. 5)*
16. *Regulations of The High School Entrance Examination (Cir. 48)*
17. *General Regulations for Teachers' Institutes (Cir. 60) (1930)*
18. *Regulations respecting Permanent Certificates (Kindergarten-Primary, Second Class, First Class) (Cir. 72) (1942)*
19. *Recommendations and Regulations for the Establishment, Organization and Management of Home Economics and General Shop Work Courses in Secondary Schools and in Grades IX and X of the Public and Separate Schools (1942)*
20. *Recommendations and Regulations for the Establishment, Organization, and Management of Manual Training Courses in Public and Separate Schools (1942)*
21. *Recommendations and Regulations for the Establishment, Organization, and Management of Home Economics Courses in Public and Separate Schools (1942)*
22. *Regulations for Grades IX, X, XI, XII, and XIII in Collegiate Institutes, High, Vocational and Continuation Schools and for Grades IX and X in Public and Separate Schools (re Subjects of Study, Special Grants, Qualifications of Teachers) (1943)*

Courses of Study

1. *Programme of Studies for Grades I to VI of the Public and Separate Schools (1941)*
2. *Programme of Studies for Grades VII and VIII of the Public and Separate Schools (1942)*
3. *Regulations and Courses of Study for Grades IX, X, XI, XII and XIII in Collegiate Institutes, High, Vocational and Continuation Schools, and for Grades IX and X in Public and Separate Schools (1943)*
4. *Suggested Courses of Study for Commercial High Schools and Departments established under the Vocational Education Act (1932)*
5. *Courses of Study and Examinations in Schools Attended by French-Speaking Pupils (Cir. 46) (1943)*
6. *Music in Rural Schools (1940)*
7. *An Introductory Course in Music Appreciation through Listening, for Elementary Schools (1941)*
8. *Operettas, Music Plays, Cantatas (1938)*

Text Books

1. *Text Books Authorized and Recommended, and Text Book Regulations for Public, Separate, Continuation and High Schools and Collegiate Institutes (Cir. 14) (1943)*
2. *Text Books Authorized and Approved for Vocational Schools (Cir. 52) (1942)*
3. *Supplementary Reading for Departmental Examinations (Cir. 58) (1943)*
4. *Suggested Books for Supplementary Reading in English Literature, Grades IX and X (1941)*
5. *Teachers' Manuals, etc. (1942)*
6. *Upper School Requirements in Modern Languages (Cir. 69) (1936)*

Miscellaneous

1. *School Year and Holidays (Form 94)*
2. *Selected Scripture Readings*
3. *Teachers' Library for Public and Separate School Teachers (1941)*
4. *Health Handbook for Teachers in Public and Separate Schools (1938) (Ryerson Press)*
5. *Canadian Intelligence Examination.*

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UNIVERSITY OF TORONTO
REPORT
OF THE
BOARD OF GOVERNORS
FOR THE
YEAR ENDED 30th JUNE
1943

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 12, 1944



T O R O N T O

Printed and Published by T. E. BOWMAN, Printer to the King's Most Excellent Majesty
1944

UNIVERSITY OF TORONTO

REPORT
OF THE
BOARD OF GOVERNORS

FOR THE YEAR ENDING 30TH JUNE, 1943

To His Honour the Lieutenant-Governor-in-Council:

The Governors of the University of Toronto have the honour to present their thirty-seventh annual report covering another exceptional war year in the financial administration of the University, and also the President's report on the academic work of the University and its Colleges for the Session 1942-43 and covering the activities of different departments.

The funds and assets, including investments, etc., are shown as they stood at the close of business on 30th June, 1943, together with detailed statements of receipts and expenditures of the Board for the fiscal year which ended on that date, and the certificate of audit of the same by Mr. G. T. Clarkson, of the firm of Clarkson, Gordon, Dilworth and Nash.

The Auditor reports that he made an examination of the Balance Sheet as at 30th June, 1943, and that he examined or tested the accounting records; that the securities representing the investments of the University, the Endowments and Trust Funds which are held for safekeeping by the Canadian Bank of Commerce, were produced for his examination on 2nd July, 1943, and found to be in agreement with the Bursar's records; and that this officer's records are well kept.

The general revenue for the year amounted to \$2,118,311, which together with the Special Legislative Grant of \$1,050,000 made a gross total of \$3,168,311. The expenditures under the appropriations made by the Board for salaries and maintenance totalled \$2,908,816 (exclusive of the Ontario College of Education which is maintained by a separate vote), to which was added \$70,578 representing interest written to certain scholarship and trust funds and including interest on bank accommodation, together with \$81,184 for Wartime Bonus paid to salaried employees, making a total expenditure of \$3,060,579, which resulted in an excess of revenue over expenditure for the year of \$107,732. An amount of \$80,000 has been appropriated as a reserve for Deferred Maintenance leaving \$27,732 as the balance carried to the credit of Revenue Account for the year.

The accumulated debit balance at 30th June, 1941, stood at \$616,940, and following the receipt of a letter from the Government, from which the Board of Governors understood that the Government would take care of the shortage, this amount was reduced during the year 1942 and also the year 1943 by the receipt of Special Legislative Grants of \$100,000 in each year, reducing the balance to \$416,940. (This amount was paid in full by the Government, January, 1944). The excess of receipts over expenditures for the year ending 30th June, 1943, after providing for an appropriation for Deferred Maintenance, was \$27,732 and the excess of Expenditures over Receipts for the previous year was \$24,497 leaving a balance on operations for the two years of \$3,235. This when deducted from the \$416,940 resulted in a balance at debit of the Revenue Account at 30th June, 1943, of \$413,704.

Additional funds, totalling \$907,000 were administered by the Office of the Bursar during the year, consisting chiefly of National Research Council and other Dominion Government grants for 61 war research projects undertaken by various members of the staff, together with funds for the training and accommodation of members of the Navy, Army and Air Force taking special courses at the University at the request of the Dominion Government. In addition, funds were also administered in connection with loans to students from the Federal Department of Labour, Kellogg Foundation, etc., for the accelerated courses in Medicine, Dentistry, Science and Engineering, together with the distribution of Province of Ontario Scholarship awards.

All controllable expenditures were reduced during the year and considerable saving in the original Estimates was effected.

All of which is respectfully submitted.

January 27, 1944.

D. BRUCE MACDONALD,
Chairman.

AUDITOR'S REPORT

Toronto, January 22, 1944.

To the Governors of the University of Toronto:

GENTLEMEN:

I have examined the balance sheet of the University of Toronto as at 30th June, 1943, and the related schedules 1 to 10. In connection therewith I examined or tested the accounting records of the University and obtained all the information and explanations I required from the Bursar and other employees, but I did not make a detailed audit of the transactions.

The securities representing the investments of the University, the Endowment and Trust funds, are held in safekeeping by your bankers, The Canadian Bank of Commerce, and were produced for our examination on 2nd July, 1943. These were found to be in agreement with the records kept by the Bursar. The aggregate approximate market value of these investments as at 30th June, 1943, was greater than their book value by \$784,473.65. Certain non-trustee securities (including non-interest bearing securities) received as bequests are still held.

I have not examined the titles to the various properties.

I report that in my opinion, based upon my examination, the accompanying balance sheet and related schedules 1 to 10 have been properly drawn up so as to show the financial position of the University at 30th June, 1943, and the results of its operations for the year, according to the best of my information and the explanations given me, and as shown by the books. The Bursar's records are well kept.

Yours faithfully,

G. T. CLARKSON, F.C.A.,
Auditor.

SCHEDULE I

General Endowment

Additions for 1942-43:

Annuity Debentures:

Portion of 1942-43 instalments reducing principal:

Thirty-fourth instalment, issue of July, 1909.....	\$19,195.55	
Thirty-second instalment, issue of January, 1911.	4,611.00	
Thirty-second instalment, issue of January, 1911.	10,641.00	
Twenty-eighth instalment, issue of April, 1915....	3,371.50	
Nineteenth instalment, issue of July, 1924.....	9,070.30	
Fourteenth instalment, issue of January, 1929....	45,619.51	
	<u> </u>	\$92,508.86

Frontage Licenses:

College Street—Barrett—Montford.....	\$ 1,560.00	
College Street—United Church of Canada.....	3,720.00	
	<u> </u>	5,280.00

Convocation Hall Advance:

Restoration from proceeds of wild land sales, thirty-fourth instalment.....		10.00
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Library proper:

Addition of Books for year less depreciation (Schedule 7).....	9,647.16	
	<u> </u>	\$ 107,446.02
Return of 30th June, 1942.....		13,886,051.20
Return of 30th June, 1943.....		<u><u>\$13,993,497.22</u></u>

SCHEDULE 2
Specific Endowments, (Scholarships, Prizes, etc.)
30 June, 1943

	Balance 30 June, 1942	Interest Appro- priation	Earnings	Gifts and other additions during year	Total	Expendi- tures and transfers	Balance 30 June, 1943
A.A.S. Scholarship (Physics).....	\$ 2,350.00	\$ 104.87			\$ 2,454.87	\$ 104.87	\$ 2,350.00
Aggett, Harvey, Memorial (App. Sc.).....	1,631.71	2.63	67.50		1,701.84	75.00	1,626.84
Aikins, (English Literature).....	5,331.44	6.63	250.00		5,588.07	250.00	5,338.07
Alexander Lectureship (English Literature).....	16,309.87	Dr.	672.17		16,982.04	502.23	16,479.81
All Souls' Historical Essay Prize.....	3,193.05	2.23	112.90		3,308.18	150.00	3,158.18
Allen, Jule & Jay J. Award (Arts).....				\$ 250.00	250.00	250.00	
Allen-McKellar Memorial (French).....	1,050.09		35.00		1,085.09	35.00	1,050.09
Alumnae Prize in English.....	20.00			10.00	30.00	10.00	20.00
American Council of Learned Societies Fund.....				384.44	384.44	384.44	
American Society of Heating and Ventilating Engineers (Mech. Eng.).....				25.00	25.00	25.00	
Antiqua Government Fund (Leeward Island Schp.).....				686.96	686.96	686.96	
Architecture, School of, Special Awards.....				50.00	50.00	50.00	
Armstrong, George H., (History).....	2,352.18				2,444.82	90.00	2,354.82
Association of Professional Engineers of Ontario.....	100.00	5.51	87.13	400.00	500.00	100.00	400.00
B.A.A.S., (Medals, etc.).....	17.30				17.30	15.21	2.09
Balfour Lectureship (Surgery).....	4,720.36	15.30	123.60		4,859.26	200.00	4,659.26
Balmer, Jean (Science).....	1,207.19	4.33	37.50		1,249.02	50.00	1,199.02
Bankers', (Political Science).....	1,304.73	68.23			1,432.96		1,432.96
Baptie, Margaret W., (Medicine & Sc.).....	4,047.47		200.00		4,247.47	200.00	4,047.47
Bastedo, Alma Anderson, Memorial Prize (English).....	588.65		25.00		613.65	25.00	588.65
Bickle Bursary, T. H.....	1,063.67		30.00		1,093.67		1,093.67
Blake, (Matriculation).....	31,249.22	1,500.00			32,749.22	1,375.00	31,374.22
Blake, (Science and Moderns).....	3,750.00	120.00			3,870.00	120.00	3,750.00
B'nai B'rith.....				700.00	700.00	383.32	316.68
Boiler Inspection & Insurance Co., (Applied Science).....	150.00				150.00	150.00	
Booth (University Schools).....	1,000.51	1.13	58.47		1,060.11	59.60	1,000.51
Boxer, Reg. N., U.T.S. Junior School.....	1,000.00	1.42	33.57		1,034.99	34.99	1,000.00
Boxer, Reg. N., U.T.S. Senior School.....	1,000.00	1.42	33.57		1,034.99	34.99	1,000.00
Brickner, Rabbi (Social Science).....	1,034.11	50.00			1,084.11	50.00	1,034.11
Brock, Margaret A., (Matriculation, English and History).....	1,028.44		80.00		1,108.44	80.00	1,028.44
Brown, George Memorial (Medical Science).....	11,146.74	18.25	325.28		11,490.27		11,490.27
Brown, George (Modern Languages).....	1,128.34	60.00			1,188.34	60.00	1,128.34
Bruce, Robert (Arts and Medicine).....	1,243.92	24.88			1,268.80	375.00	1,257.57
Chappell, Walter F., Prize (Medicine or Surgery).....	501.77	25.00		363.77	526.77	41.66	485.11

	Balance 30 June, 1942	Interest Appro- priation	Earnings	Gifts and other additions during year	Total	Expendi- tures and transfers	Balance 30 June, 1943
	\$	\$	\$	\$	\$	\$	\$
C.I.L. Fellowship (Chemistry).....	1,050.00	50.00		750.00	750.00	750.00	
Cockburn, G. R. R. (Greek).....			17.60	1,400.00	1,417.60	50.00	1,050.00
Cody Medals in Medicine.....	2,489.58	1.10	98.37	50.00	2,639.05	103.02	1,314.58
Cody, Florence (Matriculation).....	2,493.56	1.12	98.37	50.00	2,643.05	125.00	2,514.05
Cody, Henry John (Matriculation).....	3,318.96	7.18	118.03	25.00	3,469.17	150.00	2,518.05
Cody, Maurice, Memorial (Modern History).....	1,319.48	.94	43.50		1,363.92	40.00	3,319.17
Cody, Maurice, Memorial (University Schools).....	238.64	.60	7.00	25.00	271.24	20.00	251.24
Cohen, Arthur (English Languages and Literature).....	4,153.76	7.50	138.26	1,010.00	5,309.52	150.00	5,159.52
Cohen, M. M. Schp.....				200.00	200.00	200.00	
Coleman Medal (Geology).....	1,005.03	.17	32.88		1,038.08	32.24	1,005.84
Copp, John Memorial Fund (Medicine).....	5,363.11	8.73	154.94		5,526.78	105.00	5,420.78
Crawford, Allen Rudyard (University Schools).....	525.00		25.00		550.00	26.00	525.00
Crawford, Henry Job (University Schools).....	1,049.61	1.06	50.75		1,101.42	51.81	1,049.61
Craoock, Archie B., Memorial Prize (Civil Engineering).....				25.00	25.00		25.00
Daly, R. O., Prize (French).....		2.01	15.00	1,000.00	1,017.01		1,017.01
Darling & Pearson Prize (Architecture).....	100.00			400.00	500.00	400.00	100.00
Davis, Gertrud, Exchange Fellowship.....				50.00	50.00		50.00
Deborah Assembly No. 5 Bursary.....				100.00	100.00		100.00
Delta Phi Epsilon Bursary.....	100.00				200.00	100.00	100.00
Delury, Alfred T., (Mathematics).....	3,546.92	2.92	120.32		3,670.16	125.00	3,545.16
Dickenson, Marion E., (Household Sc.).....	5,887.53	.37	229.37		6,116.90	.37	6,116.53
Dunlap, David, Memorial (Psychology).....	775.00			1,500.00	2,275.00	816.64	1,458.36
Eaton, Sir J. C. Memorial U.T.S.....				120.00	120.00	120.00	
Eaton, Margaret, Schp. (P. & H.E.).....				1,000.00	1,000.00		1,000.00
Empey, John M., Schp.....				10,000.00	10,000.00		10,000.00
Engineering Institute of Canada.....				25.00	25.00		25.00
Falconer, Sir Robt., Lectureship.....	17,633.85	28.33	486.00		18,148.18	175.00	17,973.18
Faulkner Medal (Psychiatry).....	13			27.52	27.65	27.65	
Findlay, J. A. (Mechanical Engineering).....	3,329.27	8.82	113.16	198.95	3,650.20	116.00	3,534.20
Forestry Memorial Schp.....	1,252.88	5.84	37.50	750.00	2,046.22	250.00	1,796.22
Fox, Harold G., Prizes (Law).....	100.00				100.00	50.00	50.00
Fulton, Alexander T., (Mathematics & Sc.).....	3,351.30	120.00		150.00	3,471.30	100.00	3,351.30
Gibbon, Dr. G. W. (Bursary, Medicine).....				150.00	150.00		150.00
Gibson (Matriculation).....	4,251.20	6.87	183.57		4,441.64	120.00	4,341.64
Gibson (Pass Matriculation).....	5,574.85	3.08	298.38		5,876.31	220.00	5,656.31
Gibson, Maude Charlton, U.C. (Household Economics).....	1,649.97	2.88	51.00		1,703.85	50.00	1,653.85
Gilchrist, Lachlan, Schps. (Geophysics).....	5,212.80	4.26	156.90		5,373.96	108.00	5,265.96
Glen Mawr Old Girls' Association (English and History).....	2,304.14		80.50		2,384.64		2,304.64
Goldsmith, Perry (Oto-Laryngology).....	3,440.66	10.79	120.00		3,571.45	80.00	3,571.45

Graduate Fellowships (Sundry)	500.00				500.00	1,000.00	833.00	167.00
Graduates' Scholarship (Law)					30.00	30.00	30.00	
Grattett Memorial (Classics)	4.21	314.64			6,384.11	6,384.11	6,134.11	
Hardie, William (Matriculation)	100.00				2,400.00	2,400.00	2,300.00	
Harris, James (Matriculation) (University College)	13.80	1,019.39			27,272.12	27,272.12	26,334.62	
Hastings (Public Health & Public Health Nursing)	42.24	541.69			13,028.93	13,028.93	13,028.93	
Henderson, Joseph, Memorial (Matriculation)	3.19	78.32			2,309.02	2,309.02	81.00	
Hendry, William John (Obstetrics)		92.94			3,100.72	3,100.72	155.00	
Hermant, Percy (Matriculation)					250.00	250.00	250.00	
Hollywood Theatre Prizes (French)					100.00	100.00	50.00	50.00
Hutton, Maurice (Classics)	15.28	299.00			6,299.53	6,299.53	250.00	6,049.53
Hutton, Maurice (Matriculation, Greek and Latin)					250.00	250.00	125.00	125.00
Inco Scholarship					500.00	500.00	500.00	
International Accountants & Executives Corp. Bursary					25.00	25.00	25.00	
International Mathematical Congress 1924 (Medals)					3,460.96	3,460.96		3,460.96
Irwin, Herbert W., Memorial (Modern Languages)	8.20	90.00			1,080.44	1,080.44	50.00	1,030.44
Isserman, Rabbi, Prize (Social Sc.)	37.58	50.75			977.21	977.21	977.21	
Jenkins (Engineering)					300.00	300.00	100.00	200.00
Keenan, Mary, Award (Political Sc.)					200.00	200.00	200.00	
Kennedy, George (Philosophy)	4.88				83.02	87.90	87.90	
Kennedy, Sarah (Household Economics)	4.88				83.02	87.90	83.00	4.90
Khaki University Memorial Schp.	8.50	107.94			3,958.24	3,958.24	3,958.24	
Labour Research Institute (Law)					50.00	50.00	25.00	25.00
Laird, Annie Lewis, (Household Economics)		98.50			2,147.75	2,147.75	98.50	2,049.25
Laird, Annie L., Schp., (Household Science)		135.00			6,196.91	6,196.91	6,196.91	
Laurier, Sir Wilfrid, Memorial (French)	100.00				2,322.61	2,322.61	100.00	2,222.61
Lawler, Gertrude, Prize (English)	12.00				315.97	315.97	12.00	303.97
Lawler, Gertrude, Memorial (English and History)	6.70	150.00			3,485.35	3,485.35	125.00	3,360.35
Leonard, Reuben Wells, Fellowship and Scholarships (University College)					8,000.00	8,291.00	6,190.00	2,101.00
Lilly, Eli (Medicine)					404.44	404.44	404.44	
Lister, Prize (Surgery)	4.51	250.00			5,599.29	5,599.29	250.00	5,349.29
Locke, Geo. H. Memorial (Library School)	1.74	100.50			3,269.63	3,269.63	3,269.63	
Lyle Medal (Orientals)	14.19				723.63	723.63	723.63	
McCaul Medal (Classics)	1.53	18.75			583.77	583.77	30.87	552.90
McCaul Scholarship (Classics)		80.53			2,670.87	2,670.87	75.00	2,595.87
McCharles, Aeneas, Prize	22.74	1,100.08			26,297.73	26,297.73	26,297.73	
McCrae, John (Matriculation)	10.65	646.15			12,225.92	12,225.92	275.00	11,950.92
McCrea, Dent (Law)					50.00	100.00	50.00	50.00
Macdonald, John (Philosophy)	100.00				2,680.00	2,680.00	2,680.00	
Mackenzie, Alexander, Memorial (Political Science)	1,750.00				18,787.50	18,787.50	1,750.00	17,037.50
Mackenzie, J. J. Fellowship (Pathology)	13.24	225.00			5,900.34	5,900.34	5,900.34	
McLean, J. S., (Matriculation University College)		800.00			9,500.00	9,500.00	750.00	8,750.00
McLennan, Sir John Cunningham, Prize (Mathematics and Physics)		9.67			320.52	320.52		320.52

	Balance 30 June, 1942	Interest Appro- priation	Earnings	Gifts and other additions during year	Total	Expendi- tures and transfers	Balance 30 June, 1943
MacLennan-MacLeod Memorial Prize (Applied Science)	\$ 487.50		\$ 25.00		\$ 512.50	\$ 25.00	\$ 487.50
MacMurchy, Angus Medal (Law)	1,108.38		45.00		1,153.38	27.83	1,125.55
MacPhedran, Alexander, Research Fellowship (Medicine)	32,421.65	\$ 52.12	1,443.38		33,917.15		33,917.15
McTaggart, H. A. Prize (Physics)				\$ 1,500.00	1,500.00		1,500.00
Macara, John, Barrister of Goderich, Scholarship				421.72	421.72	421.72	
Marfleet, Pearson Kirkman, Lectureship	8,998.10	14.94	381.73		9,394.77		9,394.77
Masten, Prize (Law)		1.20		150.00	151.20		151.20
Masten, C. A. (Schps. Law)				50.00	50.00		50.00
Mickle, Charles, Fellowship (Medicine)	28,916.55	Dr.	1,263.72		30,180.27	1,323.01	28,857.26
Mickle, Ellen, Fellowship (Medicine)	28,953.95	5.33	1,263.73		30,223.01	1,269.10	28,953.91
Moss, (Classics)	2,000.00	120.00			2,120.00	120.00	2,000.00
Mulock, Mary (Classics)	2,838.74				2,958.74	120.00	2,838.74
Mulock, William (Classics and Mathematics)	2,000.00	120.00			2,120.00	120.00	2,000.00
Mustard, (Classics)	3,419.91	8.79	150.00		3,578.70	100.00	3,478.70
National Research Council—U.S.—Elliot				386.74	386.74	320.84	65.90
Neelands, Florence M., Prize (French)	540.65		18.25		558.90		558.90
Nesbit, Wallace, Medals (University Schools)	620.57	2.73	30.00		653.30	30.62	622.68
Nipissing Mining Research Fellowship	21,794.66	25.72	1,242.08		23,062.46		23,062.46
Northway, John, (Psychological Research)				500.00	500.00		500.00
Ontario Association of Architects	100.00				100.00	100.00	
Ontario Hockey Association War Memorial (Matriculation)	2,025.00	100.00			2,125.00	100.00	2,025.00
Ontario Medical Association Prize (Preventive Medicine)				50.00	50.00	16.66	33.34
Oral Health Thesis Prize No. 1—(Dentistry)				100.00	100.00	66.66	33.34
Oral Health Thesis Prize No. 2—(Dentistry)				50.00	50.00	33.33	16.67
Pakenham Memorial Prize (O.C.E.)	1,029.64		32.94		1,062.58	39.95	1,022.63
Pan-Hellenic Association Prizes (University College)				150.00	150.00		150.00
Peters, George A., (Surgery)	4,108.08	164.32			4,272.40		4,272.40
Pi Lambda Phi Fraternity Prize	25.00			25.00	50.00	50.00	
Porter, T. M., (University Schools)	6,017.08	4.73	279.05		6,300.86	283.78	6,017.08
Porter, T. M., Memorial Schp. (Corrigan) (University Schools)	1,000.00	.08	50.75		1,050.83	50.83	1,000.00
Price, H. W., Research F ship (Electrical Engineering)	10,016.98	3.83	300.00		10,320.81		10,320.81
Prince of Wales (Matriculation)	1,000.00	50.00			1,050.00	50.00	1,000.00
Public Speaking Association Bursary	50.00			50.00	100.00	50.00	50.00
Putnam, Wm. Lowell, Prize (Mathematics)	1,052.93				1,052.93	9.82	1,043.11
Quebec Bonne Entente Prize (French)	1,000.00	50.00			1,050.00	50.00	1,000.00
Ramsay, William (Physics)	1,165.54	58.28			1,223.82	50.00	1,173.82
Ramsay, William (Political Economy)	1,471.90	58.88			1,530.78		1,530.78
Ransom, A. C. (Applied Science)	5,154.22	5.52	167.73		5,327.47	170.00	5,157.47
Reeve, Anna Howe, Prize (Household Science)	685.28	27.41			712.69	25.00	687.69
Reeve, R. A., Prize (Medicine)	50.00			50.00	100.00		100.00

Richardson, James H., Research Fellowship (Anatomy).....	10,000.00	125.00		10,125.00	125.00	10,000.00
Ross, Romaine K., Prize.....	50.00			50.00	20.00	30.00
Rossin, Julius (Modern Languages).....	1,000.00	60.00		1,060.00	60.00	1,000.00
Rowell, Langford (Law).....	1,012.06	5.00	45.00	1,062.06	50.00	1,012.06
Rowell, Langford (University Schools).....	2,000.00	10.00	90.00	2,100.00		2,100.00
Rowell, Newton Wesley F'ship. (Law).....	500.00			500.00	500.00	500.00
Saddington, Ronald S., Medal (Pathology).....	9.75			39.75	28.61	11.14
Sadowski (Sociology & Social Science).....	500.00			500.00	500.00	500.00
St. Margaret's College Alumnae Schp.....	1,641.43		59.50	1,700.93	1,700.93	1,700.93
Samuel, Sigmund, Scholarship (Chinese Studies).....	4,080.00	160.00		4,240.00	160.00	4,080.00
School of Nursing Undergraduate Bursary.....	603.53	12.06		615.59		615.59
Secombe, Wallace, General Proficiency Prize (Dentistry).....	2,036.61	1.32	61.07	2,099.00	100.00	50.00
Secombe, Wallace, Memorial Scholarship (Dentistry).....				450.00	40.00	2,059.00
Simpson, Robert, Company, (Matriculation).....		10.00		1,850.00	375.00	75.00
Simpson, Dr. Roy, (Schp.) Paediatrics).....	320.16			330.16	10.00	1,850.00
Squair French Prose Prize.....	7,981.55			8,176.55		8,176.55
Starr Bequest (Medals).....	3,080.49	13.72	91.39	3,185.60		3,185.60
Strang, Hugh Innis, Memorial (Classics).....	57.13			82.13		82.13
Switzer, W. George, Memorial Award (Dentistry).....				100.00	100.00	
Toronto Brick Company Prizes.....	985.39	2.51	41.90	1,029.80		1,029.80
Tracy, (Philosophy).....	12,612.44	16.31	514.42	13,143.17		13,143.17
Ubukata Fund for Japanese students.....				100.00	100.00	
University College Alumnae Scholarship.....				375.00	375.00	
University College Alumnae Scholarship (Matriculation).....				25.00	25.00	
University College Alumnae Prize (Commerce and Finance).....	25.00			250.00	250.00	
U.T.S. Engineering.....				100.00	100.00	
U.T.S. Old Boys' Association.....				150.00	150.00	
U.T.S. Parents' Association (Schps.).....		6.43	87.50	2,924.53	100.00	2,824.53
Vander Smissen (German).....	2,830.60			450.00	450.00	
Walker, Sir Edmund (Arts or Medicine).....	2,110.30	2.81	61.07	2,174.18	40.00	2,134.18
Webster, Albert E., Memorial Schp. Fund (Dentistry).....	100.00			200.00	200.00	
White Pine Bureau Schp. (Forestry).....	250.00			350.00	250.00	100.00
Wickett, Emerson, Memorial, (Applied Science).....	2,191.45	3.73	67.97	2,263.15	70.00	2,193.15
Wickett, Morley (Matriculation, English and History).....				250.00	249.99	.01
Willmott, Jas. B. (Dentistry).....	100.00			200.00	100.00	100.00
Willson, Herbert (Biology & Medicine).....	2,000.00			2,000.00	2,000.00	2,000.00
Wilson, Daniel (Natural Science).....	18,288.20	4.04	724.27	19,016.51	600.00	18,416.51
Wright, Ramsay (Zoology).....	3,852.57	7.10	179.70	4,039.37	150.00	3,889.37
Wrong, George M., (Modern History).....	6,373.40	223.06		6,596.46		6,596.46
Young, Memorial (Philosophy).....						
	\$602,755.27	\$ 6,225.51	\$ 19,774.09	\$ 671,200.32	\$ 34,461.88	\$636,749.13
		10.69			10.69	
Deductions.....						
	\$602,755.27	\$ 6,214.82	\$ 19,774.09	\$ 671,200.32	\$ 34,451.19	\$636,749.13

SCHEDULE 3
Trust Funds
30 June, 1943

	Balance 30 June, 1942	Interest Appropriation	Earnings	Gifts and other additions during year	Total	Expendi- tures and transfers	Balance 30 June, 1943
American Philosophical Society Grant—Solandt	\$ 12.56			\$ 10,000.00	\$ 12.56	\$ 12.56	
Banting and Best Research Fund	588.77	\$ 11.07		10,000.00	10,000.00	10,000.00	
Banting, Sir Frederick, Memorial Fund	713,315.22	201.28	\$ 32,563.12	16,256.35	599.84	100.00	\$ 499.84
Banting Research Foundation	26,440.78	36.59	843.61	3,000.00	762,335.97	32,764.40	729,571.57
Banting Research Foundation (Reserve)			1.50	50.00	30,321.01	880.23	29,440.78
Bruce, E. Winnie, Picture Fund, U.C.	121.10				51.50	121.10	51.50
Canada Packers Donation Heparin Research				200.00	200.00		200.00
Canadian Association of Mayors and Municipalities	428.52				428.52	361.56	66.96
Canadian Red Cross Society Grant (Blood Substitutes Fund)	1,681.82			2,855.00	1,681.82	600.00	1,081.82
Carnegie Corporation Grant—Anthropology (U. of T.—Yale Conference)	4,231.45				7,086.45	3,598.33	3,488.12
Carnegie Corporation, Educational Research	2,499.50				2,499.50		2,499.50
“ Fine Art Professorship	2.36				2.36		
“ Physiology Research			143.00		3,232.10	2.36	3,232.10
Carson, Minnie, Bequest	3,071.02	18.08		1,000.00	1,000.00		1,000.00
Colquhoun, Arthur H. U., Library of Canadian History Fund	200,000.00	7,000.00		90,000.00	207,000.00	7,000.00	200,000.00
Connaught Laboratories Research	551,816.70	66.78	21,228.75		663,112.23	88,295.53	574,816.70
Connaught Laboratories Special Fund				176.64	176.64	176.64	
Creegh, Richard S., Bequest	361.74		17.75	442.00	821.49	327.76	493.73
Crocker, James W., Memorial Loan Fund	1,081.37			1,250.00	2,334.37	604.33	1,730.04
Dental Research				150.00	150.00	150.00	
Dental Students' Parliament Prize							
Dominion Government Grants—							
Dentistry Accelerated Course	6,000.00			6,000.00	12,000.00	6,718.84	5,281.16
Medicine Accelerated Course	748.75			12,000.00	12,748.75	12,378.75	370.00
War Services Loan Fund	25,717.71			60,594.30	86,312.04	61,718.04	24,594.00
Aircraft Research—Smith				2,000.00	2,000.00	1,709.35	290.65
A.M. 17—20 A—Black				1,093.67	1,093.67	19.89	1,073.78
A.M. 28—Kitching				391.86	391.86	306.22	85.64
A.M. 32—Physics, Burton-Smith				4,200.00	4,200.00	1,974.76	2,225.24
A.M. 27—Black				308.47	308.47	170.37	138.10
Aviation Medical Research—Bazett—Project AM-1	6,486.90		26,627.25		33,114.15	28,147.76	4,966.39
Medical Research Bazett—Project AM-13	100.00				100.00	100.00	
Aviation Medical Research—Price—Project AM-1	1,442.49			1,725.29	3,167.78	2,814.53	353.25

Aviation Research Psychology-AM-2.....	1,453.65	2,230.00	3,683.65	3,627.84	55.81
Banting—High Altitude Flying Project AM 1000.....	140.98	1,000.00	140.98	140.98	.....
Blood Examination M 1003—Lucas.....	.....	73,588.50	73,588.50	76,002.43	Dr. 2,413.93
Canadian Army Course No. 1.....	1.50	9,976.00	9,977.50	7,877.73	2,099.77
Chemical Warfare—CW 517 Gordon.....	143.23	1,050.00	1,193.23	1,009.23	184.00
Chemical Warfare—CW 503 Lucas.....	1,992.66	9,453.58	9,446.24	9,446.24	.....
Chemistry—Gordon C 1000-27.....	6,998.03	9,170.00	16,168.03	15,876.54	291.49
Dental Technician's Course.....	.....	350.00	350.00	350.00	.....
Downing.....	.....	1,000.00	1,000.00	143.33	856.67
Employment Opportunities for Handicapped Persons.....	.....	500.00	500.00	100.00	400.00
CW 530 Fisher.....	.....	250.00	250.00	250.00	.....
Fish Culture—Fisher.....	.....	400.00	400.00	400.00	.....
"—Harkness.....	.....	400.00	400.00	100.00	.....
"—Idc.....	400.00	.....	.....	400.00	.....
"—Langford.....	13.40	.....	.....	400.00	.....
Food Analysis—McHenry.....	.....	386.60	400.00	400.00	.....
MP 14 Haist.....	.....	1,500.00	1,500.00	1,500.00	.....
MP 15 Ham.....	.....	1,000.00	1,000.00	380.56	619.44
MP 17 Hoar.....	.....	500.00	500.00	195.00	305.00
MP 20 Lucas.....	.....	350.00	350.00	350.00	.....
MP 26 Taylor.....	.....	500.00	500.00	414.47	55.53
MP 25 Taylor.....	270.49	1,000.00	1,000.00	1,000.00	1,000.00
Medicine-Cleghorn Project No. 9-2.....	.....	1,974.58	1,974.58	1,968.87	5.71
Medicine-Cleghorn Project No. 9-2.....	.....	725.00	995.49	924.86	70.63
Naval Officers' Course.....	.....	2,600.00	9,567.45	980.91	Dr. 980.91
Navy Technical Class Physics—No. 3.....	6,967.45	3,225.00	4,440.53	9,567.45	.....
Navy War Project, Physics, Burton-Pitt.....	1,215.53	2,000.00	2,439.46	4,440.53	.....
Nutrition Survey—McHenry.....	139.46	13,252.77	13,471.06	1,371.36	768.10
Oxygen Production, Physics, Grayson-Smith.....	221.29	1,082.54	3,082.54	9,421.37	4,052.69
Personnel Administration Course.....	2,000.00	2,000.00	2,000.00	2,970.94	111.60
Personnel Administration Course No. 2.....	.....	1,500.00	1,500.00	2,000.00	.....
Physics Radiology Course No. 1.....	.....	73,075.53	73,075.53	940.71	559.29
Physics Radiology Course No. 2.....	.....	500.00	500.00	495.13	Dr. 495.13
Pre-Aircrew Training Course.....	.....	5,000.00	5,000.00	71,530.35	1,545.18
PE 8-Smith.....	.....	5,000.00	5,000.00	130.00	330.00
Medicine 8-Craigie.....	.....	2,930.43	3,700.00	5,000.00	.....
NM 5 Best Project.....	769.57	2,240.00	2,240.00	3,181.76	518.24
NM 13 Best.....	.....	5,780.00	5,780.00	1,945.00	295.00
Medicine 20 Greay.....	.....	434.56	434.56	4,557.51	1,222.46
Project AM 7-Solandt.....	434.56	.....	.....	434.56	.....
Project NM 8-Solandt.....	58.13	849.60	1,739.60	58.13	880.00
Project NM 14-Solandt.....	920.00	500.00	500.00	146.29	353.71
NM 16-Solandt.....	.....	500.00	500.00	500.00	.....
PH000-10 Syngc.....	.....	1,700.00	1,734.81	500.00	.....
Project NM 12-Rateman.....	34.81	172,732.25	189,623.03	1,498.58	236.23
Radio Technicians' Course No. 2.....	16,890.78	.....	.....	189,623.03	.....

Kellogg, W. K., Fndn., School of Hygiene Schp. Fund	8,800.00				8,800.00	3,510.00	5,290.00
Kellogg, W. K., Fndn., School of Nursing Fund	53.69				4,430.00	2,300.00	2,130.00
Laidlaw, Ann (Classical Archaeology)	266.00				53.69		53.69
Laidlaw Donation—Fine Art	30.00				266.00		266.00
Langton, John, Memorial	188,031.07	108.66	6,647.75	11,172.90	30.00	3,000.00	30.00
Leonard, Reuben Wells, Bequest					205,960.38		202,960.38
Library Funds:							
Abbott Dental	174.14			500.00	674.14	485.20	188.94
Graduates' Deposits	5,287.20			634.47	5,921.67		5,921.67
King Alfred Millenary	10,861.01	400.00			11,261.01	30.47	11,230.54
John Squair, (French) No. 1	1,000.00	40.00			1,040.00	40.00	1,000.00
John Squair, (French) No. 2	1,061.28	2.20	58.47	40.00	1,161.95	8.60	1,153.35
Phillips Stewart	1,671.21	60.00			1,731.21	2.50	1,728.71
Lilly, Eli, Med. Research Fund			15.69	44,000.00	44,000.00		44,000.00
Loan Fund Medical Students	226.00			342.00	583.69		583.69
Maple Leaf Fund Incorporated—Donation				1,155.00	1,155.00	1,155.00	
Markle Fndn. John & Mary R. Fund	2,487.50			2,860.00	5,347.50	2,820.61	2,526.89
Markle Fndn. John & Mary R. (sulfonamide drugs)				4,400.00	4,400.00	3,898.86	501.14
Massey Foundation	318,446.64	95.02	12,570.85	3,476.09	331,112.51		331,112.51
Massey-Treble Bequest, Household Science	30,210.28	592.90		80,742.68	34,279.27	4,628.46	29,650.81
Medical Research, Banting	225,409.60	7,889.34		51,474.04	314,041.62	84,193.73	229,847.89
Medical Research, Best	151,091.67	5,288.21		1,500.00	207,853.92	30,003.18	177,850.74
Mendel, Bruno, Fund	2,098.63			232.00	3,598.63	3,399.48	199.15
Mount Sinai Masonic Lodge, Silver Jubilee Loan Fund	823.00				1,055.00		1,055.00
Muloek, Sir William, U.C. Men's Residence Fund	20,409.33		204.32		20,613.65		20,613.65
Macdonald, Caroline, Bursary Fund		1.67	61.50	2,817.82	2,880.99		2,880.99
McLennan, Laboratory Research Fund (Scientific Research)	14,526.04			50,116.93	64,642.97	15,532.05	49,110.92
National Foundation for Infantile Paralysis Inc. of the United States	2,300.34			4,279.00	6,579.34	4,701.19	1,878.15
Nutrition Foundation Inc.—McHenry				1,650.00	1,650.00		1,650.00
Ontario Archaeology—Special Research	802.13				818.17		818.17
Ontario Mining Association Grant—(Silicosis)		16.04		5,000.00	5,000.00	5,000.00	
Organic Chemistry (Anonymous)				10,000.00	10,000.00	5,000.00	5,000.00
Parke Davis Donation, (Greay Research)				500.00	500.00	313.85	186.15
Porter, T. M. Bequest	Dr. 91.10				14,623.19		14,623.19
Reeve, R. A. Bequests (not allocated)	14,096.68	13.08	513.43		17,742.71	513.27	17,229.44
Registered Nurses of Ontario Donation	16,932.04	Dr. 13.27	810.67	1,500.00	1,500.00	1,500.00	
Research Enterprises Limited Fund				266.66	266.66		
Research Enterprises Limited Fund, Radio Courses, University Extension				105.00			
Eliza J. Robertson Bequest (Arthritis)	2,723.91		342.00	2,627.93	2,828.91	3,153.75	324.84
Rockefeller Foundation:	20,244.39	174.15			23,388.47		23,388.47
Bursary (A. H. James)				1,750.00	1,750.00	1,650.00	100.00
Bursary (I. P. Todd)	140.62			575.33	715.95	715.95	
(Hygiene Endowment)	861,946.14				861,946.14		861,946.14

	Balance 30 June, 1942	Interest Appropriation	Earnings	Gifts and other additions during year	Total	Expendi- tures and transfers	Balance 30 June, 1943
(Hygiene).....	\$ 20,209.82	\$ 30.75	\$ 41,193.51		\$ 61,434.08	\$ 38,495.94	\$ 22,938.14
(Hygiene-Special Account No. 1).....	2,000.00			\$ 4,008.00	6,008.00	5,591.82	416.18
(Hygiene-Special Account No. 2).....	906.08			10,424.94	11,331.02	8,674.13	2,656.89
(Hygiene-Special Account No. 3).....	117.27				117.27		117.27
(Hygiene-Special Account No. 4).....	700.00			3,000.00	3,700.00	3,642.68	57.32
(Hygiene-Special Account No. 5).....				4,232.00	4,232.00	4,133.52	98.48
(Medical Endowment).....	1,043,912.50			1,043,912.50	1,043,912.50		1,043,912.50
(Medicine).....		315.20	47,128.62		47,443.82	47,443.82	
(Psychiatry Research).....	7,542.99			12,975.00	20,517.99	13,906.24	6,611.75
(School of Nursing Endowment).....	250,000.00				250,000.00		250,000.00
(School of Nursing).....	831.86	Dr.	7,613.41	53,136.41	61,581.68	59,483.50	2,098.18
(School of Nursing-Special Account No. 1).....		6.80		1,250.00	1,250.00	1,250.00	
(Social Science—Innis).....				500.00	500.00	93.32	406.68
Rutherford, Dr. James P., (Medical Research).....	6,641.39	11.75	226.57		6,879.71		6,879.71
Samuel, Sigmund, Donations.....	1,000.00				1,000.00	1,000.00	
School of Architecture Sample Room.....	1,120.00				1,120.00	1,040.91	79.09
Seldon, Lauretta M. Bequest.....	59.17				60.35		60.35
Simpson, Mary A. Bequest.....	111.81	1.18			114.05		114.05
Smith, Geo. R., Fund, (O.C.E.).....	250.00	2.24			250.00		250.00
Social Science Fund.....	630.69				630.69	55.78	574.91
Standard Brands Research (Chemistry).....	6.54				6.54		6.54
Stewart, John A., (Pernicious Anaemia).....	2,852.71	99.84			2,952.55		2,952.55
Swift Canadian Fund—Vegetable Research.....				1,000.00	1,000.00	1,000.00	
University College Men's Residence Fund.....	5,143.15			51.52	5,194.67		5,194.67
Walker, E. C. Bequest (Residences).....	73,829.74	58.43	3,181.52		77,069.69	77,069.69	
Walker, J. Harrington, Bequest (Residences).....	40,248.53	30.97	1,668.20		41,947.70		41,947.70
Wallberg, E. A. Memorial.....	2,014,738.62	631.88	67,997.58		2,083,368.08	28,234.42	2,055,133.66
Wallberg, E. A. Memorial (Applied Science Survey).....	987.43	19.80			1,007.23		1,007.23
Wallberg, E. A. Memorial Loan Fund.....	14,090.49	302.52	81.21	2,753.60	17,227.82	424.93	16,802.89
Whitney, E. C. Bequest.....	207,975.94	212.30	14,770.02		222,958.26		222,958.26
Wintercorbyn, Mrs. E. A., Bequest.....	10,591.93	8.45	504.20		11,104.58		11,104.58
	\$ 8,567,409.80	\$ 66,174.62	\$ 268,179.80	\$ 1,402,965.01	\$ 10,304,729.23	\$ 1,561,676.17	\$ 8,947,281.90
	91.10	35.61			126.71	126.71	4,228.84
Deductions.....							
	\$ 8,567,318.70	\$ 66,139.01	\$ 268,179.80	\$ 1,402,965.01	\$ 10,304,602.52	\$ 1,561,549.46	\$ 8,945,053.06

SCHEDULE 4

Pension and Retirement Funds

1. Pension Fund (Academic):		
At credit of account on 30th June, 1942	\$ 613,973.78	
Contributions during year.....	41,834.17	
Interest credited.....	25,507.78	
	<hr/>	
Pension Payments and Withdrawals.....	\$ 681,315.73	
	28,926.54	\$ 652,389.19
	<hr/>	
2. Pension Fund (Employees):		
At credit of account on 30th June, 1942.....	\$ 903,890.32	
Contributions during year.....	86,371.83	
Interest credited.....	35,096.58	
	<hr/>	
Pension Payments and Withdrawals.....	\$1,025,358.73	
	26,476.02	\$ 998,882.71
	<hr/>	
3. Estimated accrued liability as per Actuary's report of 19th October, 1939...		133,000.00
		<hr/>
Return of 30th June, 1943.....		\$1,784,271.90
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SCHEDULE 5

Annuity Debentures

Issue of July, 1909, for construction and equipment of Thermodynamics Library Addition and Faculty of Education Building, \$500,000., repayable in forty equal annual amounts of \$25,260.00 each, Value as on 30th June, 1943, of the six outstanding instalments.....		\$ 132,415.90
Issue of January, 1911, under 1 George V, Cap. 60, for construction of Pathological building, \$130,000.00, repayable in forty equal annual amounts of \$6,568.00 each, Value as on 30th June, 1943, of the eight outstanding instalments.....		44,222.00
Accrued on 30th June, 1943, of Thirty-third payment and charged to Revenue, 1942-43.....		3,284.00
Issue of January, 1911, under 1 George V, Cap. 60, as a grant towards construction of Toronto General Hospital, \$300,000.00, repayable in forty equal annual amounts of \$15,157.00 each, Value as on 30th June, 1943, of the eight outstanding instalments.....		102,049.00
Accrued on 30th June, 1943, of thirty-third payment and charged to Revenue, 1942-43.....		7,578.50
Issue of April, 1915, under R.S.O., 1914, Cap. 279, to provide for the payment of \$100,000.00 to the Hart A. Massey Estate towards the Gymnasium portion of Hart House, \$110,000.00, repayable in forty equal annual amounts of \$5,975.00 each, Value as on 30th June, 1943, of the twelve outstanding instalments.....		54,483.80
Accrued on 30th June, 1943, of twenty-ninth payment and charged to Revenue, 1942-43.....		1,244.80
Issue of July, 1924, under R.S.O., 1914, Cap. 279, for construction of Forestry building, \$126,622.00, repayable in twenty equal annual amounts of \$10,000.00 each, Value as on 30th June, 1943, of the one outstanding instalment.....		9,523.80
Issue of January, 1929, under R.S.O., 1927, Cap. 337, for construction of a new building for Pathology and allied departments (Banting Institute) \$800,000.00, repayable in twenty equal annual amounts of \$64,193.00 each, Value as on 30th June, 1943, of the six outstanding instalments.....		325,850.31
Accrued on 30th June, 1943, of fifteenth payment and charged to Revenue, 1942-43.....		29,421.80
		<hr/>
Return of 30th June, 1943.....		\$710,073.91
		<hr/>

SCHEDULE 6
Contingent Funds, Etc.

Contingent Fund (Investment Reserve).....		\$172,161.84
Deferred Maintenance.....		80,000.00
Organ Fund:		
Balance on 30th June, 1942.....	\$2,349.82	
Expenditure on upkeep of organ, less receipts.....	183.44	
		2,166.38
University Press:		
At credit of accounts as per Appendix III.....		28,617.67
Men's Residence Rehabilitation Fund.....		40,000.00
Ontario College of Education:		
At credit of account (Appendix V).....		60,795.67
Legislative Grant for Administration Building.....		283.15
David Dunlap Observatory (Construction Account).....		17.23
		\$384,041.94
Sundry Ledger balances, items in suspense, etc.:		
Residence and Key deposits.....	\$2,375.00	
Fire Loss Account.....	274.81	
Income Tax Deductions, not paid.....	7.70	
		\$2,657.51
Less:		
Workmen's Compensation Board deposit.....	\$ 135.68	
Fire Loss Accounts, outstanding.....	670.84	
Fire Insurance Premiums Paid in advance.....	41,214.36	
		42,020.88
		39,363.37
Return of 30th June, 1943.....		\$344,678.57

SCHEDULE 6a
Revenue, 1942-43
Receipts

	Estimate	Actual
Legislative Grant, University Act, 1906.....	\$ 500,000.00	\$ 500,000.00
Legislative Grant, 60 Vict., Cap. 59.....	7,000.00	7,000.00
Legislative Grant, 13-14 George V.....	10,000.00	10,000.00
Fees, University and College, as detailed in Appendix I.....	1,000,000.00	1,178,508.54
Infirmary Receipts, Dentistry.....	33,000.00	37,318.91
Infirmary Receipts, Health Service.....		4,673.75
Interest:		
On Dominion and Provincial Government Bonds.....		120,526.00
On Ontario Government Annuities.....		15,072.40
On Debentures.....		3,365.64
On Loans.....	170,000.00	800.00
Rentals:		
University Park ground leases.....		6,943.00
City of Toronto payment.....		6,000.00
Business properties.....		12,717.21
Sundry houses and land earnings.....		8,381.29
Men's Residences:		
(General, \$33,906.75; University College, \$4,554.45).....	20,000.00	38,461.20
Women's Residences:		
(Whitney Hall, \$51,367.59; St. George Street Group, \$17,760.36).....	70,000.00	69,127.95
University College Women's Union:		
(Membership fees, \$2,832.95; rooms and meals, \$7,532.24).....		10,365.19
Central Power Plant:		
Wycliffe, Victoria and Knox Colleges.....	\$37,960.48	
Royal Ontario Museum.....	18,657.15	
Sundry accounts.....	16,119.07	
	60,000.00	72,736.70
University Press.....	10,000.00	10,000.00
Photographic Service and Casual Revenue.....	5,000.00	6,314.06
	\$1,885,000.00	\$2,118,311.84
Special Legislative Grant.....	1,050,000.00	1,050,000.00*
Estimated excess of Expenditure over Receipts.....	205,068.00	.....
	\$3,140,068.00	\$3,168,311.84

Expenditures

Under appropriations as per Appendix II.....	\$2,967,068.00	\$2,908,816.10
Interest written to Scholarship and other funds.....	73,000.00	70,578.18
War-time Bonus paid to Salaried Employees (not including tradesmen or anyone paid on an hourly basis).....	100,000.00	81,184.92
	<u>\$3,140,068.00</u>	<u>\$3,060,579.20</u>
Receipts as above.....		3,168,311.84
Excess of Receipts over Expenditures.....		\$ 107,732.64
Appropriated as a Reserve for Deferred Maintenance.....		80,000.00
Carried to Balance Sheet.....		<u>\$ 27,732.64</u>

*In addition to the above receipts a Special Legislative Grant of \$100,000.00 was received on account of accumulated Shortage to 30th June, 1941, (see Balance Sheet).

SCHEDULE 7

Site Lands, Buildings and Contents

Site Lands:

2,557,843 sq. feet at forty cents per foot	\$1,023,137.20	
332,549 sq. feet at cost price.....	447,344.23	
18,000 sq. feet at estimate.....	40,000.00	
	<u>2,908,392 sq. feet.....</u>	<u>\$1,510,481.43</u>

Buildings:

Anatomical building	\$ 482,388.37
Baldwin House.....	12,000.00
Banting Institute.....	813,129.93
Biological building.....	129,745.30
Botanical building.....	516,998.35
Chemical building.....	77,469.88
Convocation Hall.....	214,866.22
Dental building.....	350,000.00
Economics building.....	76,350.00
Electrical building.....	346,699.89
Engineering building.....	50,000.00
Forestry building.....	122,359.86
Geodetic Observatory building.....	12,000.27
Hart House (not appraised).....	
Household Science building.....	455,000.00
Hygiene and Public Health building.....	852,682.40
Library building.....	327,425.50
McLennan Laboratory.....	363,945.85
Mechanical building.....	119,017.21
Medical building.....	200,000.00
Men's Residences.....	217,670.04
Military Studies building and Drill Hall.....	67,071.27
Mining building.....	384,736.89
Mill building.....	229,972.52
Ontario College of Education.....	703,390.67
Press building.....	1.00
Psychology buildings.....	22,333.26
Simcoe Hall.....	399,055.10
University College building.....	450,000.00
University College Women's Union.....	70,059.19
Women's Residences:	
Whitney Hall.....	487,988.37
Hutton House.....	24,723.77
No. 184 College Street.....	8,239.47
No. 78 Queen's Park.....	161,775.00
No. 86 Queen's Park.....	38,767.62
St. George Street properties:	
Numbers 43.....	30,054.25
45.....	39,079.67
47.....	10,172.95

Numbers 49	\$ 25,007.51
96	22,692.60
98	16,708.84
100	17,776.93
104	22,498.27
106	10,034.15
	\$ 8,981,888.37
Library	\$ 766,513.52
Organ	24,000.00
Sundry Departmental Equipment	375,153.99
Furniture and Furnishings, various buildings	42,737.11
Arena	223,070.40
Athletic Field Stadium and equipment	11,817.88
Aura Lee Grounds and equipment (Ontario College of Education)	17,276.27
Gymnasium equipment	7,620.19
Forestry School Practice Camp	3,278.50
Surveying Practice Camp, Lutterworth Township, (land, \$1,215.00, buildings, etc., \$10,000)	11,215.00
David Dunlap Observatory (land, \$41,750., buildings, \$163,700., telescope, dome, etc., \$225,000.00)	430,450.00
Connaught Laboratories (Farm, Buildings and equipment)	81,500.00
Connaught Laboratories (Hygiene building plant)	1.00
Central Power Plant	1.00
Printing Plant	1.00
General Museum Specimens	1.00
Dining Hall equipment	1.00
Total valuation	\$12,487,007.66
Return of 30th June, 1942	\$12,477,633.94
Library proper:	
Value of addition of Books for 1942-43 reported by the Librarian	\$33,353.76
Less depreciation at 3% on \$790,220.12	23,706.60
	9,647.16
	\$12,487,281.10
Contra.	
Women's Residence Furniture written down by application of credit from Sale of Wild Lands set apart for Women's Residences	273.44
Return of 30th June, 1943	\$12,487,007.66

SCHEDULE 8

Unproductive Lands

U.C.C. block on King Street	\$ 50,425.40
Vacant land in Port Hope	8,045.00
Endowment lands unsold in various townships	152.00
	(No transactions during year)
Return of 30th June, 1943	\$ 58,622.40

SCHEDULE 9

Leased Properties

Land Leased to City of Toronto	\$ 120,000.00
Park Lots leased (including Federated Colleges Sites)	335,992.20
Toronto business properties	183,000.00
Spadina Avenue Houses (Nos. 719-721)	8,023.51
Caradoc Farm	600.00
	\$ 647,615.71
Rentals and City of Toronto Payment Accrued	5,620.00
Return of 30th June, 1943	\$ 653,235.71

SCHEDULE 10

Investments, Cash and Accounts Receivable

Dominion of Canada Bonds and guaranteed issues.....	\$4,784,792.36	
Interest Accrued.....	9,952.05	
		\$ 4,794,744.41
Province of Ontario Bonds and guaranteed issues.....	3,816,125.91	
Interest Accrued.....	18,805.35	
		3,834,931.26
Other Government Bonds.....	502,138.00	
Interest Accrued.....	1,057.60	
		503,195.60
Municipal debentures.....	496,847.76	
Interest Accrued.....	1,405.07	
		498,252.83
University of Toronto debentures (Guaranteed).....		325,850.31
Toronto Conservatory of Music debentures.....		192,837.45
Corporation debentures.....		36,686.00
Sundry stocks.....		108,539.62
Mortgage.....		2,200.00
Investments in trust for Banting Research Foundation.....		755,243.85
Investment in trust for Connaught Laboratories.....		574,816.70
Loan to Athletic Association.....		10,000.00
Toronto Conservatory of Music Advance, Organ.....		4,916.70
Accounts Receivable:		
Photographic Service.....	\$ 268.58	
Health Service.....	40.50	
Labour and Material.....	9,141.78	
Telephones.....	44.10	
Central Power Plant.....	37,960.48	
Printing.....	326.92	
		47,782.36
Less Royal Ontario Museum balances and miscellaneous items at credit.....	10,023.64	
		37,758.72
Canadian Bank of Commerce, on deposit.....		643,298.37
(Includes amounts relating to the year ended 30th June, 1943, but received and deposited at a later date.)		
		<u>\$12,323,271.82</u>

Transactions 1942-43

Inwards

Dominion, Provincial and other Government Bonds.....	\$ 6,837.23	
Municipal Debentures.....	21,174.26	
University of Toronto debentures.....	45,619.51	
Payment on Loan to Athletic Association.....	10,000.00	
Payment on Loan to Toronto Conservatory of Music.....	546.30	
Toronto Conservatory of Music debentures.....	1,935.28	
Banting Research Foundation Investments.....	136,128.96	
Connaught Laboratories Investments.....	2,000.00	
Withdrawals from Canadian Bank of Commerce.....	5,817,826.09	
		6,042,067.63

Outwards

Dominion and Provincial Government Bonds.....	\$ 613,689.22	
Municipal debentures.....	570.41	
Toronto Conservatory of Music debentures.....	1,577.69	
Banting Research Foundation Investments.....	156,026.78	
Connaught Laboratories Investments.....	25,000.00	
Deposits in Canadian Bank of Commerce.....	6,025,647.08	
Increase in accounts outstanding.....	4,975.86	
Increase in accrued revenue.....	657.78	
		6,828,144.82
		786,077.19
Return of 30th June, 1942.....		11,537,194.63
Return of 30th June, 1943.....		<u>\$12,323,271.82</u>

APPENDIX I.

Fees 1942-43

Balance brought forward, 1941-42.....	\$	2,341.82	
Total of fees collected 1942-43.....		1,467,090.55	
			<u>\$1,469,432.37</u>
Distribution thereof:			
Sundry refunds during year.....	\$	66,973.18	
Share of fees paid to the following:			
Hart House.....		46,680.25	
Students' Administrative Council.....		18,367.00	
University Athletic Fee.....		17,899.00	
Medical Society.....		3,047.00	
Medical Women's Undergraduate Association.....		124.00	
Faculty of Applied Science Athletic Fee.....		2,784.00	
Engineering Society.....		4,219.00	
Dental Students' Parliament.....		2,384.00	
Foresters' Club.....		102.00	
Graduate Students' Union.....		305.00	
University College Literary and Athletic Society.....		2,052.00	
University College Women's Undergraduate Association.....		1,859.00	
Occupational Therapy Undergraduate Association.....		74.00	
Physiotherapy Undergraduate Association.....		80.00	
Teachers' Course Association.....		410.00	
Royal College of Dental Surgeons.....		2,960.00	
St. Michael's College (Household Science).....		190.00	
Toronto Conservatory of Music.....		455.00	
Hospitals (Accelerated Course):			
Toronto General Hospital.....	\$17,500.00		
Toronto General Hospital (Burnside).....	1,728.00		
		<u>\$19,228.00</u>	
St. Michael's Hospital.....		3,080.00	
Hospital for Sick Children.....		2,580.00	
Toronto Western Hospital.....		2,110.00	
			<u>26,998.00</u>
Credited to Sundry Accounts:			
Ontario College of Education.....		56,507.03	
University College Women's Union.....		2,850.00	
School of Nursing.....		27,763.25	
Institute of Child Study.....		5,841.12	
Balance to Revenue Account (Schedule 6a).....		1,178,508.54	
			<u>\$1,469,432.37</u>

DETAILS OF FEES RECEIVED (GROSS)

Composite Academic and University Incidental Fees:

Arts—Tuition (University College \$126,891.00) Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous.....	\$	257,477.21
Commerce and Finance—University tuition (University College \$4,488.00) Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous.....		26,150.85
Medicine—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous.....		330,154.55

Applied Science—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous.....	\$ 382,185.00
Dentistry—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Caution and Laboratory Deposit; and miscellaneous.....	110,218.95
Education—Registration; Tuition; Examination; Degree; Health Service; and University Schools.....	59,626.03
Forestry—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous.....	6,865.00
Music—Registration; Tuition; Examination; Degree; and miscellaneous.....	1,447.40
Household Science—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous.....	4,705.00
Graduate Studies—Registration; Tuition; Library; Examination; and Degree	26,622.17
University Extension—Teachers' Courses; Occupational Therapy; Physiotherapy; Certificate Course in Business; Tutorial; Short Courses; Library and Laboratory Supply; Examination; Degree; Health Service; and miscellaneous.....	70,947.22
Social Work—Tuition; Library and Laboratory Supply; Examination; Diploma; and Health Service.....	11,047.00
Law—Examination; Degree; and miscellaneous.....	545.00
Physical and Health Education—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous.....	16,027.55
Pharmacy—Registration; Tuition; Examination; Degree; and miscellaneous..	19,811.00
Veterinary Science—Examination; and Degree.....	890.00
Agriculture—Examination; and Degree.....	1,420.00
School of Nursing—Tuition; Library; Examination; Diploma; and Health Service.....	31,843.25
Institute of Child Study—Tuition.....	5,871.12
Applied Science Athletic.....	2,784.00
University Athletic.....	17,899.00
Dental Students' Parliament.....	2,384.00
Engineering Society.....	4,219.00
Foresters' Club.....	102.00
Graduate Students' Union.....	305.00
Hart House.....	46,680.25
Medical Society.....	3,047.00
Medical Women's Undergraduate Association.....	124.00
Occupational Therapy Undergraduate Association.....	74.00
Physiotherapy Undergraduate Association.....	80.00
Students' Administrative Council.....	18,367.00
Teachers' Course Association.....	410.00
University College Literary and Athletic Society.....	2,052.00
University College Women's Undergraduate Association.....	1,859.00
University College Women's Union.....	2,850.00
	<hr/>
	1,467,090.55
Balance brought forward from 1941-42.....	2,341.82
	<hr/>
	\$1,469,432.37
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CLASSIFICATION OF SERVICES

	Gross Receipts	Refunds	Other Deductions	Net
Arts	\$ 257,477.21	\$ 21,262.30		\$ 236,214.91
Commerce and Finance	26,150.85	457.00		25,693.85
Medicine	330,154.55	9,106.73	\$ 26,998.00	294,049.82
Applied Science	382,185.00	23,221.39		358,963.65
Dentistry	110,218.95	6,339.90	2,960.00	100,919.05
Education \$26,847.53; University Schools \$32,778.50	59,626.03	909.00	56,507.03	2,210.00
Forestry	6,865.00	418.50		6,446.50
Music	1,447.40	40.00	455.00	952.40
Household Science	4,705.00	645.61	190.00	3,869.39
Graduate Studies	26,622.17	171.04		26,451.13
University Extension	70,947.22	1,926.10		69,021.12
Social Work	11,047.00	283.00		10,764.00
Law	545.00			545.00
Physical and Health Education	16,027.55	783.85		15,243.70
Pharmacy	19,811.00	956.80		18,854.20
Veterinary Science	890.00			890.00
Agriculture	1,420.00			1,420.00
School of Nursing	31,843.25	422.00	27,763.25	3,658.00
Institute of Child Study	5,871.12	30.00	5,841.12	
Applied Science Athletic	2,784.00		2,784.00	
University Athletic	17,899.00		17,899.00	
Dental Students' Parliament	2,384.00		2,384.00	
Engineering Society	4,219.00		4,219.00	
Foresters' Club	102.00		102.00	
Graduate Students' Union	305.00		305.00	
Hart House	46,680.25		46,680.25	
Medical Society	3,047.00		3,047.00	
Medical Women's Undergraduate Assoc.	124.00		124.00	
Occupational Therapy Undergrad. Assoc.	74.00		74.00	
Physiotherapy Undergraduate Association	80.00		80.00	
Students' Administrative Council	18,367.00		18,367.00	
Teachers' Course Association	410.00		410.00	
University College Literary and Athletic Society	2,052.00		2,052.00	
University College Women's Undergraduate Association	1,859.00		1,859.00	
University College Women's Union	2,850.00		2,850.00	
Balance brought forward from 1941-42	\$1,467,090.55	\$ 66,973.18	\$ 223,950.65	\$1,176,166.72
	2,341.82			2,341.82
	\$1,469,432.37	\$ 66,973.18	\$ 223,950.65	\$1,178,508.54

APPENDIX II.
Revenue Expenditures 1942-43

	Appropriation	Supplementary	Unused	Total
I. Administration:				
Salaries	\$ 112,595.00	\$ 4,294.52		\$ 116,889.52
Pensions and Retiring Allowances	110,327.00		\$ 1,020.57	109,306.43
President's Office	1,000.00		5.94	994.06
Bursar's Office:				
Mechanical Accounting Equipment for Bursar's Office		2,530.75		2,530.75
Booklet: "The University of Toronto: Its Work and Needs"		1,864.84		1,864.84
(Transferred from Miscellaneous and General):				
Auditor's Fees	3,000.00			3,000.00
Insurance	25,000.00		4,519.92	20,480.08
Law Costs	1,000.00		345.02	654.98
Taxes	7,500.00			7,500.00
Unemployment Insurance	6,000.00		491.83	5,508.17
Registrar's Office	5,780.00		760.26	5,019.74
(Transferred from Miscellaneous and General):				
Convocation Expenses	600.00		320.09	279.91
(Transferred from Section IV):				
Examinations	19,400.00	184.54		19,584.54
Superintendent's Office	3,750.00		84.37	3,665.63
(Transferred from Miscellaneous and General):				
Central Stores	4,600.00		150.00	4,450.00
Grounds	21,500.00		3,155.11	18,344.89
Protective Service	18,650.00		1,192.84	17,457.16
Telephones	14,600.00		989.30	13,610.70
Convocation Hall and Simcoe Hall	12,753.00	1.14		12,754.14
Alterations, Convocation Hall and Simcoe Hall, Bursar's Office—Ladies Wash- room		1,792.07		1,792.07
86 Queen's Park	200.00		200.00	
49 St. George Street		1,001.89		1,001.89
184 College Street	1,565.00		258.62	1,306.38
	<u>\$ 376,320.00</u>	<u>\$ 11,669.75</u>	<u>\$ 13,764.20</u>	<u>\$ 374,225.55</u>
II. Library:				
Salaries	\$ 58,890.00		\$ 1,361.05	\$ 57,528.95
Maintenance	47,400.00		3,938.22	43,461.78
Building	5,200.00	243.80		5,443.80
	<u>\$ 111,490.00</u>	<u>\$ 243.80</u>	<u>\$ 5,299.27</u>	<u>\$ 106,434.53</u>
III. Athletics, Physical Training, etc.:				
Athletics and Physical Training—Men	\$ 20,000.00	\$ 94.26		\$ 20,094.26
Athletics and Physical Education— Women	5,800.00		\$ 141.07	5,658.93
Health Service: (Men, 1941-42, \$8,450.00); (Women, 1941-42, \$5,000.00)	27,600.00	3,582.48		31,182.48
Hart House (share of maintenance)	6,500.00	1,209.15		7,709.15
Women's Building (44 Hoskin Avenue)	1,215.00	24.33		1,239.33
	<u>\$ 61,115.00</u>	<u>\$ 4,910.22</u>	<u>\$ 141.07</u>	<u>\$ 65,884.15</u>
IV. Examinations:				
(Transferred to Administration)				
V. Royal Ontario Museum				
	<u>\$ 81,000.00</u>			<u>\$ 81,000.00</u>

Revenue Expenditures, 1942-43—Continued

	Appropriation	Supplementary	Unused	Eaton, Rockefeller and Wallberg Funds	Total
VI. Faculty of Arts:					
Salaries.....	\$ 770,713.00		\$ 19,868.91		\$ 750,899.09
Departments:					
Anthropology.....	25.00		17.83		7.17
Applied Mathematics.....	600.00				600.00
Archaeology.....	250.00		3.22		246.78
Astronomy.....	1,600.00		1,046.85		553.15
Botany.....	5,400.00		77.72		5,322.28
Chemistry.....	14,440.00		2,516.33		11,923.67
Fine Art.....	1,000.00		46.47		953.53
Geography.....	500.00		72.02		427.98
Geology.....	1,100.00		615.37		484.63
History.....	230.00		74.17		155.83
Italian and Spanish.....	225.00		45.21		179.79
Law.....	150.00	\$ 47.06			197.06
Mathematics.....	600.00		343.73		256.27
Military Studies.....	60.00		17.38		42.62
Mineralogy.....	1,000.00		200.33		799.67
Philosophy.....	150.00		31.74		118.26
Physics.....	7,650.00		1,268.16		6,381.84
Political Economy.....	600.00		9.41		590.59
Psychology.....	3,400.00		479.59		2,920.41
Zoology.....	6,050.00		1,053.93		4,996.07
University College Depts..	500.00		199.45		300.55
University College General Expenses.....	1,400.00		107.94		1,292.06
Buildings:					
Baldwin House (History)..	3,355.00		379.62		2,975.38
Biological Building (Department of Zoology)..	6,300.00		842.67		5,457.33
Botany Building.....	6,175.00		385.99		5,789.01
Chemical Building.....	5,700.00		171.40		5,528.60
David Dunlap Observatory	4,150.00		464.58		3,685.42
Economics Building.....	11,375.00		401.12		10,973.88
McLennan Laboratory (Physics).....	7,375.00		3,133.70		4,241.30
Military Studies Building..	3,000.00		30.87		2,969.13
Psychology Buildings.....	5,175.00		739.44		4,435.56
University College Building	12,575.00		2,291.50		10,283.50
No. 43 St. George Street..	1,270.00		206.17		1,063.83
No. 45 St. George Street (Law).....	1,645.00	84.90			1,729.90
No. 47 St. George Street (Applied Mathematics)..	1,290.00		78.89		1,211.11
	\$ 887,028.00	\$ 131.96	\$ 37,221.71		\$ 849,938.25
VII. Faculty of Medicine:					
Salaries.....	\$ 269,383.00		\$ 8,631.68	\$ 64,523.24	\$ 325,274.56
Departments:					
Anatomy.....	5,400.00		1,304.68		4,095.32
Bio-Chemistry (including Zymology).....	4,600.00		64.38		4,535.62
Hygiene and Preventive Medicine.....	3,190.00		640.97		2,549.03
Medical Jurisprudence.....				2,026.90	2,026.90
Medicine.....					
Obstetrics and Gynaecology	400.00		221.99		178.01
Ophthalmology.....	500.00		328.47		171.53
Oto-Laryngology.....	300.00		277.00		23.00
Paediatrics.....				1,280.90	1,280.90
Pathological Chemistry...	1,825.00		164.37		1,660.63
Pathology and Bacteriology	7,350.00		1,997.22		5,352.78

Revenue Expenditures, 1942-43—Continued

	Appropriation	Supplementary	Unused	Eaton, Rockefeller and Wallberg Funds	Total
Pharmacy and Pharmacology.....	\$ 2,070.00		\$ 977.25		\$ 1,092.75
Physiology.....	3,000.00	\$ 2,146.54			5,146.54
Psychiatry.....	50.00		24.20		25.80
Radiology.....	900.00				900.00
Surgery.....	2,650.00		1,942.97		707.03
Therapeutics.....	300.00		38.90		261.10
Art Service.....	3,960.00		9.11		3,950.89
General Expenses.....	3,900.00		372.12		3,527.88
Post Graduate Courses.....		755.00			755.00
Buildings:					
Anatomical Building.....	5,995.00		163.73		5,831.27
Banting Institute.....	23,900.00		1,319.18		22,580.82
Hygiene Building.....	11,550.00	3,591.98			15,141.98
Medical Building.....	8,600.00		256.93		8,343.07
	<u>\$ 359,823.00</u>	<u>\$ 6,493.52</u>	<u>\$ 18,735.15</u>	<u>\$ 67,831.04</u>	<u>\$ 415,412.41</u>
VIII. School of Hygiene:					
Salaries.....				\$ 32,591.77	\$ 32,591.77
Maintenance.....				5,904.17	5,904.17
				<u>\$ 38,495.94</u>	<u>\$ 38,495.94</u>
IX. Faculty of Applied Science:					
Salaries.....	\$ 299,741.00		\$ 7,252.46		\$ 292,488.54
Departments:					
Applied Physics.....	1,500.00		77.76		1,422.24
Architecture, School of.....	755.00		116.93		638.07
Chemical Engineering and Applied Chemistry.....	8,700.00		804.27		7,895.73
Civil Engineering—Municipal and Structural.....	1,200.00		517.33		682.67
Civil Engineering—Surveying and Geodesy.....	1,540.00		219.68		1,320.32
Electrical Engineering.....	2,900.00		1,368.47		1,531.53
Engineering Drawing.....	1,115.00		214.20		900.80
Mechanical Engineering.....	3,000.00		192.39		2,807.61
Metallurgical Engineering.....	1,850.00		364.16		1,485.84
Mining Engineering.....	2,700.00		281.09		2,418.91
General Expenses.....	3,100.00		327.01		2,772.99
Photographic Service.....	8,650.00		557.12		8,092.88
Buildings:					
Electrical Building (including Mechanical Bldg. and Wind Tunnel).....	7,775.00		1,328.72		6,446.28
Engineering Building.....	6,630.00		45.99		6,584.01
Geodetic Observatory Bldg.....	495.00	\$ 63.73			558.73
Mining Building (including Mill Building).....	12,075.00		1,063.71		11,011.29
	<u>\$ 363,726.00</u>				
Of which chargeable to Wallberg Fund.....	20,000.00				
	<u>\$ 343,726.00</u>	<u>\$ 63.73</u>	<u>\$ 14,731.29</u>	<u>\$ 20,000.00</u>	<u>\$ 349,058.44</u>

Revenue Expenditures, 1942-43—Continued

	Appropriation	Supplementary	Unused	Eaton, Rockefeller and Wallberg Funds	Total
X. Faculty of Dentistry:					
Salaries.....	\$ 85,755.00	\$ 11,624.49			\$ 97,379.49
Laboratory and Infirmary Supplies, etc.....	23,000.00		\$ 454.01		22,545.99
General Expenses.....	2,250.00		338.15		1,911.85
Dental Building.....	14,550.00		725.55		13,824.45
	<u>\$ 125,555.00</u>	<u>\$ 11,624.49</u>	<u>\$ 1,517.71</u>		<u>\$ 135,661.78</u>
XI. Faculty of Household Science:					
Salaries.....	\$ 27,800.00		\$ 50.00		\$ 27,750.00
Household Science.....	3,275.00		137.98		3,137.02
Food Chemistry.....	2,100.00		178.58		1,921.42
General Expenses.....	2,000.00		52.31		1,947.69
Household Science Building..	5,600.00		572.87		5,027.13
	<u>\$ 40,775.00</u>		<u>\$ 991.74</u>		<u>\$ 39,783.26</u>
XII. Faculty of Forestry:					
Salaries.....	\$ 20,900.00		\$ 65.00		\$ 20,835.00
Maintenance.....	2,000.00		393.12		1,606.88
Forestry Building.....	2,480.00		223.16		2,256.84
	<u>\$ 25,380.00</u>		<u>\$ 681.28</u>		<u>\$ 24,698.72</u>
XIII. Faculty of Music:					
Salaries.....	\$ 4,400.00				\$ 4,400.00
Maintenance.....	300.00		\$ 220.68		79.32
Special—Grant to Toronto Conservatory of Music.....	11,000.00				11,000.00
	<u>\$ 15,700.00</u>		<u>\$ 220.68</u>		<u>\$ 15,479.32</u>
XIV. School of Graduate Studies:					
Salaries.....	\$ 4,100.00				\$ 4,100.00
Maintenance.....	565.00		\$ 144.32		420.68
	<u>\$ 4,665.00</u>		<u>\$ 144.32</u>		<u>\$ 4,520.68</u>
XV. School of Nursing:					
Salaries.....	\$ 24,190.00				\$ 59,483.50
Special Teaching.....	4,600.00				
School Maintenance.....	2,125.00				
Residence Maintenance.....	16,800.00				
Contingencies.....	700.00			\$ 49,983.50	
Building, No. 7 Queen's Park.....	5,700.00				
	<u>\$ 54,115.00</u>				
Less Rockefeller Endowment Interest, etc.....	44,615.00				
	<u>\$ 9,500.00</u>			<u>\$ 49,983.50</u>	<u>\$ 59,483.50</u>
XVI. School of Social Work:					
Salaries.....	\$ 14,225.00		\$ 225.00		\$ 14,000.00
Maintenance.....	1,025.00		14.72		1,010.28
	<u>\$ 15,250.00</u>		<u>\$ 239.72</u>		<u>\$ 15,010.28</u>

Revenue Expenditures, 1942-43—Continued

	Appropriation	Supplementary	Unused	Eaton, Rockefeller and Wallberg Funds	Total
XVII. School of Physical and Health Education:					
Salaries.....	\$ 12,000.00	\$ 432.00			\$ 12,432.00
Maintenance.....	2,900.00		\$ 1,091.66		1,808.34
	<u>\$ 14,900.00</u>	<u>\$ 432.00</u>	<u>\$ 1,091.66</u>		<u>\$ 14,240.34</u>
XVIII. University Extension and Publicity:					
Salaries.....	\$ 18,050.00		\$ 1,344.77		\$ 16,705.23
Extension and Publicity Departments.....	36,300.00	\$ 15,312.77			51,612.77
	<u>\$ 54,350.00</u>	<u>\$ 15,312.77</u>	<u>\$ 1,344.77</u>		<u>\$ 68,318.00</u>
XIX. Men's Residences:					
Maintenance of Buildings...	\$ 15,815.00		\$ 1,994.69		\$ 13,820.31
XX. Women's Residences and Union:					
Maintenance of Buildings...	\$ 11,000.00		\$ 187.92		\$ 10,812.08
Housekeeping Account.....	62,000.00		7,070.32		54,929.68
	<u>\$ 73,000.00</u>		<u>\$ 7,258.24</u>		<u>\$ 65,741.76</u>
XXI. Central Power Plant.....	\$ 181,123.00	\$ 5,501.85			\$ 186,624.85
XXII. Miscellaneous and General:					
Bursaries.....	\$ 7,500.00	\$ 271.00			\$ 7,771.00
Contingencies.....	10,000.00		\$ 7,667.18		2,332.82
Publications and Societies...	3,850.00		81.24		3,768.76
Receptions to Societies and University Visitors.....	1,500.00		711.42		788.58
Senate Elections.....					
Travelling Expenses.....	1,700.00		506.04		1,193.96
(Transferred to Administration):					
Auditor's Fees.....					
Central Stores.....					
Convocation Expenses.....					
Grounds.....					
Insurance.....					
Law Costs.....					
Protective Service.....					
Taxes.....					
Telephones.....					
	<u>\$ 24,550.00</u>	<u>\$ 271.00</u>	<u>\$ 8,965.88</u>		<u>\$ 15,855.12</u>
XXIII. Capital Account Charges:	\$ 119,153.00				\$ 119,153.00
XXIV. Special Research:					
Departmental Appropriations	\$ 16,850.00		\$ 563.61		\$ 16,286.39
Banting and Best.....	10,000.00				10,000.00
	<u>\$ 26,850.00</u>		<u>563.61</u>		<u>\$ 26,286.39</u>

RECAPITULATION

	Appropriation	Supplementary	Unused	Eaton, Rockefeller and Wallberg Funds	Total
I. Administration.....	\$ 376,320.00	\$ 11,669.75	\$ 13,764.20		\$ 374,225.55
II. Library.....	111,490.00	243.80	5,299.27		106,434.53
III. Athletics, Physical Training, etc.....	61,115.00	4,910.22	141.07		65,884.15
IV. Examinations (Transferred to Administration)					
V. Royal Ontario Museum.....	81,000.00				81,000.00
VI. Faculty of Arts, University and University College....	887,028.00	131.96	37,221.71		849,938.25
VII. Faculty of Medicine.....	359,823.00	6,493.52	18,735.15	\$ 67,831.04	415,412.41
VIII. School of Hygiene.....				38,495.94	38,495.94
IX. Faculty of Applied Science.....	343,726.00	63.73	14,731.29	20,000.00	349,058.44
X. Faculty of Dentistry.....	125,555.00	11,624.49	1,517.71		135,661.78
XI. Faculty of Household Science.....	40,775.00		991.74		39,783.26
XII. Faculty of Forestry.....	25,380.00		681.28		24,698.72
XIII. Faculty of Music.....	15,700.00		220.68		15,479.32
XIV. School of Graduate Studies.....	4,665.00		144.32		4,520.68
XV. School of Nursing.....	9,500.00			49,983.50	59,483.50
XVI. School of Social Work.....	15,250.00		239.72		15,010.28
XVII. School of Physical and Health Education.....	14,900.00	432.00	1,091.66		14,240.34
XVIII. University Extension and Publicity.....	54,350.00	15,312.77	1,344.77		68,318.00
XIX. Men's Residences.....	15,815.00		1,994.69		13,820.31
XX. Women's Residences and Union.....	73,000.00		7,258.24		65,741.76
XXI. Central Power Plant.....	181,123.00	5,501.85			186,624.85
XXII. Miscellaneous and General.....	24,550.00	271.00	8,965.88		15,855.12
XXIII. Capital Account Charges.....	119,153.00				119,153.00
XXIV. Special Research.....	26,850.00		563.61		26,286.39
	\$2,967,068.00	\$ 56,655.09	\$ 114,906.99	\$ 176,310.48	\$3,085,126.58
			56,655.09		176,310.48
Unused.....	\$ 58,251.90		\$ 58,251.90		\$2,908,816.10
Charged to Revenue.....	\$2,908,816.10				

I. ADMINISTRATION

Salaries

(All salaries, except where otherwise stated, are for 12 months to 30 June, 1943)

President's Office

Hon. H. J. Cody, LL.D., President:

Salary.....	\$ 12,300.00	
Expenses.....	1,500.00	
		\$13,800.00

Miss A. MacGillivray, Secretary to the President (paid also \$250.00 as Secretary, Faculty of Music).....	2,000.00	
Leonard Smith, Attendant and Messenger; also Bedel.....	1,300.00	
		\$ 17,100.00

Bursar's Office

C. E. Higginbottom, Bursar and Secretary to the Board of Governors (paid also \$255.00 from Special Funds).....	\$ 5,500.00	
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Accounts Branch:

Accountants:

J. A. Gair, General Funds, at \$2,400; on War Service; Honorarium for Temporary Assistance \$50; Contribution to Pension Fund \$72.....	122.00	
G. L. Court, Trust Funds, at \$2,300; on War Service; Contribution to Pension Fund.....	69.00	
H. E. McBride, Acting Accountant (paid also \$110. from Special Funds).....	2,200.00	
Miss E. Crookshanks, Assistant Accountant, 6 mos. at \$1,350; 6 mos. at \$1,450 (paid also \$75. from Special Funds).....	1,400.00	

Bookkeepers:

W. U. Macfarlane, 6 mos. at \$1,300; 6 mos. at \$1,400 (paid also \$75. from Special Funds).....	1,350.00	
H. Pouwels, at \$1,300; resigned 31 July.....	108.33	
Miss M. R. Howitt, 6 mos. at \$900; 6 mos. at \$1,000 (paid also \$45. from Special Funds).....	950.00	
J. R. Prince, at \$1,100; on War Service; contribution to Pension Fund.....	27.50	
M. Holditch, 1 mo. at \$900; 5 mos. at \$1,000; on War Service, at \$1,100, from 8 January (paid also \$50. from Special Funds).....	684.18	

Temporary Bookkeepers:

John Seath (paid also \$55. from Special Funds).....	1,200.00	
R. A. McMurtrie, part-time at \$1,200. from 21 October (paid also \$50. from Special Funds).....	620.17	
H. Cuming, 2 weeks, 2 days at \$15; 5 mos. at \$17. per week (paid also \$35. from Special Funds).....	415.50	
F. S. Jamieson, from 20 May at \$1,200.....	138.76	
W. J. Duthie, 3 weeks at \$100. per month.....	70.97	
Miss E. Long, Appropriations Ledger Clerk (paid also \$85. from Special Funds).....	1,700.00	
Miss V. Whitehead, Assistant Appropriations Ledger Clerk, 6 mos. at \$1,100; 6 mos. at \$1,200 (paid also \$60. from Special Funds).....	1,150.00	

Clerks:

Miss F. M. Quinlivan, 6 mos. at \$1,050; 6 mos. at \$1,100 (paid also \$50. from Special Funds).....	1,075.00	
Miss G. J. Haight, 6 mos. at \$900; 6 mos. at \$1,050 (paid also \$50. from Special Funds).....	975.00	
Mrs. B. E. Berry, 6 mos. at \$900; 6 mos. at \$1,000 (paid also \$50. from Special Funds).....	950.00	
Miss C. E. Blunt, 6 mos. at \$900; 6 mos. at \$1,000 (paid also \$35. from Special Funds).....	950.00	
Miss S. Barnum, 5 weeks at \$15; at \$900. from 3 August to 31 December; at \$1,000. from 1 January (paid also \$35. from Special Funds).....	944.83	
Miss P. R. Nimmo, 1 mo. at \$15. per week; 5 mos. at \$900; 6 mos. at \$1,000 (paid also \$35. from Special Funds).....	942.50	

Miss O. Charles, at \$15 per week from 18 September to 31 December; at \$900 from 1 January (paid also \$35 from Special Funds).....	\$ 672.50	
Miss M. Parsons, 1 mo. at \$15 per week; 6 mos. at \$900 (paid also \$35 from Special Funds).....	517.50	
Fees Branch:		
Miss E. B. Goodwin, Chief Clerk (paid also \$100 from Special Funds).....	2,250.00	
G. M. Grant, Cashier (paid also \$80 from Special Funds).....	1,800.00	
Record Clerks:		
Mrs. Isobel McCormick, 6 mos. at \$1,000; 6 mos. at \$1,100 (paid also \$50 from Special Funds).....	1,050.00	
Miss A. de Wynter, 6 mos. at \$950; 6 mos. at \$1,050 (paid also \$50 from Special Funds).....	1,000.00	
Miss H. James, 3 weeks, 4 days at \$15; 6 mos. at \$900 (paid also \$35 from Special Funds).....	535.00	
Secretarial Branch:		
Miss M. Burns, Secretary to the Bursar (paid also \$100 from Special Funds).....	2,100.00	
Miss M. Donovan, Assistant, 6 mos. at \$1,050; 6 mos. at \$1,150 (paid also \$55 from Special Funds).....	1,100.00	
Miss M. Austin, Appointments and Pensions (paid also \$85 from Special Funds).....	1,800.00	
Miss M. L. Lillie, Assistant, 6 mos. at \$1,000; 6 mos. at \$1,100 (paid also \$50. from Special Funds).....	1,050.00	
Clerks:		
Mrs. Joy L. Stuckey, 6 mos. at \$1,050; 6 mos. at \$1,100 (paid also \$50 from Special Funds).....	1,075.00	
Miss M. V. Ruddle, 6 mos. at \$900; 6 mos. at \$1,000 (paid also \$50 from Special Funds).....	950.00	
Miss E. Baillie, from 10 September to 31 December at \$15 per week; at \$900 from 1 January (paid also \$35 from Special Funds).....	707.50	
Miss E. M. Paine, at \$950; resigned 31 August.....	158.34	
Clerical Assistants (Temporary):		
Miss J. M. Davis, part-time at \$15 per week and \$3.00 per day..	416.38	
Miss M. Smith, 21 weeks, 1 day at \$15 and \$16 (paid also \$35 from Special Funds).....	338.00	
Mrs. Helen M. Lilley, 15 weeks, 1 day at \$20 and \$22.....	330.01	
Mrs. E. Allison, 14 weeks at \$900.....	242.20	
R. Freeman, 4 weeks, 4 days at \$15.....	70.00	
Mrs. A. Patterson, 3 weeks, 3 days at \$900.....	60.54	
Comptometer Operators (Temporary):		
Mrs. Jennie Houldsworth, 4½ days at \$5.00.....	22.50	
Mrs. Lillian Baird, 3 days at \$5.00.....	15.00	
		\$ 41,804.21
Registrar's Office		
A. B. Fennell, Registrar.....	\$ 5,300.00	
A. T. Laidlaw, Assistant Registrar.....	4,300.00	
Assistants:		
Miss E. Hargreaves, at \$2,100; retired 31 December; 3 mos. honorarium on account of Income Tax \$87.30.....	1,137.30	
Miss I. E. Fraser, 6 mos. at \$1,500; 6 mos. at \$1,600.....	1,550.00	
Miss J. L. Stephens, 6 mos. at \$1,100; 6 mos. at \$1,200.....	1,150.00	
Miss J. E. Booth, at \$900 from 1 January (paid also \$423.50 in Roll of Honour Service).....	450.00	
Graduates' Register:		
Clerks:		
Miss M. F. Thompson.....	1,500.00	
Miss B. G. Van Allen.....	1,500.00	
Miss R. D. Wythe.....	1,000.00	
Miss B. J. Teagle, 16 weeks, 4 days at \$15; at \$900 from 1 November.....	850.00	
Miss G. Lawrenson.....	650.00	
Miss E. F. Clark, 23½ weeks at \$15 and \$18.....	405.00	

Clerks:

Miss A. S. Meen.....	\$ 1,700.00
Miss J. E. Woods.....	1,000.00
Miss E. M. Sharpe, Secretary to the Registrar.....	1,700.00

Stenographers:

Miss E. M. Fasken, resigned 30 June.....	1,500.00
Miss D. A. Woods, at \$1,050; on war service from January.....	711.37
Mrs. Dorothy Dungan, 25 weeks, 2 days at \$18.....	456.00
Mrs. F. M. Parnall, 6 weeks at \$18.00.....	108.00
Mrs. F. G. Hennessey, 4 days at \$4.00.....	16.00
Miss P. Parker, 1 day.....	4.00

Clerical Assistants (Temporary):

Miss H. E. Bonter, from 12 April at \$100. per month.....	263.33
V. Fennell, 413½ hours at 50 cents.....	206.75
A. W. Gowans, 315 hours at 50 cents.....	157.50
Miss A. I. Firth, 7 weeks, 2 days at \$18.....	132.00
Miss M. R. McKeown, 5 weeks, 5 days at \$18.....	105.00
Miss K. M. Halliday, 6½ weeks at \$15.....	97.50
Miss A. L. Woods, 3 weeks at \$15.....	45.00
Miss Ethel Clarke, 1 week.....	18.00
Mrs. F. P. Lloyd, 18¼ hours at 60 cents.....	10.95
A. W. Buie, 3 days at \$1.50.....	4.50
D. W. Moleski, 2 days at \$1.50.....	3.00

Filing Clerks:

J. D. Fetherston, at \$650; on war service.....	
J. Massingberd, at \$12 per week from 1 July to 5 December.....	272.00
F. Barber, at \$12 per week from 3 December to 30 June.....	360.00

 \$ 28,663.20

Superintendent's Office

A. D. LePan, Superintendent of Buildings and Grounds (paid also \$250 from Special Funds).....	\$ 6,500.00
W. H. Bonus, Assistant Superintendent, at \$4,500; on war service; contribution to Pension Fund.....	160.00

Assistants:

G. D. Maxwell, at \$3,700 plus \$600 additional for duration of war (paid also \$250 from Special Funds).....	4,300.00
E. G. Moogk, at \$2,800; on war service; contribution to Pension Fund.....	77.00
J. Shortreed, at \$2,800; on war service; contribution to Pension Fund.....	84.00
W. L. D. Carnie, Chief Clerk (paid also \$116.28 from Special Funds).....	2,500.00
Miss R. M. Rankin, Stenographer (paid also \$60.44 from Special Funds).....	1,300.00

Clerks:

Miss A. K. Wynn (paid also \$67.44 from Special Funds).....	1,450.00
Miss E. Nicklin (paid also \$67.44 from Special Funds).....	1,450.00
Miss M. R. LeGrow (paid also \$46.51 from Special Funds).....	1,000.00
Miss B. Hart (paid also \$46.51 from Special Funds).....	1,000.00
Miss E. J. Henry (paid also \$39.53 from Special Funds).....	850.00
Miss M. Cook, at \$16 per week; on war service from 2 March.....	693.35

Temporary Assistants:

W. Robson (paid also \$116 from Special Funds).....	2,507.50
A. J. Butlin (paid also \$112.56 from Special Funds).....	2,427.50
R. L. Derbyshire, at \$45 per week from 10 February (paid also \$64.65 from Special Funds).....	880.00

Clerical Assistants:

Miss L. Hartley, at \$13.50 and \$15.00 per week (paid also \$36.30 from Special Funds).....	755.25
Miss M. Thompson, part-time at \$15 and \$16 (paid also in Post Office and \$38.70 from Special Funds).....	675.83
Miss E. Nicol, part-time at \$15 per week to 3 October.....	185.00
Miss C. Macklem, 10 weeks, 4 days at \$16.....	170.68
Mrs. J. Moody, 8 weeks at \$15.....	120.00
Miss J. Hill, 4 weeks at \$14.....	56.00

 \$ 29,142.11

Miscellaneous

J. B. Bickersteth, Warden, Hart House, at \$4,500; on war service; contribution to Pension Fund.....	\$ 180.00	\$ 180.00
		\$116,889.52

Pensions and Retiring Allowances

University's Contribution to Pension Funds for the year ended 30 June, 1943:		
Remitted to Teachers' Insurance and Annuity Association, New York, for credit of retiring allowances funded there (original contributory plan).....	\$39,907.67	
Less paid by:		
Toronto Conservatory of Music.....	\$100.00	
M. J. C. Lazier.....	110.40	
	<u>210.40</u>	\$ 39,697.27
Credited to Academic Pension Fund (formerly non-contributory plan).....		32,000.00
Credited to Employees' Pension Fund (Administrative and Clerical Employees).....		27,532.43
Sundry Annual Allowances (voted separately and not chargeable to above funds) paid as detailed below:		
Sir Robert Falconer.....	\$10,000.00	
Less payable from:		
Carnegie Foundation.....	\$ 995.00	
Academic Pension Fund.....	1,405.00	
	<u>2,400.00</u>	\$ 7,600.00
Dr. F. A. Mouré.....	\$ 3,600.00	
Less payable from:		
Carnegie Foundation.....	\$1,305.00	
Academic Pension Fund.....	1,743.27	
	<u>3,048.27</u>	551.73
H. H. Langton.....		400.00
D. J. Clark.....		250.00
Widows' Allowances:		
Mrs. M. Hope Gillespie.....		900.00
Mrs. Christian Lynn.....		375.00
		<u>10,076.73</u>
		\$109,306.43

President's Office

Office supplies, postage, printing and incidentals:		
President H. J. Cody, sundry disbursements.....	\$ 68.81	
Postage.....	68.00	
University Press, printing and stationery.....	835.58	
Accounts under \$10.00 (3).....	21.67	
	<u>994.06</u>	\$ 994.06

Bursar's Office

Office supplies, postage, printing and incidentals (\$4,587.70):		
Burroughs Adding Machine Co., electric adding machine, \$315.90; maintenance of machines, ribbons, etc.....	\$ 413.24	
Bernard Cairns, rubber stamps, repairs.....	26.59	
Business Furniture Co., desks, chairs.....	81.00	
Canadian Bank of Commerce, safety paper for cheques, \$174.55, less allowance, \$130.00.....	44.55	
Copeland-Chatterson, ledger sheets.....	46.61	
Eastern Association of College and University Business Officers, membership dues.....	10.00	
General Office Furniture Co., desk, chair.....	42.00	

Grand & Toy, Board of Governors' Agenda Books for Board Meetings, \$131.60; Board Room Table for Agenda Books, \$39.50; desk trays, files, cheques, etc.....	\$ 426.65	
Lion Duplicator Co. of Canada, duplicator, \$24.50; stencils, ink, etc.....	60.65	
Might Directories, city directory.....	32.40	
Office Specialty Manufacturing Co., cabinet, \$88.00; folders, etc.	217.05	
Postage.....	738.00	
Robbins & Townsend, typewriter maintenance.....	70.55	
Underwood Elliott Fisher, typewriter maintenance.....	38.50	
University Extension Department, stencils.....	33.90	
University Press, printing and stationery.....	1,425.17	
Accounts under \$10.00 (3).....	16.75	
The Bursar, sundry disbursements: meals for staff for overtime in connection with closing of books, "War Research Statements," etc., \$661.00; allowance for use of car, banking, \$100.00; carfares, \$49.73; sundries, \$23.50; exchange on cheques and postal notes, \$15.14, less credit on exchange, \$85.80.....	763.57	
The Bursar, travelling expenses to New York to attend the annual meeting of the Eastern Association of College and University Business Officers.....	87.94	
Superintendent's Dept., labour, \$8.10; material, \$4.00; customs duty, 48 cents.....	12.58	
Stamp Taxes on Cheques (\$1,442.22):		
Bank Service Charges.....	122.22	
Receiver General of Canada, inland revenue stamps.....	1,320.00	
Prepayment of Fees—Inauguration (\$199.75):		
Cashiers, etc.:		
12 students for 3 days at \$3.00 per day.....		
1 student for 4 days at \$3.00 per day.....	120.00	
Accounts under \$10.00 (3).....	13.80	
Superintendent's Dept., labour, \$39.91; material, \$26.04.....	65.95	
		\$ 6,229.67
Mechanical Accounting Equipment for Bursar's Office:		
Burroughs Adding Machine Co., payroll accounting machine, \$2,400.00.....		
Sales tax on accounting machine purchased in 1941-42, \$130.75..		\$ 2,530.75
Booklet—"The University of Toronto, Its Work and Needs":		
University Press, printing booklets.....	\$ 1,564.84	
Postage on booklets mailed to Graduates.....	300.00	
		\$ 1,864.84
Auditors' Fees:		
Clarkson, Gordon, Dilworth and Nash, annual remuneration....		\$ 3,000.00
Insurance:		
Major Premiums—three years:		
General Schedule:		
British American Insurance Co.....	\$3,300.00	
London & Lancashire Insurance Co.....	2,791.25	
British Traders' Insurance Co.....	2,750.00	
Norwich Union Fire Insurance Society.....	2,200.00	
Travellers' Fire Insurance Co.....	2,062.50	
Sun Insurance Office.....	1,925.00	
Hartford Fire Insurance Co.....	1,925.00	
Insurance Co. of North America.....	1,773.75	
British Northwestern Fire Insurance Co.....	1,457.50	
Dominion of Canada General Insurance Co.....	1,416.25	
Scottish Union and National Insurance Co.....	1,375.00	
Western Assurance Co.....	1,306.25	
Ætna Insurance Co.....	1,100.00	
Atlas Assurance Co.....	1,100.00	
Federal Fire Insurance Co.....	1,100.00	
General Accident, Fire and Life Assurance Co.....	1,100.00	
Queen City Fire Insurance Co.....	1,100.00	
Wellington Fire Insurance Co.....	1,100.00	
Phœnix Assurance Co. of London.....	1,045.00	

Quebec Fire Assurance Co.	\$ 1,031.25	
Phoenix Assurance Co. of Hartford.....	990.00	
Alliance Assurance Co.	907.50	
Beaver Fire Insurance Co.	825.00	
Commercial Union Assurance Co.	825.00	
Employers' Liability Assurance Corporation.....	825.00	
Essex and Suffolk Equitable Insurance Society.....	825.00	
New York Underwriters' Insurance Co.	825.00	
Yorkshire Insurance Co.	825.00	
British Canadian Insurance Co.	673.75	
United British Insurance Co.	632.50	
Royal Exchange Assurance Co. of London.....	563.75	
Caledonian Insurance Co.	550.00	
Continental Insurance Co.	550.00	
Great American Insurance Co.	550.00	
Guardian Assurance Co.	550.00	
Home Insurance Co.	550.00	
London Assurance Corporation.....	550.00	
Queen Insurance Co.	550.00	
Royal Insurance Co.	550.00	
British Crown Assurance Corporation.....	495.00	
New Hampshire Fire Insurance Co.	495.00	
Scottish Canadian Assurance Co.	495.00	
Union Assurance Society of London.....	495.00	
Dominion Fire Insurance Co.	385.00	
British General Insurance Co.	357.50	
Legal and General Assurance Society.....	357.50	
Liverpool and London and Globe Insurance Co.	357.50	
Ocean Accident and Guarantee Corporation.....	357.50	
Perth Mutual Fire Insurance Co.	357.50	
Pioneer Insurance Co.	357.50	
Canadian Security Assurance Co.	275.00	
British Empire Assurance Co.	206.25	
Canadian General Insurance Co.	206.25	
Canadian Surety Co.	206.25	
Globe Indemnity Company of Canada.....	206.25	
Prudential Assurance Co. of London.....	206.25	
Southern Insurance Co.	206.25	
London-Canada Assurance Co.	151.25	
		\$52,250.00
Other three-year policies:		
Commercial Union Assurance Co. (Connaught Laboratories Farm).....	\$ 5,520.00	
Boiler Inspection and Insurance Co.	3,547.54	
Railway Passengers' Assurance Co. (Dunlap Observatory).....	252.00	
North British and Mercantile Insurance Co. (Dunlap Observatory).....	252.00	
		9,571.54
		\$61,821.54
One-third of above amount charged to Revenue, 1942-43 (balance carried forward).....		\$20,607.18
Miscellaneous:		
London Guarantee and Accident Co., (bonding of employees).....	\$ 73.10	
Dominion of Canada General Insurance Co., (burglary and hold-up).....	42.50	
Casualty Company of Canada (glass breakage—Botanical greenhouses).....	50.00	
Hydro-Electric Power Commission (permit and inspection fee).....	50.00	
Canadian Bank of Commerce, charge for guarantee re safe-keeping of securities.....	150.00	

Automobiles:

Dominion of Canada General Insurance Co., University-owned cars, \$165.67; non-owner- ship coverage, \$160.00..... \$ 325.67 Accounts under \$25.00 (6)..... 72.31	<u>\$ 763.58</u> \$21,370.76 <u>890.68</u>	\$ 20,480.08
Less credits.....		

Law Costs:

Hamilton Cassels, K.C., taxed costs as Solicitor to the University.....	654.98
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Taxes:

City Treasurer, first of five annual payments (continued for a second term of five years) in lieu of taxes on the following properties:

Scott and Front Sts., 188 Yonge St., King St., Adelaide St., 151 Bloor St. West.....	7,500.00
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Unemployment Insurance:

Canadian Postage Meter Machine, meter rental.....	\$ 120.00
Receiver General of Canada, unemployment insurance.....	5,388.17
	<u>5,508.17</u>

Registrar's Office

Stationery, Office Supplies and Postage (\$2,505.52):

P. E. Hyde, subscription to daily papers.....	\$ 27.00
Might Directories Ltd., city directory.....	43.20
Mimeograph Co., stencil paper, ink.....	59.90
Murdoch Duplicator & Stationery, carbon paper.....	37.50
Office Specialty Manufacturing Co., cabinet, \$48.00, cards.....	190.88
Postage.....	1,453.24
Robins & Townsend, typewriter inspections.....	21.20
E. G. Taylor, addressograph machine inspections.....	10.00
Underwood Elliott Fisher Ltd., rental.....	11.63
University Press, printing and stationery.....	582.07
Accounts under \$10.00 (7).....	34.70
The Registrar, sundry disbursements.....	14.43
Occasional assistance, Miss F. P. Lloyd, 29 hours at 63 cents per hour.....	18.49
Superintendent's Dept., labour, \$1.00; material, 37 cents.....	1.37

Roll of Service (\$620.00):

Miss K. A. Bennett, 4 2 3 weeks at \$15.00 per week.....	70.00
Miss J. E. Booth, 24 5/6 weeks at \$15.00 per week.....	385.00
Miss M. E. Wilson, 9 8 11 weeks at \$15.00 per week.....	165.00

Printing, including Arts Calendar, Curricula and cost of Students' Directory (\$2,541.84):

University Press:

Calendars, curricula, etc.....	1,552.56
Students' Directory.....	989.28
	<u>\$ 5,667.36</u>

Less credits: Proceeds from sale of Students' Directory.....	\$505.12
Sale of material.....	90.00
Minister of Education, Province of Ontario, to cover cost of matriculation examinations, incidental expenses.....	52.50
	<u>647.62</u>

\$ 5,019.74

Convocation Expenses:

Harcourts Ltd., repairs to hoods, etc.....	\$ 42.99
University Press, copies of programmes.....	216.17
Accounts under \$10.00 (5).....	20.75
	<u>\$ 279.91</u>

Examinations:

	Remuner- ation to Examiner	Presiding Officer	Attend- ance	Totals
Abel, Mrs. M. R.	\$.50			\$.50
Adams, Mrs. G.		\$ 3.00		3.00
Adams, S. M.	10.50			10.50
Adamson, A. P. C.		24.00		24.00
Adelman, M.			\$ 9.00	9.00
Alford, E. J. G.	5.75			5.75
Allcut, E. A.	7.23			7.23
Anderson, J. M.	5.75			5.75
Anderson, P. G.	26.75			26.75
Andison, J. G.	7.50	12.00		19.50
Anglin, A.	45.00			45.00
Angus, R. W.	24.98			24.98
Anthes, R. G.		30.00		30.00
Ardagh, E. G. R.	13.15			13.15
Armour, R. G.	45.00			45.00
Armstrong, H. G.	90.00			90.00
Arthur, E. R.	1.88	30.00		31.88
Bailey, D. L.	8.00			8.00
Baillie, W. H. T.		27.00		27.00
Bain, J. W.	22.90			22.90
Balthazard, Miss I. G.	3.88	24.00		27.88
Bannan, M. W.	5.25			5.25
Banting, E. W.	5.25			5.25
Barclay, T. B.	6.84		43.50	50.34
Barnes, C.	3.00			3.00
Barnett, T. A. M.			34.50	34.50
Baxter, Miss W.			3.00	3.00
Beamish, F. E.	8.25			8.25
Beatty, S.	11.50			11.50
Bell, H. G.	9.88			9.88
Bell, R. J. R.			1.50	1.50
Belyea, E. S. W.	2.50			2.50
Berchmans, Sr. M.	2.50			2.50
Bernhardt, K. S.	30.50	3.00		33.50
Berry, Miss D. F. J.	1.90			1.90
Best, C. H.	7.42			7.42
Birk, L. A.		45.00		45.00
Blacklock, Miss H.			51.00	51.00
Blackwood, W. C.	19.00			19.00
Bladen, V. W.	15.00			15.00
Boeschenstein, H.	33.25	6.00		39.25
Bondy, Rev. L. J.	9.63			9.63
Boswell, M. C.	17.75			17.75
Boyd, Wm.	11.75			11.75
Bradley, Miss E. M.			25.50	25.50
Brady, A.	8.00			8.00
Brauer, R.		24.00		24.00
Brieger, P. H.	10.25			10.25
Britton, Mrs. F. H.		12.00		12.00
Brodie, Miss J. B.	3.25			3.25
Brooks, E. F.	45.00			45.00
Brown, Alan.	42.50			42.50
Brown, G.			1.50	1.50
Brown, G. W.	5.50			5.50
Brown, R. J.	10.25	27.00		37.25
Bryant, L. R.	18.50			18.50
Buchanan, M. A.	8.25			8.25
Bumby, Miss F.			6.00	6.00
Bunker, M. L.		3.00	10.50	13.50
Burk, J. D.	20.25			20.25
Burnham, H. H.	45.00			45.00
Burt-Gerrans, J. T.	10.75			10.75
Burton, E. F.	1.00			1.00
Cairns, G.	15.75			15.75
Cameron, G. C.	48.50			48.50

	Remuner- ation to Examiner	Presiding Officer	Attend- ance	Totals
Campbell, A. A.	\$ 45.00			\$ 45.00
Campbell, W. R.	45.00			45.00
Cano, J.	6.67	\$ 27.00		33.67
Carscadden, W. G.	50.00			50.00
Carswell, W. E.		15.00		15.00
Cartwright, Miss M.		12.00	\$ 7.50	19.50
Carver, H. S. M.	2.50			2.50
Cass-Beggs, D. N.		12.00		12.00
Castell, C. H.	5.75			5.75
Cates, H. A.	6.25	57.00		63.25
Chapman, R. K.	22.00			22.00
Clark, C. C.	34.25			34.25
Clarkson, F. A.	19.00			19.00
Clawson, W. H.		39.60		39.60
Cleaver, E. E.	45.00			45.00
Coatsworth, Miss H. R.	5.25			5.25
Coburn, Miss K. H.	5.50	24.00		29.50
Cockburn, J. R.	11.50			11.50
Cole, Miss A. C.	6.25			6.25
Cole, C. E. C.	45.00			45.00
Cole, F. L.	16.50			16.50
Coleman, L. C.	5.25			5.25
Conboy, F. J.	40.75			40.75
Cook, Miss A. L.	7.13			7.13
Cook, T. W.		3.00		3.00
Coper, R.			30.00	30.00
Corrigan, C. A.	77.50			77.50
Cosbie, W. G.	18.88			18.88
Cosgrave, Rev. F. H.	5.25			5.25
Couch, J. H.	45.00			45.00
Courtice, H. A.			48.00	48.00
Coventry, A. F.	6.00			6.00
Cowling, T.	24.75			24.75
Cox, M. A.	33.90			33.90
Coxeter, H. S. M.		21.00		21.00
Craigie, E. H.	5.25	24.00		29.25
Crawford, M. F.	3.00			3.00
Crerar, S. R.	7.40	30.00		37.40
Crouch, S. S.	16.50			16.50
Culbert, M. R.	10.00			10.00
Dakin, L. H.			9.00	9.00
Dale, E. A.		30.00		30.00
Dale, M. R. M.			13.50	13.50
Dale, Miss U.		3.00		3.00
Danis, J. T.	45.00			45.00
Davey, A.	19.50			19.50
Dawson, R. M.	10.75			10.75
de Jong, S. H.			7.50	7.50
DeLury, D. B.	22.25			22.25
Despard, Miss D. V.	2.63			2.63
Detweiler, H. K.	76.75			76.75
Dexter, Miss R. V.	1.67			1.67
Dickson, G. H.	5.50			5.50
Dodington, E. L.			15.00	15.00
Dore, Rev. J. W.	11.75			11.75
Doucet, W. F.			13.50	13.50
Drover, C. E.			19.50	19.50
Duff, T. A. J.	45.00			45.00
Dunbar, W. B.		33.00		33.00
Dwight, T. W.		18.00		18.00
Dymond, J. R.	8.00			8.00
Edison, G.	5.50	27.00		32.50
Edwards, G. R.		9.00	7.50	16.50
Eggleton, W. G. E.		3.00		3.00
Emmett, Miss M. A.			1.50	1.50
Endicott, N. J.		30.00		30.00
Etkins, B.		18.00		18.00
Evans, E. V.	8.62			8.62
Evans, Rev. K. C.	2.50			2.50

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
Falconer, J. G.	\$ 102.50			\$ 102.50
Farquharson, R. F.	88.00			88.00
Farrar, C. B.	36.63			36.63
Farrar, S. G.			\$ 13.50	13.50
Fennell, V.		\$ 45.00		45.00
Ferguson, F. L.	5.75			5.75
Fidlar, E.	11.50			11.50
FitzGerald, G. W.			1.50	1.50
Flenley, R.	5.00			5.00
Ford, Dr. Norma H. C.	8.13			8.13
Fowler, W. J. R.	15.75			15.75
Fraser, D. T.	10.50			10.50
Fraser, W. R.			10.50	10.50
Frumkin, A.	5.25	39.00		44.25
Frye, H. N.	7.75			7.75
Fulmer, H. L.	9.00			9.00
Funnell, W. S.	6.25			6.25
Gaby, R. E.	90.00			90.00
Gallie, W. E.	16.00			16.00
Gardiner, W. J.	10.75			10.75
George, R. K.	8.00			8.00
Glover, J. S.	31.50			31.50
Glynn, W. S.			10.50	10.50
Goble, H. W.		45.00		45.00
Godfrey, R. J.	6.00			6.00
Goggio, E.	12.63	27.00		39.63
Goodwin-Wilson, R.	5.75			5.75
Gopal-Ayengar, A. R.			30.00	30.00
Goudge, T. A.	5.25	33.00		38.25
Gould, S. H.	2.88	30.00		32.88
Graham, Mrs. A. R.	2.63			2.63
Graham, R. R.	7.00			7.00
Graham, R. R.	50.00			50.00
Grant, G. P.			19.50	19.50
Grant, J. C. B.	5.00			5.00
Grant, J. D.			30.00	30.00
Gray, Jessie	45.00			45.00
Greay, P. H.	14.00			14.00
Guess, G. A.	34.25			34.25
Gunvaldsen, K. M.	22.00			22.00
Ham, A. W.	5.50			5.50
Hamilton, F. C.	45.00			45.00
Hamilton, F. W.	7.00			7.00
Hamly, D. H.		36.00		36.00
Hampson, Mrs. H.			39.00	39.00
Hancock, M. L.	5.75	30.00		35.75
Harkness, W. J. K.	2.50			2.50
Harris, C. W.	45.00			45.00
Hart, C. W. M.	11.75			11.75
Hedman, T.	5.00			5.00
Helwig, C. E.	8.63		1.50	10.13
Henderson, R. C.			15.00	15.00
Henderson, V. L.	5.25			5.25
Henderson, V. E.	19.13			19.13
Hepburn, John	77.00			77.00
Heringa, Miss L.	2.88			2.88
Hicks, R. K.		30.00		30.00
Hilchey, H. St. C.			28.50	28.50
Hill, D. C.	8.63			8.63
Hogg, Mrs. H. S.	5.25			5.25
Holman, W. L.	17.25			17.25
Hosie, R. C.	5.25	21.00		26.25
Houpert, J. A.	5.00	30.00		35.00
Howland, G. W.	45.00			45.00
Huggins, M. W.	36.37	12.00		48.37
Hughes, F. N.	59.25			59.25
Humber, C. M.			9.00	9.00
Humphreys, H. L.	13.00	3.00		16.00
Hunter, A.	13.25			13.25

	Remuner- ation to Examiner	Presiding Officer	Attend- ance	Totals
Hunter, J.....			\$ 18.00	\$ 18.00
Hurst, R. O.....	\$ 119.75			119.75
Innis, H. A.....	5.25			5.25
Ireton, H. J. C.....		\$ 3.00		3.00
Irvine, O. R.....	7.00			7.00
Israel, Mrs. G. W.....			22.50	22.50
Jackes, Miss M. B.....		6.00		6.00
Jackson, K. B.....	5.50			5.50
Jackson, W. J. S.....	27.25			27.25
Janes, R. M.....	45.00			45.00
Jaques, L. B.....	6.00			6.00
Jeanneret, F. C. A.....	2.50			2.50
Jenking, Miss R. I.....	5.25			5.25
Johnson, J. H.....		51.00		51.00
Jones, H. C.....			1.50	1.50
Jones, T. H.....	2.75			2.75
Keegan, R.....	5.25			5.25
Kendall, E. W.....	2.87			2.87
Kenrick, F. B.....	16.00			16.00
Ketchum, J. D.....	9.75			9.75
Kirkwood, Mrs. M. M.....	19.00			19.00
Klem, L. J.....		27.00		27.00
Knox, R. G.....	8.00			8.00
Knox, R. S.....	2.50			2.50
Kreutzer, J.....	21.40			21.40
Krieger, Miss C. C.....	28.25			28.25
Krueger, L. F.....	16.50			16.50
Lacey, A.....	4.88			4.88
Laidlaw, Mrs. A. T.....		27.00	6.00	33.00
Laidlaw, Mrs. M. K.....		33.00	42.00	75.00
Laidlaw, R. E.....	5.25			5.25
Laing, Miss J. C.....		18.00		18.00
Laird, R. C.....	42.25			42.25
Langford, R. R.....	13.50			13.50
Laskin, B.....	5.75			5.75
Laughlin, W. H. M.....		6.00		6.00
Lazier, M. J. C.....	20.50			20.50
Ledoux, Mme. J.....		51.00		51.00
Legget, R. F.....	16.38	12.00		28.38
Lehmann, A. J. V.....	6.75			6.75
Leitch, Mrs. Aida.....			22.50	22.50
Le Mesurier, A. B.....	45.00			45.00
Leslie, C. W.....		21.00		21.00
Le Vesconte, Miss H. P.....	11.00			11.00
Lewis, E. P.....	21.62			21.62
Lewis, F. I.....	50.00			50.00
Leyerle, D. B.....			19.50	19.50
Lick, Mrs. Mary F.....		12.00		12.00
Logan, H. A.....	3.75			3.75
Lord, G. R.....	5.25	12.00		17.25
Lorriman, F. R.....	5.50			5.50
Loudon, Miss I. M.....	11.25			11.25
Low, D. M.....	18.87			18.87
Lucas, G. H. W.....	6.00			6.00
McAndrew, W. J.....	4.88			4.88
McArthur, Miss M. F.....		3.00		3.00
MacCallum, H. R.....	10.25			10.25
McCullough, W. S.....	7.75	90.00		97.75
McCurdy, W. J.....	10.50	30.00		40.50
MacDonald, A. E.....	45.00			45.00
Macdonald, E. W.....	5.25			5.25
Macdonald, J. F.....	2.50			2.50
McDonald, J. L.....	45.00			45.00
MacDonald, Miss M. D.....		30.00		30.00
MacDonell, M.....			15.00	15.00
McDougall, D. J.....	9.00			9.00
MacElhinney, W. G.....		45.00	1.50	46.50
McGilvray, C. D.....	31.50			31.50
MacGregor, D. C.....	5.00			5.00

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
McIlwraith, T. F.	\$ 11.25			\$ 11.25
McIntosh, R. A.	15.75			15.75
McIntosh, R. S.	8.00			8.00
McIntosh, W. G.	7.04	\$ 3.00		10.04
McIntyre, R. B.	5.25			5.25
MacLachlan, J. D.	9.00			9.00
McLaughlin, R. R.	6.00			6.00
MacLean, A.	5.25			5.25
McLean, E. C.	11.38			11.38
MacLean, K.	2.50			2.50
MacMillan, Sir Ernest	42.69			42.69
McMurrich, Miss K. L.	26.50			26.50
McNally, A. G.	5.25			5.25
McNeil, D. J.			\$ 12.00	12.00
McPhedran, J. H.	45.00			45.00
McPhedran, W. F.	45.00			45.00
McRostie, G. P.	10.50			10.50
Madill, H. H.	1.75			1.75
Magner, Wm.	9.25			9.25
Mallory, A. R.	5.75			5.75
Maltby, E. J.	45.00			45.00
Marshall, T.	9.50			9.50
Marshall, T. R.	8.50			8.50
Mason, A. W.		45.00		45.00
Melson, J. W.	1.90			1.90
Milligan, G. L.		36.00	12.00	48.00
Misener, A. D.	5.00			5.00
Mitford, Mrs. M. T. C.	5.25			5.25
Mjolsners, Verdine			30.00	30.00
Moffatt, R. C.	30.50			30.50
Molinaro, J. A. R.			27.00	27.00
Moloney, J.			19.50	19.50
Montgomery, R. J.		27.00		27.00
Moore, E. S.	2.63			2.63
Morley, Miss Nina		6.00		6.00
Morley, Miss S. G.		24.00		24.00
Morrison, C. F.	29.37	18.00		47.37
Morton, T. R. M.			12.00	12.00
Muckle, Rev. J. T.	2.88			2.88
Murray, D. W. G.	31.75			31.75
Neal, G. M.			24.00	24.00
Newcombe, J. A.	5.25	39.00		44.25
Noakes, F.	5.50	24.00		29.50
Northway, Miss M. L.	2.50			2.50
Occomore, H. E.			10.50	10.50
Oille, John	45.00			45.00
Okulitch, V. J.	7.88			7.88
Owen, D. R. G.	5.25			5.25
Owen, T.	45.00			45.00
Panabaker, D. D.	5.25	30.00		35.25
Pancer, L.			9.00	9.00
Parke-Taylor, G. H.			31.50	31.50
Parsons, A. L.	2.63			2.63
Paterson, G. R.			15.00	15.00
Patrick, S. J.		6.00	15.00	21.00
Patterson, G. C.	5.25			5.25
Paul, E. W.	37.25			37.25
Peckham, J. W.		27.00		27.00
Phelan, Rev. G. B.	5.50			5.50
Phoenix, W. L.			15.00	15.00
Pitt, A.	5.25			5.25
Plummer, Miss H. C.	6.25			6.25
Pounder, I. R.	25.50			25.50
Pratt, E. J.	30.75			30.75
Pratt, Mrs. E. J.		21.00		21.00
Prendergast, D. J.	45.00			45.00
Price, H. W.	5.25			5.25
Price, Dr. R. Margarite		24.00		24.00
Radforth, N. W.		27.00		27.00

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
Rae, J. J.	\$ 39.00	\$ 15.00		\$ 54.00
Raithby, G. E.	10.50			10.50
Reaman, G. E.	11.37			11.37
Reed, Miss E. J.	5.30			5.30
Reid, J. E.	23.00	24.00		47.00
Reid, Spence	45.00			45.00
Richardson, S. M.	6.00			6.00
Rickard, P. A.			\$ 22.50	22.50
Riddle, Miss W. C.	6.50	60.00		66.50
Riley, C. W.	13.00			13.00
Risdon, F. E.	9.50			9.50
Robert, J. X.	45.00			45.00
Roberts, Miss J. S.	5.50			5.50
Robertson, D. E.	45.00			45.00
Robinson, D. A. F.	12.75			12.75
Robinson, T. A.	45.00			45.00
Robinson, W. A.			6.00	6.00
Robinson, W. L.	26.95			26.95
Rogers, Wm. S.			21.00	21.00
Rolph, F. W.	45.00			45.00
Ross, H. M.			1.50	1.50
Rouillard, C. D.	5.00			5.00
Rowe, T. L.	2.20		18.00	20.20
Rubin, L. J.		51.00		51.00
Ruhnke, G. N.	9.87			9.87
Runions, A. D.	7.00			7.00
Rush, Rev. E. L.	3.88			3.88
Ryerson, E. S.	82.00			82.00
Rykert, H. E.	55.00			55.00
St. Ivan, Sister M.	2.38			2.38
St. John, Sister M.	2.88			2.88
St. Stanislaus, Sister M.	14.38			14.38
Salter, Miss M. D.	5.00			5.00
Salvadge, C. H.			19.50	19.50
Satterly, J.	16.00			16.00
Saunders, R. M.	9.25			9.25
Schnell, R. F.			27.00	27.00
Schofield, F. W.	42.00			42.00
Scott, D. P.			9.00	9.00
Scott, R.			19.50	19.50
Scott, T. N.	31.75			31.75
Scott, Wm. A.	69.25			69.25
Secord, W. E.	38.50			38.50
Selby, D. L.	7.93			7.93
Shanks, G.	9.25			9.25
Shapiro, Mrs. P. C.			1.50	1.50
Shaw, J. E.	2.63			2.63
Sheldon, J. M.	16.50			16.50
Shenstone, N. S.	50.00			50.00
Shepherd, A. L.		27.00		27.00
Sheppard, N. E.	5.50			5.50
Shook, Rev. L. K.	3.00	30.00		33.00
Simpson, S. D.		3.00	22.50	25.50
Sjms, Miss E. M.			21.00	21.00
Sissons, C. B.	2.88			2.88
Smallfield, H. A.	7.00			7.00
Smith, E. A.	8.70			8.70
Smith, H. G.	15.50			15.50
Smith, I. W.	5.00	36.00		41.00
Smith, Leo	98.33			98.33
Smith, Miss M. D.	3.12			3.12
Smith, V. G.	16.25	12.00		28.25
Snyder, E. S.	26.75			26.75
Solandt, D. Y.	1.67			1.67
Spence, J. J.		24.00		24.00
Sproule, W. H.	7.00			7.00
Staples, M. W.	10.50			10.50
Staples, W. E.	5.00			5.00
Sullivan, Rev. B. F.	7.25			7.25

	Remuner- ation to Examiner	Presiding Officer	Attend- ance	Totals
Surerus, J. A.		\$ 33.00		\$ 33.00
Synge, J. L.	\$ 10.50			10.50
Tait, M. D. C.		24.00		24.00
Tatham, G.	2.75			2.75
Taylor, N. H.	8.67		\$ 48.00	56.67
Taylor, Griffith	17.63			17.63
Taylor, J. C.		45.00		45.00
Taylor, N. B.	1.66			1.66
Taylor, W. R.	18.50			18.50
Thompson, H. A.	2.63			2.63
Thompson, Dr. Margaret		36.00		36.00
Thompson, R. W.	5.75			5.75
Thomson, C. L.	2.75			2.75
Thomson, J. Ellis	2.63			2.63
Thomson, S. A.	45.00			45.00
Thordarson, Miss Laura		3.00		3.00
Tom, Dr. Mary		30.00		30.00
Toomer, J. E.		42.00		42.00
Tosoni, A.			1.50	1.50
Townsend, G. F.	5.75			5.75
Treadgold, W. M.	5.50			5.50
Trethewey, W. H.	3.88	27.00		30.88
VanWyck, H. B.	63.50			63.50
Waddell, Miss M. E. G.	5.50	24.00		29.50
Walker, Miss E. I.	1.67			1.67
Walker, E. M.	2.63			2.63
Walters, J. A.	45.00			45.00
Wardell, A.	5.50	27.00		32.50
Wasteneys, H.	20.00			20.00
Watson, M. B.	14.00	33.00		47.00
Watt, J. C.	21.75			21.75
Webber, W. J.	5.25			5.25
Weir, J. R.	12.75			12.75
Welty, Rev. E. J.	21.25			21.25
Wetmore, F. E. W.	11.25			11.25
Wey, J. C.		27.00		27.00
White, Miss M. E.	6.25	24.00		30.25
Willan, Healey	66.33			66.33
Willard, Miss A. C.	9.50			9.50
Williams, C. G. M.	21.75			21.75
Wilson, G. E.	45.00			45.00
Winnett, F. V.	7.63	30.00		37.63
Wiren, R. C.	5.25	27.00		32.25
Wishart, D. E. S.	45.00			45.00
Wolfe, S. E.		21.00		21.00
Woodhouse, A. S. P.	5.00			5.00
Woodside, M. St. A.	3.38	27.00		30.38
Wookey, H. W.	50.00			50.00
Woollatt, Dr. S.		3.00		3.00
Wright, G. F.	6.00			6.00
Wright, M. L.	7.00			7.00
Wright, W. J. T.	6.00			6.00
Wright, W. W.	45.00			45.00
Wynne, A. M.	6.25			6.25
Young, L.	6.00			6.00
Young, Rev. T. C.	2.63			2.63
Zimmer, A. R.	13.00			13.00

\$ 6,268.02 \$ 2,685.60 \$ 1,186.50 \$10,140.12

Apportionment

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
Arts	\$ 791.20	\$ 1,047.00	\$ 615.00	\$ 2,453.20
Medicine	3,035.76	171.00	79.50	3,286.26
Applied Science	554.25	846.00	348.00	1,748.25
Dentistry	690.95	174.00	78.00	942.95
Household Science	42.75	9.00		51.75
Forestry	31.75	39.00		70.75
Music	207.35	39.60	4.50	251.45
School of Nursing		36.00	16.50	52.50
School of Social Work		21.00		21.00
University Extension	99.76			99.76
Physical and Health Education		42.00	15.00	57.00
Pharmacy	228.25	42.00	30.00	300.25
Agriculture	575.50	207.00		782.50
Veterinary Science	10.50			10.50
Law		12.00		12.00
	<u>\$ 6,268.02</u>	<u>\$ 2,685.60</u>	<u>\$ 1,186.50</u>	<u>\$10,140.12</u>

Remuneration to Examiners (as detailed above) \$ 6,268.02
 Presiding and attendance (as detailed above) 3,872.10

Examination supplies and sundries:

Engrossing diplomas, etc., S. Harrod	\$ 503.80	
Salvaging examination papers—V. Mjolsners, \$81.20, O. I. Ewart, \$8.00	89.20	
J. E. Poole Co., ink	10.00	
Underwood Elliott Fisher, rentals	15.00	
University Press, diplomas, examination books, etc.	2,521.86	
Accounts under \$10.00 (3)	9.22	
Superintendent's Dept., labour, \$351.26; material, \$5.94	357.20	
	<u>\$ 3,506.28</u>	

Printing examination papers and class lists:

University Press	\$ 6,058.30	
Photographic Service, prints	11.30	
	<u>\$ 6,069.60</u>	
		<u>\$19,716.00</u>

Superintendent's Office

Office Supplies, postage, printing and incidentals (\$1,879.68):

Aikenhead Hardware Ltd., hardware	\$ 28.87
Brown Bros., ruled sheets, paper	34.83
Bernard Cairns, rubber stamp, ink, repairs	11.39
Carbon Paper Service Bureau, paper	10.39
R. G. Dalton Co., blueprints	63.91
G. Dean Maxwell, travelling expenses to Ottawa re Pre-Aircrew Course agreement	42.80
McMillan Publishing, Weekly Tariff Intelligence	25.00
Office Specialty Manufacturing Co., transfer cases	37.00
Postage	317.00
Provincial Treasurer, auto license	10.00
Remington Rand, ink, staples, inspections	25.75
Richardson Bond & Wright Ltd., priority forms	19.98
Robbins & Townsend, inspections, staples	77.75
H. A. Rogers & Co., 1 year's service for Publishers and Merchandising Services	20.00
Salem's Garage, auto repairs	35.35
University Extension, stencils, etc.	12.76
University Press, printing, binding, stationery	879.83
Accounts under \$10.00 (14)	49.04
The Superintendent, sundry disbursements: telephone, \$25.44; sundries, \$6.48; gasoline for office car, \$93.86	125.78
Superintendent's Dept., freight, \$1.04; labour, \$20.83; material, \$30.10	52.00

Incidental Expenses re work on buildings (\$139.50):		
J. A. Murray, preparation of sketches.....	\$	118.50
Superintendent's Dept., labour.....		21.00
Drafting Assistance (\$1,646.70):		
J. A. Murray, 4 weeks, 10 hours.....		155.00
A. H. Taylor, 7 days.....		72.12
Superintendent's Dept., labour.....		1,419.58
		<u>3,665.63</u>
Central Stores:		
Storekeeper:		
C. A. Johnson, 12 months.....	\$	2,100.00
Assistant Storekeeper:		
Robert Montgomerie, 12 months.....		1,150.00
Clerk:		
Miss J. Taylor, 12 months.....		1,200.00
		<u>4,450.00</u>
Grounds:		
Foreman Gardener, R. R. Corbett, 12 months.....	\$	2,000.00
Lighting Account.....		496.73
Labour, gravel, roadways, granolithic walks, flowers, shrubs, and general expenses—including upkeep of 78 Queen's Park— (\$16,721.39):		
Aikenhead Hardware, hardware, etc.....		176.49
Brooks Marble & Tile Co., removing and crating marble fountain in 78 Queen's Park.....		35.00
Builders Supplies Ltd., flagstone.....		21.83
P. Burns & Co., fuel for 78 Queen's Park.....		27.50
Canada Coal Co., fuel for 78 Queen's Park.....		222.04
City Treasurer, repairs, valves, hydrants, water, etc.....		292.31
Garage Supply Co., battery.....		13.82
Joe Hampson, sand.....		135.00
Hertz Drivurself Stations, truck rental.....		17.43
D. Hogarth, grading.....		12.00
Johnston Haulage Co., cartage.....		33.00
Langley's Ltd., cleaning drapes, 78 Queen's Park.....		18.85
Mollenhauer Contracting Co., sidewalk.....		263.00
Provincial Treasurer, truck license \$47.50; gasoline ration book \$1.00.....		48.50
Hugh Reid, blacksmithing.....		49.25
Rennie Seeds Ltd., tools, seeds, etc.....		35.05
Risebrough & Jackson, feed.....		186.70
Roofers Supply Co., wood culvert.....		35.28
Salem's Garage, truck repairs.....		147.77
Toronto Hydro Electric System.....		25.10
Trinity College, one-half cost of repairs to fence.....		165.00
United Farmers Co-operative Co., fertilizer.....		204.00
W. P. Warner, sod, etc.....		12.00
Accounts under \$10.00 (7).....		30.64
Superintendent's Dept., labour, \$13,747.07; material, \$766.76..		14,513.83
		<u>\$19,218.12</u>
Less light charged to Central Power Plant.....	\$	496.73
Credits: cartage.....		300.50
sale of material.....		76.00
		<u>873.23</u>
		<u>\$ 18,344.89</u>
Protective Service:		
Pay of Constables and nightwatchmen (\$17,043.19):		
Constables:		
R. J. D'Arcy, 12 months.....	\$	1,950.00
C. M. Scruby, 12 months.....		1,600.00
M. Robb, 7 months.....		840.00
Nightwatchmen:		
J. A. Anderson.....		230.00
F. W. Bettridge.....		566.46
W. Hunter.....		351.29

J. Kirkwood.....	\$ 1,150.00	
W. N. Lotto.....	224.25	
H. McGee.....	1,250.00	
J. C. Smith.....	110.00	
Superintendent's Dept., labour.....	8,771.19	
Uniforms, clocks, dials, etc., (\$473.42):		
Hardinge Bros., repairs to clocks.....	268.00	
Muir Cap & Regalia Ltd., caps.....	6.60	
Tip Top Tailors Ltd., uniforms.....	123.40	
University Press.....	37.60	
Superintendent's Dept., labour.....	37.82	
	<u>\$17,516.61</u>	
Less credits: material returned.....	59.45	
		\$17,457.16
Telephones:		
Bell Telephone Co., service to 30 June.....	\$13,835.59	
Less receipts from sub-service.....	\$4,734.70	
residences.....	21.20	
slot machines.....	281.75	
	<u>5,037.65</u>	
		\$ 8,797.94
Switchboard operators (\$4,812.76):		
Mrs. J. Hoddinott, 12 months.....	1,100.00	
Miss J. Brown, 9 months.....	750.00	
Mrs. J. Hedge, 2 months.....	166.67	
Mrs. M. D. Good, 1 month.....	80.00	
Relief:		
Mrs. J. Duggan.....	528.53	
Miss B. Hetherington.....	508.75	
Miss E. Cameron.....	497.30	
Miss A. Mitchell.....	460.32	
Miss J. P. Corrigan.....	330.46	
Mrs. E. Grant.....	154.00	
Mrs. M. Chowen.....	160.99	
Sundry persons (11).....	75.74	
		<u>\$13,610.70</u>
Convocation Hall and Simcoe Hall		
Heat and Light.....	\$ 5,585.66	
Gas, \$51.84; water, \$82.18.....	134.02	
Caretaker's Supplies (\$685.29):		
University Press, ink, paper, directory.....	5.97	
Superintendent's Dept., material.....	679.32	
Cleaning (\$6,329.81):		
Allen Manufacturing Co., laundry.....	26.91	
Parker's Dye Works, cleaning.....	16.20	
Queen City Window Cleaning Co.....	11.40	
White Window Cleaning Co.....	50.00	
Mrs. A. Yates, overtime services.....	18.00	
University Press.....	2.81	
Superintendent's Dept., labour.....	6,204.49	
Repairs and Renewals (\$2,406.68):		
A. W. B. Hewitt, map of grounds, lettering.....	30.50	
Alexander Murray & Co., liquigum and fibregum.....	449.45	
Planet Bicycle Co., bicycle for messenger service.....	31.75	
Provincial Treasurer, public hall license.....	10.00	
Accounts under \$10.00 (5).....	12.82	
Superintendent's Dept., labour, \$1,314.36; material, \$557.80.....	1,872.16	
Acting Postmaster and Chief Messenger:		
H. R. Cheney (on war service from May).....	1,500.00	
Messenger and Post Office Service (\$2,431.03):		
William Allen, 3½ days.....	7.00	
Victor Brown, 5½ days, 32 hours.....	20.73	
Joan Burke, 9½ days.....	19.00	

R. Dennison, 4 days, 332 hours.....	\$	101.44	
George Fowler, 19 weeks, 49 days.....		337.20	
Mrs. H. Guthrie, 24 weeks, 2½ days.....		476.62	
Miss B. Howell, 39 days.....		78.00	
Mrs. S. Jones, 2½ weeks.....		54.90	
Miss E. Lockhart, 19 weeks, 30 days.....		462.01	
D. McIntosh, 12 hours.....		3.30	
R. McIntosh, 2 weeks, 47 days, 147 hours.....		156.62	
M. McNamara, 2 days.....		4.04	
A. Manou, 30 weeks, 2½ days.....		407.65	
D. Maxwell, 3½ weeks.....		47.95	
A. B. Merrill, 7 days.....		22.46	
Miss M. Thompson, 8½ weeks, 4 days, 41¾ hours.....		187.11	
Carfares.....		45.00	
		<hr/>	
		\$19,072.49	
Less heat and light charged to Central Power Plant..	\$5,585.66		
Credit for cleaning, etc.....	732.69		
	<hr/>	\$ 6,318.35	
			\$12,754.14
Alterations, Simcoe Hall:			
Ladies washroom—Bursar's Office:			
Brooks Marble & Tile Co.....	\$	523.00	
Mollenhauer Contracting Co., alterations in basement toilet room		251.00	
Superintendent's Dept., labour, \$560.83; material, \$457.24.....		1,018.07	
	<hr/>		\$ 1,792.07
86 Queen's Park			
(nothing spent)			
49 St. George Street			
Maintenance:			
Allen Manufacturing Co., laundry.....	\$	1.10	
City Treasurer, water.....		15.53	
Consumers Gas Co., gas.....		9.61	
Halliday Bros., fuel.....		54.23	
Toronto Hydro Electric Co., city current.....		111.39	
Superintendent's Dept., labour, \$674.71; material, \$135.32.....		810.03	
	<hr/>		\$ 1,001.89
184 College Street			
Light.....	\$	120.56	
Fuel (\$591.62):			
P. Burns & Co.....		27.77	
Halliday Bros.....		562.07	
Superintendent's Dept., labour, \$1.48; material 30 cents.....		1.78	
Gas, \$9.82; water, \$71.16.....		80.98	
Caretaker's Supplies (\$76.15):			
T. Eaton Co., curtains.....		3.55	
Superintendent's Dept., material.....		72.60	
Cleaning (\$368.34):			
Allen Manufacturing Co., laundry.....		5.20	
Superintendent's Dept., labour (Mrs. Thesiger—with living quarters valued at \$250).....		363.14	
Repairs and Renewals (\$205.04):			
Accounts under \$10.00 (2).....		11.15	
Superintendent's Dept., labour, \$150.75; material, \$43.14.....		193.89	
	<hr/>		\$ 1,442.69
Less light charged to Central Power Plant.....	\$ 120.56		
Sundry credits—cleaning.....	15.75		
	<hr/>	\$	136.31
			\$ 1,306.38
			<u>\$374,225.55</u>

II. LIBRARY

Salaries

W. S. Wallace, Librarian, (paid also \$350. in Ontario College of Education, and \$300 from Special Funds)	\$ 5,500.00
Miss H. G. B. Woolryche, Assistant Librarian (paid also \$75 in Ontario College of Education)	2,500.00
Heads of Departments:	
Miss M. L. Newton, Circulation, (paid also \$25 in Ontario College of Education)	2,250.00
Miss E. V. Bethune, Cataloguing	2,150.00
Miss A. M. Cordingley, Periodicals	1,850.00
Assistants:	
Miss E. Creighton	1,700.00
Miss E. Aldridge	1,700.00
Miss J. Jarvis	1,650.00
Miss M. H. Skinner	1,600.00
Miss J. Rathbun	1,600.00
Miss I. Trowern	1,500.00
Miss A. Leonard	1,500.00
Miss D. Dignum	1,450.00
Mrs. Mary L. Van Corder	1,450.00
Miss E. L. Alexander	1,450.00
Miss K. Ball, at \$1,400; on war service; contribution to Pension Fund	42.00
Miss V. A. Taylor	1,400.00
Miss Dorothea Tod	1,400.00
Miss Edith Cook	1,350.00
Miss K. Wales	1,350.00
Miss G. Williams	1,350.00
Miss R. Haldenby	1,300.00
Miss M. Robinson	1,300.00
Miss F. E. Bertram, at \$1,250; on war service; contribution to Pension Fund	37.50
Miss E. Heighington, at \$1,250; on war service; contribution to Pension Fund	34.40
Miss J. MacBeth	1,250.00
Miss M. Rose, at \$1,250; on war service from November	642.20
Miss M. Thompson, at \$1,250; resigned 15 April	989.60
Miss J. Arnold	1,200.00
Miss M. Carson	1,200.00
Miss M. Holloway, at \$1,200; resigned 31 July	100.00
Miss V. I. Keys	1,200.00
Miss E. Pepall, at \$1,200; on war service from October	519.25
Miss M. R. Read	1,200.00
Miss H. C. Wrightman	1,200.00
Mrs. Esther Jacobsen, at \$1,200. from 1 September	1,000.00
Mrs. Mary McCullam	1,200.00
Miss B. Saunders	1,200.00
Miss M. G. Harrison, at \$1,200. from 1 December (paid also as Occasional Assistant)	700.00
Miss J. Woodcock, at \$1,200; resigned 30 November	500.00
Miss C. Nisbet, at \$1,200. from 1 January (paid also as Occasional Assistant)	600.00
Miss A. Curry, at \$1,200. from 16 April (paid also as Occasional Assistant)	250.00
Miss M. H. Buchan (part-time)	550.00
J. A. Paterson, Attendant (with rooms, heat and light valued at \$420. as Caretaker of Building)	1,200.00
Stackmen:	
Stanley South, at \$70. per month; resigned 31 December	420.00
H. S. Cheney, 5 months at \$50. and 7 months at \$60.	670.00
Messengers—(part-time):	
Miss Ruth L. Miller, 34 weeks, 4 days, at \$9. per week	312.00
Kurt Levy, 6 days at \$2.	12.00

 \$57,528.95

Library Maintenance

General Library Appropriation (Current Account):

Books and Periodicals (\$33,944.09):

Aldale's.....	\$ 35.24
Edward G. Allen & Son.....	2,931.57
Thos. Allen.....	73.63
Wm. H. Allen.....	71.47
American Academy of Arts and Science.....	111.28
American Post Office, Washington.....	77.98
American Chemical Society.....	59.55
American Dental Association.....	78.62
American Geneological Index.....	44.68
American Institute of Mining and Metallurgical Engineers.....	28.77
American Journal of Physiology.....	30.25
American Medical Association.....	157.47
American Psychological Association.....	51.90
American Society for Metals.....	28.18
American Society of Biological Chemists.....	27.75
American Society for Testing Materials.....	33.94
Antigua Libreria Robredo.....	206.39
Argosy Book Stores Inc.....	30.77
Baker & Taylor Inc.....	2,233.72
Biblo & Tanner.....	32.56
Biological Abstracts.....	28.03
B. H. Blackwell & Co.....	172.82
R. R. Bowker.....	89.38
A. Britnell Book Shop.....	30.47
A. Bruderhausen.....	39.27
Burroughs & Co. (Eastern) Ltd.....	89.10
Butterworth & Co.....	44.75
Cambridge University Press.....	109.66
Canada Law Book Co.....	104.25
Canadian Law List Publishing Co.....	49.00
Canadian Review Co.....	75.00
J. S. Canner & Co.....	58.43
Carswell & Co.....	1,455.12
Citizens' Research Institute of Canada.....	25.00
Arthur H. Clark Co.....	68.14
Clarke, Irwin & Co.....	289.65
College Art Association of America.....	32.72
Wm. Collins Sons & Co.....	39.36
Colonial Book Service.....	28.42
Colonial Society of Pennsylvania.....	61.33
Copp Clark Co.....	93.47
Creassen's Book & Print Shop.....	36.50
Wm. Dawson Subscription Service.....	291.27
Richard de Boo Ltd.....	94.25
Frank L. Doherty.....	133.19
G. Ducharme.....	119.73
Edwards Bros.....	208.72
Encyclopedia Britannica.....	157.92
Engineering Index Inc.....	111.56
F. W. Faxon.....	1,354.36
Franz G. Feger.....	812.30
Jacob Finkelman.....	250.00
Maurice Friedman.....	26.70
French & European Publishers Inc.....	35.68
W. J. Gage & Co.....	170.36
General Publishing Co.....	292.40
Globe Printing Co.....	27.00
J. M. Griese.....	39.86
Gurney & Jackson.....	128.95
Harvard University.....	399.79
Wm. Heimann.....	31.36
Dora Hood's Book Room.....	28.50
John Hopkins Press.....	44.85
Houghton Mifflin Co.....	43.34
International Labour Organization.....	32.75
International University Booksellers.....	26.50
Jewish Quarterly Review.....	60.68

Journal Press.....	\$ 55.78
R. Kolvoord.....	32.49
S. Krupp.....	31.53
Law Publishers and Booksellers.....	29.56
J. B. Lippincott.....	35.56
Longmans Green & Co.....	504.47
MacMillan Co. of Canada.....	831.21
McAinsh & Co.....	396.28
McClelland & Stewart.....	106.70
McGraw Hill Book Co.....	509.87
Geo. J. McLeod.....	154.24
R. Martens.....	100.00
Medical Library Association.....	33.58
Microfilm Inc., reports.....	43.85
Minerva Book Sellers.....	82.44
Moody's Investors Service.....	26.92
Modern Language Association of America.....	33.20
C. V. Mosby Co.....	31.46
Musson Book Co.....	224.62
Thos. Nelson & Sons, Ltd.....	135.77
New York Times.....	286.11
A. H. O'Brien.....	51.63
Old Authors Shop.....	85.00
Old Vienna Book Shop.....	246.30
Ontario Library Book Co.....	108.00
Oxford University Press.....	64.67
Raven Book Shop.....	35.14
Royal Aeronautical Society.....	28.62
Ryerson Press.....	358.82
S. J. R. Saunders.....	146.62
Rudolf Schick.....	58.50
Schuman's Rare Books.....	66.55
Seven Book Hunters.....	92.36
Simpkin, Marshall Ltd.....	658.94
Society of Chemical Industry.....	47.18
G. E. Stechert & Co.....	701.50
Superintendent of Documents, Washington.....	222.56
Thorburn & Abbott.....	33.50
Trustees of British Museum.....	45.46
Chas. E. Tuttle Co.....	50.59
University of Chicago Press.....	106.25
Ver Brugge Books.....	302.12
Verner Ottawa Bureau.....	50.00
E. Weyhe.....	119.42
John Wiley & Sons.....	380.08
Williams & Wilkins Co.....	191.03
H. W. Wilson Co.....	284.89
Wiltborn & Co.....	115.14
Wistar Institute of Anatomy and Biology.....	147.39
Zietlin & Ver Brugge.....	48.07
University Press.....	\$490.09
Accounts under \$25.00 (391).....	2,634.42
General Expenses (\$2,745.44):	
Allen Manufacturing Co., laundry.....	21.02
American Library Association, cards.....	49.93
Dominion Paper Box Co., filing boxes.....	170.91
Library of Congress, cards.....	177.66
Lowe-Martin Co., cards.....	198.62
Mimeograph Co., ink, stencils, paper.....	47.35
Office Specialty Manufacturing Co., transfer cases.....	35.75
Postage.....	382.00
Remington Rand, cards, typewriter repairs.....	203.15
Robbins & Townsend, typewriter maintenance.....	139.20
Superintendent's Dept., freight, \$1,150.64; labour, \$103.32; material, \$65.89.....	1,319.85
	<hr/>
	\$36,689.53
Less amount received for replacement of books lost by departments.....	156.36
	<hr/>
	\$36,533.23

Of which charged to sundry funds as follows:

Dental, Harry R. Abbott Fund.....	\$ 485.20	
King Alfred Millenary Fund.....	30.47	
John Squair Fund No. 2.....	8.60	
Phillips Stewart Bequest.....	2.50	
William Lowell Putnam Prize Fund.....	9.82	
		536.59
		<u>\$35,996.64</u>

Transaction by Librarian:

Amount advanced, \$50.00; credited from fines, \$870.75; replacements, \$159.61; miscellaneous, \$26.16; graduates' de- posits, \$1,286.14.....	\$2,392.66	
Deposits refunded.....	651.67	
		1,740.99
Transferred to Trust Funds (Schedule 3) balance of graduates' deposits.....	634.47	
Credited to this account.....		<u>1,106.52</u>
		<u>\$34,890.12</u>

Assistance:

At \$60 to \$90 per month:

Mrs. Jean Beharriell.....	\$ 255.47
Miss M. Boyd.....	640.00
Miss Mary Cochrane.....	101.56
Miss Adele Curry.....	477.37
Miss Florence English.....	1,080.00
Miss E. Fisher.....	16.80
Mrs. Josephine Gerrish.....	89.03
Miss M. Hall.....	847.75
Miss Mary Harrison.....	181.33
Mrs. Agnes Jackson.....	364.05
Miss M. Joyce.....	595.04
Lionel Masson.....	60.00
Miss Alice Moulton.....	498.06
Miss Carol Nisbett.....	307.78
Miss A. O'Dea.....	56.98
Miss E. Rugg.....	140.00
Miss Mary Savage.....	103.90
Miss M. Slater.....	620.04
Mrs. D. Stacy.....	36.10
Mrs. Jean Tenor.....	53.94
Miss Doris Wachsmuth.....	160.00
Miss Ruth Waddington.....	800.00
Miss Marion Walker.....	560.78

At 50 to 60 cents per hour:

T. A. M. Barnett.....	100.80
M. R. M. Dale.....	86.00
Miss H. E. Farquharson.....	36.00
R. F. Schnell.....	84.00
	<u>\$ 8,352.78</u>

The foregoing \$8,352.78 charged as follows:

Occasional assistance, including opening Library in evenings.....	\$7,092.78	
Special grant for re-classification.....	1,260.00	
		<u>8,352.78</u>

Alterations and fixtures (\$218.88):

Office Specialty Manufacturing Co., card cabinet guides, chair repairs.....	\$ 20.00	
Superintendent's Dept., labour, \$121.90; material, \$76.98.....	198.88	
		<u>218.88</u>
		<u>\$43,461.78</u>

Library Building

Heat and light.....	\$ 4,452.67
Gas, \$44.46; water, \$70.05.....	114.51
Fuel:	
P. Burns & Co.....	41.66
Caretaker's Supplies:	
Superintendent's Dept., material.....	452.72
Cleaning (\$2,580.31):	
Allen Manufacturing Co., laundry.....	13.10
High Park Window Cleaners.....	35.00
Superintendent's Dept., labour.....	2,532.21
Repairs and Renewals (\$2,279.10):	
Wm. Bartlett & Son, shades.....	36.75
City Treasurer, elevator license.....	5.00
Johnson Temperature Regulating Co., repairs.....	25.93
Premier Vacuum Cleaner Co., repairs.....	14.00
Vulcan Asphalt & Supply Co., furnishing and installing mastic flooring in Library Building.....	235.00
Superintendent's Dept., labour, \$1,549.76; material, \$412.66....	1,962.42
Caretaker, with living quarters valued at \$420.00 (paid from Salaries as Library Attendant) J. A. Patterson.....	.....
	\$ 9,920.97
Less heat and light charged to Central Power Plant..	\$4,452.67
Sale of caretaker's supplies.....	24.50
	<u>4,477.17</u>
	\$ 5,443.80
	<u><u>\$106,434.53</u></u>

III. ATHLETICS, PHYSICAL TRAINING, ETC.

Athletics and Physical Training—Men

(a) Salaries:	
T. A. Røed, Secretary, Athletic Directorate.....	\$ 5,700.00
W. A. Stevens, Director of Physical Education (paid by Athletic Association; paid also \$300 in School of Physical and Health Education).....	.....
M. G. Griffiths, Assistant Director of Physical Education (also in School of Physical and Health Education, without salary) ...	3,600.00
Gymnasium Instructors:	
W. H. Martin, also Supervisor, Compulsory Physical Training, 10 mos.....	2,700.00
J. E. McCutcheon, also Supervisor of Intramural Activities, 10 mos. (paid also \$100 in School of Physical and Health Education).....	2,600.00
C. Zwygard, 8 mos. (paid also \$800 in School of Physical and Health Education).....	1,100.00
H. Phillips (part-time; 5 mos.).....	400.00
W. W. Winterburn, Swimming Instructor, 10 mos.....	2,600.00
Part-time Instructors (Sessional):	
M. Glionna.....	250.00
George Daly.....	200.00
Dr. L. W. Black.....	100.00
University of Toronto Athletic Association for Sundry Occasional Instructors.....	123.50
Locker Attendants:	
W. Rimmer, Chief Locker and Attendance Clerk, at \$2,100 and \$125 overtime.....	2,225.00
L. Green, 49 weeks, 1 day at \$25 and \$30.....	1,511.67
Frank Chapman, 33 weeks at \$25.....	825.00
J. A. Record, 31 weeks at \$25.....	775.00
Miss K. Boyd, Clerical Assistant, 10 mos. (paid also \$5.25 in Health Service).....	900.00
	<u>\$25,610.17</u>

Less: Secretary's salary, paid by Athletic Association.....	\$5,700.00	
Locker Attendants, paid from Special Funds.....	846.67	
		6,546.67
		<u>\$19,063.50</u>

(b) Maintenance of Department:

Attendance Records, card system (\$186.41):

D. Gesteiner (Canada), stencils, ink, etc.....	\$ 64.22
Mrs. Griffiths, preparing material for Syllabus of physical training work for Instructor's use.....	50.00
University of Toronto Athletic Association, postage, etc.....	7.25
University Press, cards, directories, printing.....	64.94

Gymnastic appliances and repairs to equipment (\$844.35):

Aikenhead Hardware Co., hardware.....	4.86
Brown Sports & Cycle Co., soft ball bats.....	18.00
T. Eaton Co., instructor's trousers, etc.....	55.26
Alf. A. Gross, diving board.....	44.00
George M. Hendry, blackboard.....	15.29
Tip Top Tailors, instructor's trousers—gray flannel.....	25.50
Toronto Radio & Sports Ltd., basket ball, nets, etc.....	34.26
United Carr Fastener Co., padlocks.....	151.20
Jack Watson Sporting Co., boxing gloves, timers.....	167.93
Harold A. Wilson, vaulting box, bags, repairs.....	279.85
University Press, printing and stationery.....	11.23
Superintendent's Dept., labour, \$28.69; material, \$8.28.....	36.97
	<u>\$ 1,030.76</u>
	<u>\$20,094.26</u>

Athletics and Physical Training—Women

(a) Salaries:

Miss J. M. Forster, Assistant Physical Director (Sessional—paid also \$700 in School of Physical and Health Education).....	\$ 1,200.00
Instructors in Physical Education (Sessional):	
Miss D. N. R. Jackson (paid also \$700 in School of Physical and Health Education).....	1,000.00
Mrs. S. E. McCatty (paid also \$300 in School of Physical and Health Education).....	1,000.00
Mrs. Margaret Graham, Gymnasium and Clerical Assistant (Sessional; paid also \$800 in School of Physical and Health Education).....	400.00
Miss W. Baxter, Swimming Instructor (Sessional).....	1,200.00
Miss A. E. M. Parkes, Secretary Treasurer, Women's Athletic Directorate (Sessional; paid also \$1,900 by Students Administrative Council).....	350.00
	<u>\$ 5,150.00</u>

(b) Maintenance of Department:

Sundry Expenses (\$458.93):

Allen Manufacturing Co., laundry.....	\$ 35.67
Archery Craft, targets.....	33.60
Miss I. G. Coventry, piano rental, etc.....	46.00
T. Eaton Co., jackets, carpet, clock.....	38.56
Mrs. O. McNeill, pianist, 70 hours.....	72.10
Promenade Music Centre, phonograph.....	79.95
Charles Walters, fencing instruction and masks.....	56.00
Harold A. Wilson Co., volley ball, etc.....	24.40
University Press, printing, stationery.....	21.78
Accounts under \$10.00 (3).....	16.78
Superintendent's Dept., labour, \$3.26; material, \$30.83.....	34.09

Janitor service at night classes:

A. J. Maycock.....	50.00
	<u>\$ 508.93</u>
	<u>\$ 5,658.93</u>

Health Service

(a) Salaries:

R. W. I. Urquhart, Director (paid also \$750 in Pathological Chemistry and \$14 as Occasional Examiner)	\$ 5,000.00
Dr. Gwen Mulock, Assistant Director in charge of Women	3,000.00

Assistants (Sessional):

Dr. Jessie A. McGeachy (paid also \$19 as Occasional Examiner)	1,500.00
H. A. Burnett (paid also \$12 as Occasional Examiner)	1,500.00
R. H. Thomas, Consultant Surgeon (paid also \$250 in Surgery)	200.00

Staff Physicians (Sessional):

E. S. Jeffrey	1,200.00
K. E. Ferrie	1,200.00
F. Van V. Snell	1,200.00
G. F. Boyer, Medical Consultant (paid also \$200 in Medicine)	10.00

Occasional Staff for Examinations:

Men:

S. M. Campbell	544.00
David Selby (paid also \$1,000 in Pathology and Bacteriology)	400.00
W. R. Caven	352.00
A. S. Smith	340.00
A. R. Wilkins	232.00
W. S. Mahon	188.00
R. G. MacKenzie (paid also \$600 in Anatomy and \$500 in Surgery)	132.00
J. L. McCollum	96.00
T. A. Crowther (paid also \$150 in Medicine)	48.00
C. B. Graham	32.00
Dr. Jessie A. McGeachy (paid also as Assistant)	19.00
R. W. I. Urquhart (paid also as Director)	14.00
H. A. Burnett (paid also as Assistant)	12.00

Women:

Dr. Elizabeth Weizman	365.00
Dr. Eleanor Robinson	340.00
Dr. Elizabeth Stockdale	310.00
Dr. Dorothy Redmond	300.00
Dr. Mary Sanderson	178.00
Dr. Marjorie McIntyre	114.00

Nurses:

Mrs. Elizabeth F. Britton	1,000.00
Miss R. Ramsden	1,000.00

Office Assistants:

J. M. Thomas, 10 mos.	1,500.00
Miss M. B. Jackes, 8 mos.	1,200.00
W. Robertson, Male Orderly, Hart House, 7 mos. part-time, at \$75 per month	525.00

Secretarial Assistants (Temporary):

Miss Lillian Watson	190.00
H. Phillips (paid also in Athletics—Men)	112.50
Rev. W. R. Fraser	105.00
Miss Katherine Boyd (paid also in Athletics—Men)	5.25

 \$ 24,463.75

(b) Maintenance of Department:

Supplies and Equipment (\$620.23):

Allen Manufacturing Co., laundry	\$ 51.46
T. Eaton Co., groceries and sundry items	15.19
A. Guinness, sandals	83.12
Ingram & Bell, medical supplies	178.89
Lake Simcoe Ice & Fuel, ice	23.30
MacMillan's Pharmacy, drugs	10.10
Sani-Thread Co., slippers	17.50
Stevens Companies, elastoplast	12.00
Miss A. Tweedley, overtime work in laundry	15.12

University Press, printing and stationery.....	\$ 154.11
Accounts under \$10.00 (3).....	8.20
Superintendent's Dept., telephone, \$43.11; labour, \$1.20; material, \$6.93.....	51.24
Infirmiry Rentals (\$2,134.33):	
Comptroller, Hart House, infirmiry rental, \$1,000.00; meals, etc., supplied to patients, \$430.73.....	1,430.73
T. Eaton Co., provisions, crystals, etc.....	15.54
Miss Ramsden, sundry disbursements for patients' meals...	12.56
University College Women's Union, infirmiry rental, \$500.00; cost of maintenance of non-resident students, \$175.50..	675.50
Rebates to Colleges (\$375.05):	
Trinity College, allowance for student accommodation.....	104.00
Victoria College, allowance for student accommodation.....	271.05
Athletic Injury Cases (\$630.35):	
Medical and hospital service:	
Professional services:	
G. Dale.....	75.00
Frederick J. Lewis.....	50.00
Margaret McEachern.....	30.00
Angus McLeod.....	14.00
H. S. Percival.....	20.00
John A. Oille.....	45.00
F. E. Richards, A. C. Singleton and Hall, X-rays.....	109.75
A. G. Smith.....	10.00
George C. Snell.....	20.00
R. W. I. Urquhart.....	10.00
Walter W. Wright.....	75.00
Hospitals:	
Toronto General Hospital.....	34.00
Women's College Hospital.....	8.00
Reimbursement to students of portion of medical expenses:	
R. Atkinson.....	39.00
Mrs. Grace Dunn, for W. Dunn.....	60.00
Miss C. Evans.....	15.00
Miss Isabel Hill.....	15.60
X-ray Survey for Tuberculosis:	
Provincial Department of Health, students' X-rays.....	625.50
Clinical Laboratory (\$339.67):	
Ingram & Bell, test tubes, centrifuge, etc.....	97.66
Dr. S. Wright Young, Leitz microscope.....	100.00
Superintendent's Dept., labour, \$81.36; material, \$60.65....	142.01
New Furnishings and Equipment (\$1,993.60):	
Canadian Tumbler Co., cutlery, spoons.....	37.43
Cassidy's Ltd., sugars and creams.....	11.10
T. Eaton Co., Beds, blankets, rugs, etc.....	1,077.84
Ingram & Bell, chemicals.....	135.46
William Junor, trays, plates.....	70.74
North American Bent Chair Co.....	317.32
Office Specialty Manufacturing Co.....	42.10
Robert Simpson Co.....	13.70
Accounts under \$10.00 (3).....	17.69
Superintendent's Dept., labour, \$226.76; material, \$43.46....	270.22
	\$ 31,182.48
Hart House (Share of Maintenance)	
Heat and light.....	\$21,297.60
Cleaning, etc., of gymnasium wing:	
Comptroller, Hart House.....	4,900.00

Repairs and Renewals (\$6,809.15):

Bavington Bros., painting	\$	270.00
Brooks Marble & Tile Co.		42.36
Casewine Co., repairs		15.00
City Treasurer, elevator license		15.00
Nichols Chemical Co., ammonia, alum.		56.50
Queen City Window Cleaning Co.		12.00
Vulcan Asphalt Supply Co., repairs to Hart House stairs and floor ..		12.20
Superintendent's Dept., labour, \$4,934.03; material, \$1,452.06 ..		6,386.09

 \$33,006.75

Less heat and light charged to Central Power Plant. \$21,297.60

Hart House share of maintenance deducted from fees collected. 4,000.00

 25,297.60

\$ 7,709.15

Women's Building—44 Hoskin Ave.

Fuel (\$393.76):

P. Burns & Co.	\$	13.75
Halliday Bros.		379.18
Superintendent's Dept., labour, 63 cents; material, 20 cents. ....		.83

Gas, \$12.42; electric current, \$54.45; water, \$8.00. 74.87

Caretaker's Supplies:

Superintendent's Dept., material. 38.44

Cleaning and Furnaceman (\$468.52):

Allen Manufacturing Co., laundry		2.10
Co-operative Window Cleaning Service.		9.00
Superintendent's Dept., labour.		457.42

Repairs and Renewals (\$435.10):

Clark & Son, plastering repairs		17.40
A Moody, repairing chairs		12.50
Robert Simpson Co., material		20.70
John Smith, recovering reed furniture		19.00
Superintendent's Dept., labour, \$227.08; material, \$138.42		365.50

 \$ 1,410.69

Charged to Dominion Government Grant—Pre-Air

Crew Training

\$ 161.71

Sundry credits

9.65

 171.36

\$ 1,239.33

 \$ 65,884.15

IV. EXAMINATIONS (transferred to Administration)

V. ROYAL ONTARIO MUSEUM

University's share of maintenance advanced to the Trustees of the Royal Ontario Museum under R.S.O. 1937, cap. 343.

\$ 81,000.00

VI. FACULTY OF ARTS

Salaries

(1) Departments in University of Toronto (\$609,748.10)

Dean's Office

S. Beatty, Dean (paid also \$5,500 as Professor of Mathematics, \$300 from Special Funds and \$22 for Extension Work)

\$ 1,000.00

\$ 1,000.00

Anthropology

T. F. McIlwraith, Professor (paid also \$1.50 from University Press) . . .	\$ 4,500.00	
J. F. Embree, Assistant Professor, at \$2,600; on war service	2,000.00	
R. F. Fortune, Temporary Lecturer		
C. W. M. Hart, Special Lecturer, without salary (paid \$3,200. in Political Economy)		
T. R. Maxwell, Class Assistant (Sessional)	200.00	
		\$ 6,700.00

Applied Mathematics

J. L. Synge, Professor, resigned 30 June	\$ 6,000.00	
Associate Professors:		
A. F. C. Stevenson	3,900.00	
Leopold Infeld	2,900.00	
Lecturers (Sessional):		
B. A. Griffith, at \$2,250; on leave of absence		
A. Weinstein	2,250.00	
Fellows (Sessional):		
F. E. Deloume, (paid also \$800. in Applied Science)	500.00	
Miss E. Sims	500.00	
		\$ 16,050.00

Archaeology

C. T. Currelly, Professor (paid also in Royal Ontario Museum)	\$ 2,000.00	
H. A. Thompson, Associate Professor, at \$4,000; on war service from October	1,783.35	
Mrs. Dorothy Burr Thompson, Special Lecturer (Sessional; paid also \$150 for Extension Work)	1,700.00	
Peter Brieger, Instructor (paid also \$2,700. in Fine Art and \$300 in Applied Science)	200.00	
		\$ 5,683.35

Astronomy

R. K. Young, Professor and Director of David Dunlap Observatory . . .	\$ 4,500.00	
F. S. Hogg, Associate Professor (paid also \$32 for Extension Work) . . .	3,300.00	
Lecturers (Sessional; on war service):		
P. M. Millman, at \$2,400; contribution to T.I. & A.A.	120.00	
J. F. Heard, at \$2,150; contribution to T.I. & A.A.	107.52	
Dr. Helen S. Hogg, Lecturer and Research Associate (Sessional)	1,200.00	
Miss R. J. Northcott, Computer (paid also \$300 for Extension Work) . . .	1,400.00	
G. F. Longworth, Observer	1,550.00	
Assistants (Part-time; Sessional):		
D. Norris	1,000.00	
Mrs. V. Krotkov	100.00	
W. S. Armstrong, Summer Assistant	300.00	
Miss E. M. Fuller, Secretary-Librarian	1,400.00	
		\$ 14,977.52

Botany

Professors:		
H. S. Jackson, Mycology; also Head of Department	\$ 5,400.00	
H. B. Sifton	4,500.00	
G. H. Duff	4,500.00	
D. L. Bailey (part-time)	3,700.00	
L. C. Coleman (part-time)	2,500.00	
Assistant Professors:		
Dr. J. Gertrude Wright	3,000.00	
F. M. C. Taylor, at \$3,000; on war service from September	1,100.00	

Lecturers (Sessional):

A. J. V. Lehmann	\$ 2,100.00
D. H. Hamly	1,800.00
M. W. Bannan	1,700.00
N. W. Radforth	1,700.00
Miss D. F. Forward	1,600.00
A. R. Gopal-Ayengar, Demonstrator (Sessional)	1,440.00
R. F. Cain, Demonstrator and Curator	1,800.00

Class Assistants (Sessional):

C. D. McKeen, at \$960; resigned 15 January (paid also \$175. in Special Research)	420.00
R. G. Atkinson	560.00
L. Laking (paid also \$35 in Special Research)	560.00
J. J. Miller (paid also \$175 in Special Research)	560.00
Mrs. Elinor L. MacGillivray (Easter Term)	320.00
Mrs. G. S. Hillary, at \$720; resigned 31 May (paid also \$165 in Botanic Gardens; \$165 in Special Research and \$250 as Clerical Assistant)	660.00
Mrs. Isa Miller, Research Assistant, 1 month	65.00

Technical Assistants:

Miss M. B. Givens	1,800.00
Miss C. B. Ross	1,800.00
D. S. Hull, Herbarium Assistant, at \$960 plus \$100 additional allowance	1,060.00
L. VanCleemput, Head Gardener	2,000.00
R. Lynn, Stock-keeper and Technician, at \$1,300; on war service from January	877.49

Laboratory Attendants:

S. G. Smith, at \$1,000; on war service; contribution to pension fund	37.50
Mrs. Norah J. Nolan, from 29 September, at \$80 per month	725.16
A. F. King, from 27 January to 22 May, at \$65 per month	251.63
Miss A. Vance, 23 days at \$67.50 per month	51.75

Clerical Assistants:

Miss L. Alward, at \$1,400; on leave of absence at half-salary from 1 January	1,050.00
Miss R. Hobberlin	1,300.00
Mrs. G. S. Hillary (paid also as Class Assistant and in Botanic Gardens)	250.00
Dr. Kathleen L. Hull, Librarian and Assistant	1,400.00

 \$ 52,588.53

Chemistry

Professors:

F. B. Kenrick, also Head of Department	\$ 5,700.00
J. T. Burt-Gerrans, Electro-Chemistry	4,500.00
A. R. Gordon	4,500.00
L. J. Rogers	4,500.00
W. H. Martin	4,300.00
G. F. Wright	4,300.00

Associate Professors:

J. B. Ferguson	4,400.00
W. S. Funnell	4,200.00
F. R. Lorrinan	3,600.00
F. E. Beamish	3,600.00
F. E. W. Wetmore, Assistant Professor	2,600.00

Lecturers (Sessional):

J. J. Rae (paid also \$470. for Extension Work and \$100 from Dental Research Fund)	2,400.00
Mrs. P. M. Marrian, Micro-Analysis	1,500.00

Assistants (Sessional):

Miss E. V. Eastcott	1,800.00
R. C. Langille	815.25
E. Aristoff	724.00

S. Barnartt.....	\$ 724.00
I. Cameron.....	724.00
J. E. C. Currah.....	724.00
H. A. Bewick.....	724.00
E. A. MacWilliam.....	724.00
G. S. Myers.....	724.00
P. E. Braid.....	741.25
K. G. Herring.....	741.25
F. H. Krenz.....	741.25
D. L. Vincent.....	741.25
H. F. V. Wall.....	741.25
G. C. Benson.....	650.00
F. J. A. Brockman.....	650.00
A. J. Cruikshank.....	650.00
J. W. Flanagan.....	650.00
R. W. Jackson.....	650.00
A. G. Keenan.....	650.00
C. W. MacKinnon.....	650.00
A. A. Sheppard.....	650.00
L. E. Toombs.....	650.00
Assistants for June:	
Miss A. M. Johnson.....	91.25
J. C. McKenzie.....	91.25
H. G. McLeod.....	91.25
Laboratory Assistants:	
R. Fortescue (with rooms, heat and light valued at \$420).....	1,250.00
W. Banton, at \$1,500 and \$200 as Lecture Assistant.....	1,700.00
Laboratory Attendants:	
E. Chadwick, 52 weeks, 1 day, at \$18.....	939.00
J. Bullen, 36 weeks, 1½ days, at \$13.....	472.10
D. Murden, to 20 February, at \$15.....	428.00
N. Geller, 16 weeks, 3 days, at \$15.....	247.50
F. H. Twigg.....	82.94
L. Bussen, 1 week, 3 days, at \$14.....	21.00
K. Keedwell, 1 week, 3 days, at \$13.....	19.50
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	\$72,773.29
Organic Chemistry Research:	
H. O. L. Fischer, Professor (paid \$5,000 from Special Fund).....
Erich Baer, Assistant Professor.....	3,000.00
J. M. Grosheintz, Research Associate.....	2,040.00
Laboratory Technician:	
D. Edson, at \$780; on war service from July.....	130.00
B. Weinberg, from 1 December at \$60 per month.....	420.00
Mrs. C. McCallum, Laboratory Attendant (paid also \$350 in Medicine).....	243.13
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	\$ 78,606.42
Chinese Studies	
Rt. Rev. W. C. White, Professor and Head of Department (paid also in Royal Ontario Museum).....	2,000.00
Research Assistants (Sessional; without Salary):	
E. H. Johnson.....
F. Y. S. Tseng (paid \$300 in Psychology).....
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	\$ 2,000.00
Fine Art	
John Alford, Professor.....	\$ 5,000.00
Assistant Professors:	
Peter Brieger (paid also \$200 in Archaeology; \$300 in Applied Science and \$150 for Extension Work).....	2,700.00
C. F. Comfort, without salary; on leave of absence from February.....	.....

Honorary Lecturers (Sessional; without salary):

E. C. Atkins.....	
M. Baldwin.....	
P. Haworth, Instructor (Sessional; part-time).....	\$ 700.00
Miss R. Home, Special Instructor (Sessional; without salary; paid in Royal Ontario Museum).....	
Mrs. Isabelle Whitley, Secretary-Librarian (Sessional).....	600.00
S. J. Key, Reader (Michaelmas Term).....	75.00
	\$ 9,075.00

Geography

Griffith Taylor, Professor; also Head of Department (paid also \$2,500 in Ontario College of Education and \$570 for Extension Work) ..	\$ 4,000.00
Assistant Professors:	
G. Tatham (paid also \$279 for Extension Work)	2,400.00
D. F. Putnam (paid also \$75 for Extension Work)	2,300.00
Miss M. Brookstone (Sessional; at \$1,200 and \$200 additional allowance; paid also \$180 for Extension Work)	1,400.00
Assistants (Sessional; part-time):	
J. W. Hamilton.....	175.00
Donald Kerr.....	100.00
Miss M. Lustig.....	100.00
	\$ 10,475.00

Geology

Professors:	
E. S. Moore, also Head of Department (paid also \$100 for Summer Field Work).....	\$ 5,500.00
G. B. Langford, Mining Geology.....	4,900.00
A. MacLean.....	4,300.00
Assistant Professors:	
L. S. Russell, at \$2,800; on war service from September.....	1,026.69
Dr. Madeleine A. Fritz (part-time; paid also in Royal Ontario Museum).....	900.00
V. J. Okulitch.....	2,100.00
W. W. Moorhouse, at \$1,800; on war service from May.....	1,500.00
Class Assistants (Sessional):	
R. A. C. Brown.....	250.00
J. Claveau.....	250.00
S. A. Ferguson.....	250.00
W. N. Ingham.....	250.00
E. J. W. Irish.....	250.00
H. W. Little, at \$250; resigned 30 November.....	62.50
Laboratory Attendants, at \$17.50 per week:	
W. Adair, 9 weeks.....	157.50
J. Wright, 6 weeks.....	105.00
C. Hall, 4 weeks, 1 day.....	72.91
	\$ 22,174.60

History

Professors:	
Chester Martin, also Head of Department.....	\$ 5,500.00
R. Flenley.....	4,700.00
F. H. Underhill, at \$1,700; on leave of absence at 2/3rds salary..	3,133.33
G. W. Brown (paid also \$670. for Extension Work and \$25 from Special Funds).....	4,500.00
B. Wilkinson, Mediaeval History (paid also \$75 for Extension Work).....	4,500.00
Associate Professors:	
G. de T. Glazebrook, at \$3,850; on war service; contribution to T.I. & A.A.....	192.60
D. G. Creighton, at \$3,200 plus \$200 additional allowance (paid also \$188 for Extension Work and \$175 from University Press)	3,400.00
D. J. McDougall, at \$3,000 plus \$200 additional allowance (paid also \$468 for Extension Work).....	3,200.00

Edgar McInnis, at \$3,000 plus \$300 additional allowance (paid also \$150 for Extension Work and \$15 from University Press)	\$ 3,300.00
R. M. Saunders, Assistant Professor (paid also \$542 for Extension Work)	2,800.00
L. M. Gelber, Lecturer (Sessional)	1,800.00
G. G. Coulton, Special Lecturer (Sessional; paid also \$40 for Extension Work)	1,500.00
H. B. L. Hughes, Instructor (Sessional)	500.00
Mrs. Elaine G. Mitchell, Reader (Sessional)	250.00
Miss F. C. Hahn, Secretarial Assistant, 9 months	900.00
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	\$ 40,175.93

Italian and Spanish

Professors:	
M. A. Buchanan	\$ 6,000.00
J. E. Shaw	6,000.00
Emilio Goggio	4,500.00
Associate Professors:	
G. C. Patterson	3,800.00
Juan Cano (paid also \$340 for Extension Work)	3,800.00
Instructors (Sessional):	
T. B. Barclay	1,500.00
N. H. Taylor	1,500.00
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	\$ 27,100.00

Law (Also School of Law)

Professors:	
W. P. M. Kennedy, Constitutional Law (paid also \$250 from University Press)	\$ 6,000.00
F. C. Auld, Jurisprudence (paid also \$40 in Faculty of Medicine and \$60 from Special Funds)	4,500.00
Jacob Finkelman, Associate Professor, Administrative and Industrial Law	3,200.00
J. E. M. Hancock, Assistant Professor (paid also \$220 for Extension Work)	2,000.00
B. Laskin, Lecturer (Sessional)	1,900.00
Special Lecturers (Sessional; without salary):	
H. G. Fox, Industrial Property
K. G. Gray, Criminal Law and Criminology; on war service
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	\$ 17,600.00

Mathematics

Professors:	
S. Beatty (paid also \$1,000 as Dean)	\$ 5,500.00
I. R. Pounder (paid also \$300 from Special Funds)	4,600.00
Associate Professors:	
(Each paid also \$300 from Special Funds):	
W. J. Webber	4,200.00
N. E. Sheppard	4,000.00
D. A. F. Robinson	3,500.00
Assistant Professors:	
J. D. Burk (paid also \$300 from Special Funds)	2,900.00
Richard Brauer (paid also \$300 from Special Funds)	2,900.00
H. S. M. Coxeter, (paid also \$720 for Extension Work and \$15 from University Press)	2,900.00
G. de B. Robinson, at \$2,800; on war service; contribution to T.I. & A.A.	140.04
Miss C. Krieger (paid also \$300 from Special Funds)	2,200.00
Lecturers (Sessional):	
Miss M. E. G. Waddell (paid also \$300 from Special Funds)	2,000.00
D. B. DeLury (paid also \$300 from Special Funds and \$200 for Extension Work)	2,000.00
D. C. Baillie, at \$1,550; on war service; contribution to T.I. & A.A.	77.52

Fellows (Sessional):

W. J. R. Crosby (paid also \$300 from Special Funds).....	\$ 700.00	
B. Noonan (paid also \$300 from Special Funds).....	700.00	
A. J. Coleman.....	300.00	
L. S. Sinclair (paid also \$300 from Special Funds).....	300.00	
		\$ 38,917.56

Military Studies

Major M. Barry Watson, Director and Assistant Professor, at \$2,600 (part-time).....	\$ 1,600.00	
Brig.-Gen. G. S. Cartwright, Special Lecturer (Sessional).....	600.00	
W. A. Baughurst, Assistant, 10 mos.....	1,100.00	
		\$ 3,300.00

Mineralogy

Professors:

A. L. Parsons.....	\$ 5,000.00	
J. Ellis Thomson.....	4,500.00	
M. A. Peacock.....	4,400.00	
V. B. Meen, Lecturer (Sessional; part-time; paid also in Royal Ontario Museum).....	1,500.00	
Assistants (Sessional):		
E. W. Nuffield.....	400.00	
R. P. Morrison, 7 mos.....	350.00	
S. Kaiman, 1 month.....	50.00	
W. Wightman, Laboratory Attendant, 9 mos. (paid also in Royal Ontario Museum).....	900.00	
		\$ 17,100.00

Philosophy

Professors:

G. S. Brett, at \$6,000 of which \$1,000 paid in Ethics (paid also \$1,000 in School of Graduate Studies).....	\$ 5,000.00	
F. H. Anderson.....	4,600.00	
Associate Professors:		
H. R. MacCallum (paid also \$430 for Extension Work).....	4,200.00	
E. W. Macdonald.....	3,300.00	
W. Jarvis McCurdy (paid also \$310 for Extension Work).....	3,000.00	
T. A. Goudge, Assistant Professor (paid also \$30 for Extension Work)	2,500.00	
		\$ 22,600.00

Physics

Professors:

E. F. Burton, also Director of Physical Laboratory (paid also \$70.00 from Special Funds).....	\$ 6,000.00	
J. Satterly (paid also \$346.67 from Special Funds).....	5,300.00	
L. Gilchrist.....	4,500.00	
H. J. C. Ireton (paid also \$2,200.34 from Special Funds).....	4,000.00	
J. Patterson, Honorary Professor of Meteorology.....		
Associate Professors:		
H. Grayson Smith.....	3,800.00	
D. S. Ainslie, on war service at \$3,600, 2 mos; contribution to T.I. & A.A. \$30; at \$3,800 from 1 September, \$3,166.66....	3,196.66	
M. F. Crawford (paid also \$1,828.67 from Special Funds).....	3,800.00	
Arnold Pitt.....	3,200.00	
C. Barnes, at \$3,600; on war service from August.....	1,035.00	
J. O. Wilhelm, at \$3,600; on war service from August, \$1,035 of which \$266.66 paid from Special Funds.....	768.34	
Assistant Professors:		
Miss E. J. Allin, at \$2,400 plus \$100 additional allowance (paid also \$1,189.41 from Special Funds).....	2,500.00	
J. M. Anderson, at \$2,400 plus \$100 additional allowance (paid also \$2,283.67 from Special Funds).....	2,500.00	
A. A. Brant, at \$2,400 of which one-half paid from Special Funds	1,200.00	

R. R. Richmond (paid also \$994.58 from Special Funds).....	\$2,400.00	
H. L. Welsh (paid also \$2,049.67 from Special Funds).....	2,400.00	
Miss K. M. Crossley, at \$2,000 plus \$200 additional allowance (paid also \$467.71 from Special Funds).....	2,200.00	
Miss F. M. Quinlan, at \$2,000 plus \$200 additional allowance (paid also \$473.54 from Special Funds).....	2,200.00	
A. D. Misener, Lecturer and Demonstrator (Sessional) at \$1,800; on war service from June, 1942.....	232.50	
Demonstrators (Sessional):		
H. Sims.....	2,100.00	
A. Smith.....	2,100.00	
Mrs. Dorothy Elson.....	1,500.00	
Robert McKay, 4 mos.....	700.00	
Assistant Demonstrators (Sessional):		
Mrs. A. Thomson.....	898.75	
Miss L. C. Brandon.....	800.00	
Mrs. C. Morrison.....	594.75	
Mrs. L. Morrison.....	550.00	
Mrs. M. Rotenberg.....	500.00	
Part-time Assistant Demonstrators, at \$1.25 per hour:		
D. W. Boyd.....	333.75	
H. W. Isaac.....	333.75	
R. F. Couch.....	247.50	
W. G. Cross.....	241.25	
J. H. Henry.....	217.50	
W. J. Cheesman.....	217.50	
R. Muller.....	213.75	
R. E. Scott.....	213.75	
J. W. Knowles.....	163.75	
Miss A. T. Reed, Secretary and Class Assistant.....	2,000.00	
Miss N. K. Reed, Clerical Assistant and Librarian.....	1,300.00	
R. H. Chappell, Glass-blower, at \$3,000 less \$333 paid by Rogers Radio for service rendered.....	2,967.00	
B. Clark, Mechanician.....	2,500.00	
Assistant Mechanicians:		
J. Ward.....	2,100.00	
G. T. Woodward.....	2,100.00	
F. M. Shepherd.....	1,900.00	
Albert Owen.....	1,700.00	
P. Blackman, Laboratory and Lecture Assistant.....	1,800.00	
J. A. Reid, Assistant Laboratory and Lecture Assistant, at \$800 on war service; contribution to pension fund.....	22.00	
		\$81,547.50
Less Chargeable to:		
University Extension.....	\$ 300.00	
Special Funds.....	7,480.50	
		7,780.50
		\$ 73,767.00

Political Economy

Professors:

H. A. Innis, also Head of Department (paid also \$15 for Extension Work).....	\$ 5,200.00
H. R. Kemp, Commerce, at \$4,100; on war service; contribution to T.I. & A.A.....	200.04
V. W. Bladen (paid also \$160 for Extension Work and \$415 from University Press).....	4,100.00
A. Brady (paid also \$100 from University Press).....	4,000.00
R. M. Dawson.....	4,000.00
H. A. Logan (paid also \$420 for Extension Work).....	3,900.00
M. L. Stokes, Visiting Professor, 5 mos. (paid also \$10 for Extension Work).....	1,500.00
L. T. Morgan, Associate Professor.....	3,700.00

Assistant Professors:

A. F. W. Plumtre, at \$2,900; on war service; contribution to T.I. & A.A.	\$ 145.08
D. C. MacGregor	2,800.00
J. F. Parkinson	2,800.00
V. F. Coe, at \$2,700; on war service; contribution to T.I. & A.A. ...	135.00

Lecturers (Sessional):

C. B. Macpherson, at \$2,100; on leave of absence	
K. Helleiner	1,800.00
Miss L. M. Savage	1,700.00
R. E. V. Anderson	1,500.00
R. H. Coats, Special Lecturer (Sessional)	1,500.00

Temporary Special Lecturers:

Everett C. Hughes	106.23
Herman Finer	59.40
J. N. Neff	45.03
Edward Whittaker	13.18
C. H. Curtis	11.00
R. Craig McIvor	4.00
James Dingwall	2.35

Instructors (Sessional):

J. G. Perold	1,500.00
O. W. Main	750.00
N. Ward	750.00
S. G. Murray (paid also \$406 for Extension Work)	750.00
Miss E. M. Rosengren, Instructor, Michaelmas Term (paid also \$25 from University Press)	500.00

Assistants (Sessional):

Miss J. R. Burnet	250.00
G. Donaldson	250.00
W. F. Doucet	250.00
D. Easton	250.00
A. A. Shea	250.00
S. Trachtenberg	250.00

Clerical Assistants:

Miss C. W. McNeill	1,000.00
Mrs. Joyce F. Wry, 9 mos.	750.00

Accounting:

W. S. Ferguson, Professor (part-time)	2,550.00
C. A. Ashley, Professor, \$3,400; Supervisor of Studies in Political Economy, \$600.	4,000.00
F. R. Crocombe, Associate Professor (paid also \$520 for Extension Work)	3,500.00

Sociology:

C. W. M. Hart, Assistant Professor and Supervisor of Studies (also Special Lecturer in Anthropology, without salary)	3,200.00
S. D. Clark, Lecturer (Sessional; paid also \$10 from University Press)	2,100.00
Miss A. D. Ross, Instructor (Sessional)	1,500.00

 \$ 63,571.31

Psychology

Professors:

E. A. Bott, also Director of Laboratory, at \$5,000; on leave of absence, paid by British Government; contribution to T.I. & A.A.	200.04
W. E. Blatz, on leave of absence from 1 May to 15 September (paid also in Institute of Child Study)	4,500.00
S. N. F. Chant, at \$4,300; on war service; contribution to T.I. & A.A.	200.04

Associate Professors:

William Line, at \$3,900; on war service; contribution to T.I. & A.A.	\$ 195.00
T. W. Cook (Temporary)	3,600.00
K. S. Bernhardt, at \$3,000 plus \$200 additional allowance (paid also \$1,252 for Extension Work, \$45 in School of Nursing and \$783.30 in Institute of Child Study)	3,400.00
J. D. Ketchum, at \$3,200 plus \$100 additional allowance; on leave of absence from 1 October (paid also \$330 for Extension Work)	945.06

Assistant Professors:

G. P. Cosgrave, 3 mos. part-time at \$2,000; 9 mos. at \$3,000	2,750.00
C. R. Myers, at \$2,300; on leave of absence, paid by British Government; contribution to T.I. & A.A.	115.04
Miss M. L. Northway, Lecturer, Sessional, at \$500 and \$1,000 additional allowance (paid also \$400 in Institute of Child Study and \$150 for Extension Work)	1,500.00

Special Lecturers (Sessional):

Miss D. A. Millichamp (paid also \$1,750 in Institute of Child Study)	300.00
K. H. Rogers, at \$600; resigned 31 December; also \$200 paid by School of Nursing (paid also \$200 for Extension Work)	425.00
R. W. B. Jackson (paid also in Ontario College of Education)	200.00
G. W. Anderson (paid also in Psychiatry)	100.00
Mrs. Magda B. Arnold, Instructor (Sessional; paid also \$240 for Extension Work)	1,400.00

Class Assistants (Sessional):

R. J. R. Bell (paid also \$150 for Extension Work)	400.00
Mrs. B. Gerstein	300.00
Mrs. Elizabeth G. Stark (part-time)	60.00

Readers (Sessional):

G. W. FitzGerald	300.00
Miss H. Jones	300.00
J. K. McCreary	300.00
Mrs. Elsie K. Palter	300.00
Mrs. Pauline C. Shapiro	300.00
F. Y. S. Tseng	300.00
Miss F. M. Gregory	200.00
Miss E. B. Frankel	50.00
Miss R. Potashin	50.00
G. C. Cooper, Technician	2,300.00

Clerical Assistants:

Mrs. Winifred Mussen, at \$1,100 on leave of absence	.....
Miss G. Bransby, at \$1,100 from 15 August	962.50
Miss J. Gillies, 6 hours at 75 cents (paid also \$1,416.67 in Institute of Child Study)	4.50

 \$25,957.18

Less paid by School of Nursing

300.00

 \$25,657.18

Zoology

Professors:

E. M. Walker, Invertebrate Zoology; also Head of Department	\$ 5,500.00
W. H. Piersol, Histology and Embryology, at \$5,100, of which \$2,550 paid in Anatomy	2,550.00
J. R. Dymond, Systematic Zoology	4,300.00
A. F. Coventry (paid also \$200 in Faculty of Medicine)	4,000.00
A. G. Huntsman, Marine Biology, without salary	.....

Associate Professors:

W. H. T. Baillie	4,000.00
J. W. MacArthur	4,000.00
E. H. Craigie	3,850.00
W. J. K. Harkness, at \$3,550 plus \$200 additional allowance	3,750.00

Assistant Professors:

Dr. Norma H. C. Ford (paid also \$300 in School of Nursing)	\$3,150.00
K. C. Fisher	2,850.00
F. P. Ide, Entomology, at \$2,400; on war service from December	1,450.00

Lecturers (Sessional):

F. E. J. Fry, at \$2,150, of which \$1,250 paid from Special Research; on war service; contribution to T.I. & A.A.	107.52
R. R. Langford, also Demonstrator to First Year Medical Students (paid also \$1,250 in Special Research)	1,500.00
G. M. Neal, Demonstrator, Sessional, at \$900 plus \$150 additional allowance—\$1,050; Class Assistant for Easter Term—\$300	1,350.00

Demonstrators (Sessional):

Dr. V. E. Engelbert, at \$800 plus \$300 additional allowance (paid also in Connaught Laboratories and \$200 in School of Physical and Health Education)	1,100.00
Mrs. R. D. C. Marvel, at \$800 plus \$300 additional allowance (paid also \$200 in School of Physical and Health Education)	1,100.00
J. G. Aldous	800.00

Assistants (Sessional):

D. B. Waddell, at \$450 plus \$166.66 additional allowance	616.66
L. G. Woodside (paid also \$25 as Technical Assistant)	450.00
C. L. Peterson	400.00
H. S. Robinson	225.00
J. G. Oughton (paid also in Royal Ontario Museum)	150.00
F. A. Walden	150.00
Mrs. Virginia S. Black (paid also in Special Research)	120.00
F. L. Balmer	110.00
A. R. A. Taylor	110.00
H. M. Good	75.00
E. R. Flewelling, Michaelmas Term (paid also \$21 as Laboratory Attendant)	35.00

Easter Term:

J. H. Follwell (paid also \$500 in Special Research)	165.00
Miss M. McDowell (paid also \$720 as Technical Assistant)	50.00
Mrs. Grace W. Scott (paid also \$10 as Technical Assistant)	40.00

Technical Assistants:

A. Quantrill	1,500.00
S. Clare, at \$1,000; on war service from September	351.67
T. Stovell, at \$1,000; on war service from August	270.63
Mrs. Audrey H. Shortt, 10 mos.	800.00
Miss M. McDowell, 9 mos. (paid also \$165 as Assistant)	720.00
Miss R. Thomas, from 1 February at \$1,000	416.67

Temporary:

Sprague Troyer	358.25
L. G. Woodside (paid also \$450 as Assistant)	25.00
D. Bryan, 10 days at \$14 per week	22.16
Mrs. Grace W. Scott (paid also \$40 as Assistant)	10.00
W. J. LeRay, Curator of Vivarium	1,750.00

Assistants in Vivarium:

D. G. LeRay at \$900; on war service; contribution to pension fund	24.75
R. Hannah, 16 weeks, 4 days at \$14 (paid also \$294 as Chief Laboratory Attendant)	233.33
F. Laughlin, 10 weeks, 2 days, at \$14	144.85
Mrs. Ethel Taylor, 6 weeks, 3 days at \$16	104.00
D. McIntosh, 6 weeks, at \$14 (paid also \$300 as Laboratory Attendant)	84.00
E. Gilbert, 6 weeks, 12 hrs. at \$11	73.83
L. Steele, 4 weeks, 2 days at \$14	60.00
B. McIntosh, 15 hours at 25 cents	3.75

Chief Laboratory Assistants:

A. Prince, at \$900; on war service from July	170.63
R. Hannah, 23½ weeks at \$14 and \$15 (paid also \$233.33 as Assistant in Vivarium)	346.50

Temporary Laboratory Attendants and Messengers:

D. McIntosh, 24 weeks at \$12.50 (paid also \$84 as Assistant in Vivarium)	\$ 300.00
R. Wright, 2 weeks, 2 days at \$15.	35.00
E. R. Flewelling, 7 labs. at \$3.00 per lab. (paid also \$35 as Assistant)	21.00
W. Smith, Laboratory Attendant and Stores Assistant, at \$1,000 plus \$400 additional allowance	1,400.00
E. C. Cross, Secretary, at \$1,800; on war service (also in Royal Ontario Museum) contribution to pension fund	58.50
Miss R. Jenkins, Acting Secretary, at \$1,200 plus \$300 additional allowance	1,500.00
Miss E. Caesar, Stenographer and Librarian	1,050.00
Secretarial Assistant in West Wing, at \$80 per month:	
Mrs. Ruth McGill, from 1 December	560.00
Miss M. Marriott, 2 mos. 5 days, resigned 21 November	180.00
	\$ 60,628.70

(2) Departments in University College (\$141,150.99)

Classics

Gilbert Norwood, Professor, also Director of Classical Studies	\$ 6,250.00
(a) Greek:	
E. T. Owen, Professor	4,700.00
Associate Professors:	
D. E. Hamilton	4,200.00
M. D. C. Tait (paid also \$250 for Extension Work)	3,600.00
(b) Latin:	
E. A. Dale, at \$4,700. of which \$2,250 paid by Trinity College	2,450.00
(c) Greek and Roman History:	
C. N. Cochrane, Professor (also Dean of Residence, with free house, heat and light valued at \$300).	4,500.00
Miss M. C. Needler, Assistant Professor, at \$2,700; on war service from December	1,417.50
Mrs. Frances Norwood, Lecturer, Easter Term	1,000.00
	\$ 28,117.50

English

Professors:

M. W. Wallace, (paid also \$1,500 as Principal of University College)	6,000.00
R. S. Knox	4,900.00
J. F. Macdonald	4,500.00
A. S. P. Woodhouse, on leave of absence for Easter Term	4,200.00
W. H. Clawson, Associate Professor	3,900.00

Assistant Professors:

N. J. Endicott (paid also \$300 for Extension Work)	2,900.00
J. R. MacGillivray (paid also \$224 for Extension Work and \$40 from University Press)	2,900.00
A. E. Birney, at \$2,500; on war service from August	718.78
C. T. Bissell, Lecturer, Sessional, at \$2,000; on war service from November	750.00
Miss R. I. Jenking, Assistant (Sessional; part-time)	600.00
John Grant, Temporary Assistant	100.00
	\$ 31,468.78

French

Professors:

F. C. A. Jeanneret	\$ 5,500.00
J. S. Will	5,000.00
St. E. de Champ (paid also \$150 for Extension Work)	4,500.00

Associate Professors:

W. J. McAndrew (paid also \$1,000 as Registrar of University College)	3,700.00
H. L. Humphreys	3,600.00

Assistant Professors:

R. D. C. Finch (paid also \$300 for Extension Work).....	\$ 3,450.00
J. G. Andison (paid also \$436 for Extension Work).....	3,300.00
C. D. Rouillard, at \$3,200; on war service from August.....	920.06

Lecturers (Sessional):

Miss A. C. Cole, at \$2,350; ob. 7 November.....	979.16
G. L. Assie, at \$2,000; on war service from July.....	416.74
J. A. Houpert (paid also \$200 for Extension Work).....	2,000.00
Miss I. G. Balthazard (paid also \$72 for Extension Work).....	1,800.00
Miss M. D. MacDonald.....	1,800.00

 \$ 36,965.96
German

Barker Fairley, Professor, also Head of Department.....	\$ 6,000.00
Thure Hedman, Associate Professor.....	4,000.00

Assistant Professors:

G. E. Holt.....	3,450.00
H. Boeschstein (paid also \$300 for Extension Work).....	3,000.00
Martin Joos, Lecturer, Sessional, at \$2,100; on war service from August.....	603.75
R. Coper, Instructor (Sessional).....	800.00

 \$ 17,853.75
Semitics

Professors:

W. R. Taylor.....	\$ 5,500.00
T. J. Meek.....	5,500.00

Assistant Professors:

F. V. Winnett.....	3,000.00
W. S. McCullough.....	2,800.00

Readers (Easter Term):

G. H. Parke-Taylor.....	50.00
R. F. Schnell.....	45.00

 \$ 16,895.00
Ethics

G. S. Brett, Professor (paid also as Professor of Philosophy and Dean of School of Graduate Studies).....

 1,000.00

 \$ 1,000.00
University College General

M. W. Wallace, Principal (paid also as Professor of English).....	1,500.00
Miss Marion B. Ferguson, Dean of Women (with living valued at \$400).....	2,500.00
W. J. McAndrew, Registrar (paid also as Associate Professor of French).....	1,000.00
Miss E. H. McAndrew, Assistant to the Registrar.....	1,050.00
Miss M. Blackburn, Secretary in the Registrar's Office.....	1,400.00
Miss C. Tocque, Stenographer in University College.....	1,400.00

 \$ 8,850.00

 \$750,899.09
Anthropology

Supplies:

Royal Ontario Museum, multigraphing, duplex glass.....	\$ 1.77
University Press, stationery.....	5.40

 \$ 7.17
Applied Mathematics

Clerical Assistance and Supplies (\$76.38):

American Mathematical Society, membership.....	\$ 25.00
Office Specialty Manufacturing Co., cabinet repairs.....	10.00
L. A. Philip & Co., repairing Munro calculating machine.....	24.38
Postage.....	17.00

Clerical Assistance (\$385.09):

Mrs. R. Maunder, 4 days.....	\$	16.00	
Miss Elizabeth Sims, 36 weeks.....		369.09	
University Press, printing, stationery, etc.....		79.66	
Accounts under \$10.00 (12).....		49.90	
Superintendent's Dept., telephone, \$2.47; freight, \$2.87; labour, \$3.02; material, 61 cents.....		8.97	
			\$ 600.00

Archaeology

Supplies:

Buntin Reid Co., mounting board, etc.....	\$	13.88	
Photographic Service, slides, enlargements, operating lantern....		217.30	
United Church Publishing House, slides.....		15.60	
			\$ 246.78

Astronomy

At University:

Supplies (\$55.25):

Eastman Photographic Stores, chemicals.....	\$	6.09	
Yerex's Electrical Co., radio model.....		19.95	
Superintendent's Dept., freight, \$14.92; labour, 94 cents; material, \$13.35.....		29.21	

At Observatory:

Supplies and apparatus (\$265.41):

Astrophysical Journal, subscription.....		11.75	
Bausch & Lomb Optical Co., lenses.....		10.81	
R. H. Chappell, glassblowing.....		55.00	
Eastman Kodak Co., chemicals, films, etc.....		88.55	
Postage.....		17.78	
University Press, stationery.....		40.47	
Accounts under \$10.00 (3).....		10.64	
Sundry disbursements by department: freight, \$2.36; sundries, \$12.97; hardware, 80 cents; stationery, \$3.09.....		19.22	
Superintendent's Dept., freight, \$2.50; telephone, \$3.11; material, \$5.58.....		11.19	
Library, including binding, mending and publications (\$232.49):			
University Press, binding, books, bulletins, etc.....		216.54	
Accounts under \$10.00 (4).....		15.95	
			\$ 553.15

Botany

Laboratory and Office supplies, labour, etc. (\$2,837.39):

Aikenhead Hardware Co., pulleys, drills.....	\$	25.55	
Allen Manufacturing Co., laundry.....		29.04	
Armstrong Cork & Insulation Co., corks.....		12.30	
W. E. Booth Co., photo plates, slides.....		53.37	
British Drug Houses, chemicals.....		40.79	
Canadian Laboratory Supplies, glassware, etc.....		166.13	
California Botanical Materials Co., slides.....		15.43	
Central Scientific Co., glassware, chemicals, etc.....		655.54	
Corbett-Cowiey Ltd., laboratory coats.....		73.70	
Eastman Photo Stores, films, plates, etc.....		101.66	
Fisher Scientific Co., clamp holders, rubber tubing and stoppers..		132.54	
General Biological Supply House, plants.....		18.16	
Grand & Toy Ltd., stationery.....		39.30	
J. F. Hartz Co., nipples, etc.....		11.75	
Prof. H. S. Jackson, travelling expenses sundry members of the staff.....		124.97	
Mallinckrodt Chemical Works, chemicals.....		53.48	
Photographic Service.....		11.80	
Postage.....		99.00	
Robbins & Townsend, typewriter maintenance.....		43.60	
Russill Hardware Ltd., calipers, dividers, etc.....		41.03	
Stephens Sales Ltd., stencils, etc.....		23.87	
Fred Wood, display case.....		10.00	

University Press, printing, stationery, etc.....	\$	366.05	
Accounts under \$10.00 (17).....		71.66	
Sundry disbursements by department: drugs and stationery, \$17.51; telephones, telegrams, \$38.11; hardware, \$21.13; supplies, \$72.46; sundries, \$31.15.....		180.36	
Superintendent's Dept., freight, \$64.54; labour, \$164.21; material, \$207.56.....		436.31	
Herbaria, Bear Island Laboratory, cases, labour, supplies, etc. (\$250.00):			
Wm. Bridge Cook, specimens.....		25.26	
J. Lanoie, specimens.....		15.00	
Provincial Treasurer of Ontario, rental of Bear Island lot.....		10.00	
Prof. H. S. Jackson, travelling expenses sundry members of staff..		160.57	
Accounts under \$10.00 (2).....		8.59	
Superintendent's Dept., labour, \$9.50; material, \$21.08.....		30.58	
Botanic Gardens and Greenhouses, supplies and labour (\$2,393.00):			
T. Eaton Co., table and mattress.....		17.73	
Medicine Hat Potteries, flower pots.....		16.74	
B. W. Miller & Co., plants.....		11.60	
Ocean Chemical Ltd., fumigating.....		44.00	
Ed. Webb & Sons, chemicals, sprays.....		40.15	
Greenhouse assistants:			
P. Alexieff, 11½ months.....		920.00	
Samuel Bond, 11 months.....		880.00	
W. M. C. Chilton, 2 months.....		160.00	
Mrs. G. S. Hillary, 2 months.....		165.00	
Accounts under \$10.00 (9).....		47.45	
Superintendent's Dept., labour, \$37.36; material, \$52.97.....		90.33	
Apparatus and equipment (\$430.39):			
American Instrument Co., tube.....		36.36	
Central Scientific Co., thermometers, hot plate, etc.....		36.70	
R. H. Chappell, glassblowing.....		67.50	
T. Eaton Co., pulleys, drills, chain.....		44.14	
Frigidaire Products of Canada, refrigerator service.....		1.50	
Kelvinator of Canada, refrigerator repairs.....		12.83	
Office Specialty Manufacturing Co., filing cabinet, etc.....		129.50	
Superintendent's Dept., labour, \$81.63; material, \$20.23.....		101.86	
	\$	5,910.78	
Less credits: laboratory deposits.....		588.50	
	\$	5,322.28	

Chemistry

Maintenance:

Chemistry:

Chemicals, glassware, apparatus, etc. (\$9,079.80):

Aikenhead Hardware, hardware.....	\$	20.77
American Institute of Physics, reprints.....		25.60
Baker Platinum of Canada, palladium sponge.....		16.00
Bay Salvage Co., steel file cabinet.....		45.00
Bellefontaine Ice and Fuel Co., ice.....		31.68
British Drug Houses, chemicals.....		580.81
Canadian Laboratory Supplies, filter paper, flasks, tubes, etc.....	2,270.83	
Canada Liquid Air Co., nitrogen.....		34.48
Canadian National Carbon Co., carbons.....		93.83
Central Scientific Co., thermometers, tubing, glassware, etc.....	1,380.24	
R. H. Chappell, glassblowing.....		39.87
Corning Glass Works, flasks.....		37.24
Eastman Kodak Co., chemicals.....		68.06
T. Eaton Co., sugar.....		10.07
Guardian Electric Manufacturing Co., relays.....		11.02
G. A. Hardie & Co., towels, etc.....		295.15
J. F. Hartz Co., chemicals.....		11.25
Liquid Carbonic Canadian Corporation, dry ice.....		18.57
Mack Printing Co., reprints.....		10.84
Mallinckrodt Chemical Works, chemicals.....		16.70

Merck & Co., chemicals.....	\$	427.32	
Mimeograph Co., ink, paper, stencils, etc.....		204.30	
National Business Publications, reprints.....		34.45	
Nicholls Chemical Co., chemicals.....		502.57	
Ontario Cork Co., corks.....		160.62	
Ozopure Drinking Water, distilled water.....		42.50	
Postage.....		171.17	
Scarfe & Co., paint.....		14.86	
E. M. Tozer, crushing stone.....		12.00	
Underwood Elliott Fisher, rebuilt typewriter, \$94.50, ribbons, maintenance, etc.....		109.72	
Wall Chemicals, oxygen.....		119.27	
University Press, printing, stationery.....		730.91	
Accounts under \$10.00 (12).....		65.04	
Sundry disbursements by department: stationery and drugs, \$22.95; hardware, \$42.66; groceries, \$8.83; sundries, \$80.65.....		155.09	
Superintendent's Dept., freight, \$30.89; telephone, \$6.11; labour, \$242.73; material, \$1,032.24.....		1,311.97	
Repairs and Renewals (\$505.62):			
Underwood Elliott Fisher, overhauling typewriter.....		20.08	
Superintendent's Dept., labour, \$336.15; material, \$149.39.....		485.54	
Clerical Assistance (\$83.35):			
W. Banton, 129 hours.....		51.60	
R. Fortescue, 30 hours.....		15.00	
Miss Betty Ham, 1½ days.....		4.75	
Mrs. Moody, 4 days.....		12.00	
Sundries:			
Superintendent's Dept., labour, \$791.24; material, \$208.76.....		1,000.00	
		<u>\$10,668.77</u>	
Less credits: laboratory deposits, \$3,027.05; sale of material, \$50.60; assays, etc., \$74.00.....		\$ 3,151.65	
			\$ 7,517.12
Electro-Chemistry:			
Supplies and Apparatus:			
Canadian Asbestos Co., asbestos paper.....	\$	11.51	
Canadian General Electric Co., lamps.....		14.44	
Canadian National Carbon Co., carbons.....		44.96	
Canadian Refractories, bags.....		23.44	
Central Scientific Co., motors, glassware, etc.....		839.30	
R. H. Chappell, glassblowing.....		80.00	
G. A. Hardie & Co., towels, etc.....		34.75	
Leeds & Northrup, repairs.....		61.20	
Photographic Service, blueprints, etc.....		13.64	
Radio Trade Supply Co., motor.....		33.00	
Richardson Bond Wright, charts.....		72.40	
Underwood Elliott Fisher, repairing typewriter.....		22.59	
Wall Chemicals, oxygen.....		39.12	
Wholesale Radio Co., tubes, etc.....		50.01	
University Press, printing, stationery.....		27.94	
Accounts under \$10.00 (16).....		92.30	
Sundry disbursements by department: chemicals, \$2.50; hardware, \$3.69; sundries, \$20.53.....		26.72	
Superintendent's Dept., freight, \$21.33; labour, \$233.06; material, \$188.35.....		442.74	
		<u>\$ 1,930.06</u>	
Less credits: laboratory deposits.....		360.55	
			\$ 1,569.51
Organic Chemistry Research:			
Supplies, apparatus and equipment:			
Allen Manufacturing Co., laundry.....	\$	14.83	
Annual Reviews Inc., reprints.....		16.09	
Baker Platinum of Canada, platinum chloride.....		122.00	
British Drug Houses, drugs, chemicals, etc.....		711.20	
Canadian Laboratory Supplies, glassware, etc.....		94.17	
Central Scientific Co., chemicals, corks, tubing, etc.....		384.43	

Corn Products Refining Co., glucose.....	\$	15.34	
T. Eaton Co., stools, chairs.....		15.93	
Fisher Scientific Co., glassware, tubes, etc.....		100.21	
A. S. Hunt, glassblowing.....		77.50	
Ingram & Bell, chemicals.....		15.60	
Johnson, Matthey & Co., chemicals.....		28.00	
Journal of Biological Chemistry, reprints.....		12.61	
Mack Printing Co., reprints.....		16.64	
Ena Mason, analyses.....		83.00	
Vitrolite Products of Canada, glass.....		11.76	
Walker Metal Products, wire.....		13.52	
Bernd Weinberg, photographic work.....		15.00	
S. S. White Company of Canada, oxygen, nitrogen.....		20.35	
University Press, printing, stationery.....		29.97	
Accounts under \$10.00 (5).....		15.65	
Sundry disbursements by department: stationery and drugs, \$5.36; carfare, postage, \$1.06; hardware, \$7.94; dry ice, \$18.37; sundries, \$42.27.....		75.00	
Superintendent's Dept., freight, \$4.77; labour, \$113.77; material, \$211.76.....		330.30	
	\$		2,219.10

Physical Chemistry:

Supplies, Chemicals, etc.:

Canadian Chromolax Co., immersion heater.....	\$	12.35	
Canadian Laboratory Supplies, glassware, etc.....		108.07	
Canadian National Carbon Co., carbons.....		43.08	
Canadian Research Institute, repairs.....		15.00	
Central Scientific Co., chemicals, etc.....		157.57	
R. H. Chappell, glassblowing.....		20.32	
Fisher Scientific Co., glassware.....		24.56	
Instruments Ltd., electrodes, silica specpure.....		41.40	
Douglas Jack, mercury.....		26.35	
Johnson, Matthey & Co., wire.....		28.56	
National Business Publications, reprints.....		16.80	
Thermos Bottle Company, liquid air fillers.....		43.32	
W. S. Tyler Co. of Canada, testing sieve, etc.....		33.07	
Accounts under \$10.00 (5).....		24.43	
Superintendent's Dept., freight, 94 cents; material, \$22.12.....		23.06	
	\$		617.94
	\$		11,923.67

Fine Art

Supplies and Equipment:

Artists Supply Company, brushes, chalk, etc.....	\$	81.34	
Art Metropole, artists' supplies.....		23.04	
Prof. C. F. Comfort, studio rental.....		100.00	
T. Eaton Company, mounting pictures.....		27.11	
Museum of Modern Art, membership dues.....		11.28	
Photographic Service, lantern service, slides.....		286.65	
Postage.....		36.15	
University Press, printing and stationery.....		75.00	
Accounts under \$10.00 (13).....		42.09	
Sundry disbursements by department: stationery and art supplies, \$56.09; carfare, telegrams, etc., \$28.31; model fees, \$50.94..		135.34	
Superintendent's Dept., freight, \$1.42; labour, \$112.01; material, \$21.82; telephone, 28 cents.....		135.53	
	\$		953.53

Geography

Maintenance (\$140.44):

Charles Potter, projection lamp, etc.....	\$	25.60	
United States Department of the Interior, maps.....		15.35	
University Press, stationery.....		42.38	
Accounts under \$10.00 (19).....		39.62	
Superintendent's Dept., freight, \$5.21; labour, \$4.60; material, \$7.68.....		17.49	

Apparatus and Furniture (\$287.54):

American Geographical Society, maps, etc.	\$	22.77	
Central Scientific Company, micrometer, calipers		12.55	
Geographical Press, topographic maps		14.61	
Les Editions Fidès, journals		11.00	
Office Specialty Manufacturing Co., cabinet		70.00	
Photographic Service, slides, etc.		99.00	
University Press, maps, text book, etc.		26.05	
Accounts under \$10.00 (3)		17.29	
Superintendent's Dept., labour, \$11.95; material, \$2.32		14.27	
			\$ 427.98

Geology

Maintenance and Equipment, including mechanical assistance in preparing specimens (\$320.68):

Bausch & Lomb Optical Co., cover glasses	\$	81.80	
Eastman Photographic Stores, films, chemicals, etc.		10.03	
Office Specialty Manufacturing Co., steel cabinet		38.00	
Royal Ontario Museum, multigraphing		14.60	
Ward's Natural Science Establishment, chemicals		30.44	
University Press, printing, stationery		53.50	
Accounts under \$10.00 (12)		51.61	
Superintendent's Dept., freight, \$3.00; labour, \$17.48; material, \$20.22		40.70	

Summer Field Work, travelling expenses, etc. (\$163.95):

Prof. E. S. Moore, honorarium, \$100.00, expenses, \$6.44		106.44	
S. E. Wolfe, honorarium, \$50.00, expenses, \$2.76		52.76	
University Press, stationery		4.75	
			\$ 484.63

History

Supplies (\$134.53):

Mimeograph Company, stencils, ink, etc.	\$	17.60	
Postage		25.00	
University Press, printing, stationery		79.90	
Accounts under \$10.00 (5)		12.03	

Research Expenses (\$22.80):

Miss Esther Frumhartz, travelling expenses	\$	14.65	
Malcolm MacDonnell, travelling expenses		8.15	
	\$	157.33	

Less credits: sale of material		1.50	
			\$ 155.83

Italian and Spanish

Supplies and Clerical Assistance:

Robbins & Townsend, ribbon	\$	.60	
University Extension, mimeograph supplies		7.38	
University Press, stationery		7.28	
Miss E. Rugg, 226 hours, clerical assistance		164.53	
			\$ 179.79

Law

Office and Classroom Supplies:

Postage	\$	89.25	
University Press, printing, stationery		107.81	
			\$ 197.06

Mathematics

Clerical Assistance and Supplies:

American Mathematical Society, membership dues	\$	50.00	
D. Gestetner, stencils		70.11	
Robbins & Townsend, inspection, ribbons		10.20	
Jacob Samotoff, 170½ hours, clerical assistance		94.00	
University Press, printing, stationery		29.26	
Superintendent's Dept., freight		2.70	
			\$ 256.27

Military Studies

Office and General Expenses:

Brig.-Gen. G. S. Cartwright, used prismatic compass.....	\$	10.00	
Department of National Defence, books.....		5.50	
J. M. Dent & Son, text book.....		10.00	
Robbins & Townsend, inspection, ribbons.....		6.00	
University Press, stationery.....		11.12	
			\$ 42.62

Mineralogy

Maintenance and Equipment:

Canadian General Electric Co., electrical supplies.....	\$	25.85	
Canadian Laboratory Supplies, glassware, etc.....		28.21	
J. D. H. Donnay, chart.....		10.00	
D. Gestetner, ink, stencils.....		14.21	
Johnson, Matthey & Co., platinum tipped forceps.....		13.50	
Office Specialty Manufacturing Co., table.....		28.00	
Photographic Service, slides, prints, etc.....		18.50	
Pickes X-ray of Canada, valve tube.....		92.65	
Techni-Products Co., sulphur, iodine.....		310.25	
Ward's Natural Science Establishment, specimens.....		64.47	
University Press, printing, stationery.....		26.08	
Accounts under \$10.00 (14).....		71.19	
Superintendent's Dept., freight, \$46.16; labour, \$86.89; material, \$19.97.....		153.02	
	\$	855.93	
Less credits for: laboratory deposits.....	\$	22.60	
sale of material.....		21.90	
material returned.....		11.76	
		56.26	
	\$		799.67

Philosophy

Supplies, Clerical Assistance, etc.:

Miss H. DesBrisay, typing.....	\$	55.00	
Mrs. Viola Gowen, typing.....		45.65	
Miss Grace Lawrenson, typing.....		1.15	
Photographic Service, slide.....		1.00	
University Press, printing, stationery.....		15.46	
	\$		118.26

Physics

Laboratory and Workshop Supplies (\$10,315.09):

A. Aiken, diagrams for experiments.....	\$	36.50	
Aikenhead Hardware Co., hardware.....		291.20	
Allen Manufacturing Co., laundry.....		24.66	
American Journal of Science, reprints.....		77.18	
Fred C. Baker & Co., thermometers.....		25.44	
Bausch & Lomb Optical Co., lens.....		33.46	
F. E. Becker, prisms, etc.....		20.73	
W. E. Booth Co., film, plates, etc.....		104.07	
Dr. A. A. Brant, repairs.....		58.92	
British Drug Houses, drugs.....		60.80	
Canada Metal Co., castings, etc.....		99.18	
Canada Wire & Cable Co., wire.....		114.62	
Canadian Carborundum Co., abrasives.....		39.57	
Canadian Electric Supply Co., batteries, etc.....		155.86	
Canadian General Electric Co., lamps, etc.....		198.93	
Canadian Johns-Manville, packing, etc.....		79.89	
Canadian Laboratory Supplies, glassware, chemicals.....		544.66	
Canadian Liquid Air Co., gas.....		36.00	
Canadian Pacific Railway Co., telegrams.....		10.87	
Canadian Tire Corporation, transmitter, etc.....		18.60	
Canadian Westinghouse Co., contacts.....		44.54	
Walter A. Carveth & Co., objective.....		45.00	
Central Scientific Co., chemicals, glassware, etc.....		385.03	
Chicago Metal Hose Corporation, bellows, etc.....		34.01	

William Daley Cartage Co., cartage.....	\$ 40.00
Diamond State Fibre Co., tubing, etc.....	15.34
Dominion of Canada General Insurance Co., insurance on Geo- physics apparatus.....	131.25
Dominion Oxygen Co., oxygen.....	215.49
Drummond, McCall & Co., brass rod.....	11.52
Eastman Photo Stores, X-ray film, etc.....	24.43
T. Eaton Co., rulers, brushes, stools, etc.....	52.06
Exide Batteries of Canada Ltd., batteries.....	290.55
Anthony Foster & Sons, acetate.....	34.98
Fulton Sylphon Co., bellows.....	10.84
General Radio Co., wave analyses, etc.....	622.16
Griffin & Gatlock, thermometers, etc.....	45.31
Gutta Percha Rubber Co., tubing, etc.....	67.52
Haloid Co., record paper.....	163.25
Miss E. M. Hammell, typing.....	11.79
Handy & Herman, brazing alloy.....	18.20
Herbach & Rademan Co., beta ray tube.....	32.15
Imperial Oil Co., oil.....	29.17
Industrial Electro Plating Co., plating.....	14.80
International Resistance Co., resistors.....	20.15
Arthur Jackson Machine Tool Co., hoist.....	94.94
Kimble Glass Co., tubing.....	49.95
Leeds & Northrup Co., meters, etc.....	49.68
Lake Simcoe Ice & Fuel, ice.....	53.67
J. C. McLaren Belting Co., belting.....	11.88
McMaster University, spectrometer tube repaired.....	67.50
W. H. Mawson, used car purchased for mineral prospecting on behalf of the Ontario Department of Mines.....	300.00
Melbourne Merchandising Co., wool.....	62.57
Monarch Belting Co., belting.....	30.02
Nichols & Roe Electric Laboratory, meters, etc.....	37.00
Nichols Chemical Co., chemicals.....	44.00
Northern Electric Co., reproducer set, etc.....	417.54
Norwalk Co., Cores.....	111.28
Peake & Whittington, photographic prints.....	35.64
Peckovers Ltd., steel.....	81.60
Photographic Service, slides, prints.....	84.64
Pilkington Bros., plate glass.....	35.28
Arnold Pitt, supervision of repairs to Silica tubes.....	904.26
Thomas Pocklington Ltd., graph paper, etc.....	10.00
Postage.....	49.85
Pratt & Whitney Co., tools, drills.....	59.15
W. G. Pye Co., log paper, etc.....	64.67
Railway Engineering Specialty Co., guages, etc.....	357.21
Rectigraph Co. of Canada, rectigraph paper.....	49.05
Richards Glass Co., glassware.....	27.40
Robbins & Townsend, inspection, ribbons.....	24.50
Roneo of Canada Ltd., stencils, ink, etc.....	62.50
Robert Simpson Co., catering for tea for presentation of Newton's Bust and Princeipa by Dr. Sigmund Samuel.....	52.50
Stark Tube Co., microamperes.....	14.00
Stupakoff Ceramic Manufacturing Co., filaments.....	28.25
Toronto Armature Co., armatures.....	16.80
Toronto Hydro-Electric System, service.....	246.60
University of Chicago, reprints.....	16.16
University of Toronto Engineering Society, chart paper, etc.....	36.10
Walker Metal Products Ltd., wire.....	40.39
Wholesale Radio Co., rheostats, etc.....	154.04
University Press, printing and stationery.....	747.57
Accounts under \$10.00 (36).....	179.24
Sundry disbursements by department: sundries, \$26.37; hardware, etc., \$2.73; stationery, \$7.94; telegrams, \$2.96; expenses re presentation of bust of Sir Isaac Newton to Physics Depart- ment, \$10.00.....	50.00
Superintendent's Dept., telephone, \$1.49; freight, \$273.17; labour, \$470.09; material, \$422.23.....	1,166.98
Laboratory and Workshop Assistance, including technical assistance (\$8,544.76):	
Robert L. Beale, 52 weeks, 1 day.....	1,765.21
William Burridge, 18 weeks.....	246.00

R. E. Cosgrove, 11 weeks	\$	108.90	
Martin Devitt, 4 days		8.80	
Mrs. Dorothy Elson, extra services		100.00	
Gordon Ezra, 12 weeks		144.00	
John Farnsworth, 1,396 hours		1,186.60	
James S. Ferrie, 22 weeks, 5½ days		343.75	
T. Hand, 3 months		105.00	
F. H. Krenz, 1 month		151.16	
J. Hubert Lowther, 31 weeks, 3½ days		451.00	
P. Milne, 21 weeks, 4 days		352.00	
J. W. Natoli, 1 month		45.00	
Albert Owen, 45 hours		40.50	
Dennis Phillips, 17 weeks, 5 days		241.00	
S. Shepherd, 11 weeks, 1 day		89.33	
F. Senftle, 1 month		30.00	
B. Sinclair, 1 month		75.00	
William Stacey, 22 weeks		330.00	
Mrs. Marjorie Stirratt, 4 hours		3.40	
F. Wank, 24 weeks, 4 days		667.68	
James Ward, 409 hours		369.10	
Douglas Welch, 52 weeks, 1 day		792.55	
Eric Whyte, 35 weeks, 25 hours		898.78	
Special Laboratory Alterations and Replacements:			
Superintendent's Dept., labour, \$81.44; material, \$64.30		145.74	
Apparatus (\$920.66):			
Canadian General Electric Co., voltmeter		21.69	
Canadian Scientific Co., spectrometers, microscopes, etc.		639.05	
General Radio Co., condenser		17.46	
Leeds & Northrup, resistance boxes		144.46	
W. G. Pye & Co., springs, etc.		98.00	
Experimental Tables, cases, books, charts, fittings, etc. (\$368.73):			
American Institute of Physics, subscription		16.79	
William J. Crothers, refinishing table		20.00	
"Engineering," subscription		13.30	
Adam Hilger Ltd., text books		32.85	
MacMillan Co. of Canada, subscriptions		40.00	
Office Specialty Manufacturing Co., desk, etc.		95.75	
United States Department of Commerce, charts, graphs		15.72	
University Press, books, etc.		61.25	
Accounts under \$10.00 (6)		21.07	
Superintendent's Dept., labour, \$47.06; material, \$4.94		52.00	
Research Associates and Assistants (\$7,066.00):			
N. B. Keevil, 12 months		3,600.00	
A. A. Brant, 12 months		1,281.00	
L. T. Newman, 12 months		1,100.00	
J. H. L. Watson, 7 months		1,085.00	
		<u>\$27,360.98</u>	
Less credits: laboratory deposits	\$	960.55	
Paid by Dr. Samuel for catering and expenses of tea at presentation of Newton's Bust and Principea		62.50	
		<u>1,023.05</u>	
		<u>\$26,337.93</u>	
Charged to:			
McLennan Laboratory, Research Fund	\$12,851.55		
Geophysics Fund	7,104.54		
		<u>19,956.09</u>	
	\$		6,381.84

Political Economy

Office and Classroom Supplies and Equipment:

Prof. W. C. M. Hart, travelling expenses	\$	44.21
Letter Shop Supply Co., stencils		12.20
Jas. McDowell & Co., repairs to calculator		28.00

Postage	\$	181.73	
Robbins & Townsend, inspections, ribbons		24.20	
Roneo Co. of Canada, ink, paper, roller, etc.		54.20	
University Press, stationery, printing		188.79	
Accounts under \$10.00 (12)		37.29	
Sundry disbursements by department: telegrams		14.77	
Superintendent's Dept., telephone, \$1.38; labour, \$3.00; material, 82 cents		5.20	
			\$ 590.59

Psychology

Supplies (\$1,042.88):

Cullen & Sons, animals	\$	12.00
Department of Educational Research, test forms, etc.		13.70
D. Gestetner, stencils, ink, etc.		262.36
Kelley Feed and Seed Co., feed		15.30
Postage		33.92
Psychological Corporation, record sheets, etc.		47.14
Robbins & Townsend, inspections, ribbons		13.90
John B. Smith & Sons, lumber		13.38
C. H. Stoelting Co., plastographs, manual		10.14
Toronto Hydro-Electric System, electric power		14.01
University of Toronto Library, replacing volumes		10.81
University Press, printing, stationery, etc.		464.23
Accounts under \$10.00 (10)		25.18
Sundry disbursements by department: drugs and stationery, \$6.03; animal feed, \$8.58; sundries, \$8.91		23.52
Superintendent's Dept., freight, \$11.97; labour, \$36.09; material, \$35.23		83.29

Apparatus and Equipment (\$243.61):

Central Scientific Co., tuning fork, etc.		63.84
Office Specialty Manufacturing Co., cabinet		38.00
Psychological Corporation, tests		22.95
Robbins & Townsend, rebuilt typewriter		112.00
G. H. Stoelting Co., tests		6.82

Laboratory Attendants (\$1,550.00):

Miss G. Evans, 12 months		400.00
Miss D. D. Hearn, 12 months		1,150.00

Laboratory Cleaning (\$83.92):

Miss Joan Arnold, 6 months		60.00
Superintendent's Dept., labour		23.92

\$ 2,920.41

Zoology

Laboratory and Lecture room Supplies (\$4,786.02):

Aikenhead Hardware, hardware	\$	71.98
Allen Manufacturing Co., laundry		35.36
Barber-Ellis of Canada, paper, etc.		134.97
Biological Abstracts, subscriptions		27.89
Biological Supply Co., specimens		66.88
F. J. Burns & Co., frogs		40.16
Burrill Technical Supply, chemicals		16.83
Canadian Laboratory Supplies, glassware		215.86
Central Scientific Co., brushes, tubing, etc.		421.39
Cullen & Son, animals		30.00
Dominion Glass Co., glass		27.12
Dominion Oxygen Co., oxygen		53.50
Eastman Photographic Stores, cover glasses, chemicals, etc.		171.96
T. Eaton Co., cotton batts, drugs, film, etc.		169.06
Emmet's Small Stock Farm, animals		328.75
Faurot Protective Identification System, inkless pads		25.23
General Biological Supply House, specimens		281.07
D. Gestetner, ink, stencils, etc.		205.10
J. F. Hartz Co., drug supplies		84.96
Holliday Flint Glass Works, vials		43.35
Imperial Oil Co., parowax		11.88

Ingram & Bell, drug supplies	\$	114.77	
Lever Bros., glycerine		20.93	
Library of Congress, cards		11.02	
Marine Biological Laboratory, frogs, etc.		93.01	
Medicine Hat Pottery Co., crocks		34.21	
Merck & Co., chemicals		13.86	
Murphy's Drug Store, film		10.51	
Office Specialty Manufacturing Co., card cabinet, guides		15.35	
Ontario Agricultural College, eggs, etc.		33.70	
Royal Ontario Museum, books, specimens		10.25	
J. H. Ryan, abstracts, binding, repairing		60.30	
Sangamo Co., time switch		43.00	
William Smith, preparing specimens		40.00	
Stainton & Evis, stationery		25.80	
Toronto Radio & Sports, meters		13.65	
Troyer Natural Science Service, animals and specimens		102.15	
Dr. Fred Urquhart, film		30.00	
Ward's Natural Science Establishment, books		201.85	
Wholesale Radio, tubes, speaker, etc.		38.52	
University Press, printing, stationery		403.20	
Accounts under \$10.00 (31)		131.89	
Sundry disbursements by department: sundries and carfare, \$23.10; hardware, \$11.63; supplies, \$70.88; telephone and postage, \$9.39		115.00	
Superintendent's Dept., freight, \$187.56; labour, \$11.06; material, \$561.13		759.75	
Furnishings, fittings, alterations and new equipment (\$783.39):			
Walter Adamovitch, insect filing boxes		124.00	
Central Scientific Co., microburettes, timer, brushes, etc.		38.99	
Masco Company, telechron		12.50	
Office Specialty Manufacturing Co., transfer cases, card sections and guides		105.85	
Stainton & Evis, blotters, chair cushions		20.32	
Accounts under \$10.00 (2)		9.00	
Superintendent's Dept., labour, \$279.81; material, \$192.92		472.73	
Incidentals (\$426.66):			
Marchant Calculator, connector, spring, services		13.54	
Office Specialty Manufacturing Co., ruled cards		23.95	
Postage		78.00	
Robbins & Townsend, inspections		15.20	
University Press, printing, stationery		278.51	
Accounts under \$10.00 (6)		17.46	
	\$	5,996.07	
Less credits: laboratory deposits		1,000.00	
	\$	4,996.07	

University College Departments

Classroom Supplies:

Classics (\$55.14):

University Press, stationery, books	\$	42.04
Accounts under \$10.00 (5)		13.10

French (\$111.85):

Promenade Music Centre, record cabinet, album		37.50
University Press, books, stationery		74.09
Superintendent's Dept., freight . . . . .		.26

German (\$68.63):

Old Vienna Book Shop, text books		50.00
University Press, stationery		18.05
Superintendent's Dept., labour, 50 cents; material, 8 cents . . . . .		.58

Semitics (\$64.93):

Photographic Service, prints, etc.		39.05
University Press, printing, stationery		25.88

\$ 300.55

University College General Expenses

Office Supplies, Stationery, Printing and incidentals (\$683.86):

Office Specialty Manufacturing Co., cabinet.....	\$ 41.80
Postage.....	160.00
Robbins & Townsend, inspections, ribbons, etc.....	19.25
"The Undergraduate"; 200 copies, \$30.00; cuts, \$50.00.....	80.00
University Press, printing, stationery.....	305.42
Accounts under \$10.00 (5).....	22.00
Superintendent's Dept., labour, \$14.21; material, \$11.18.....	55.39

Messenger Service (\$429.00):

Arthur Smith, 20 weeks.....	220.00
Jack McIntosh, 19 weeks.....	209.00

Sundry Expenses of the Principal (\$179.20):

Robert Simpson Co., catering.....	36.95
University College Alumni Association, reunion dinner.....	37.75
University College Women's Union, graduate tea.....	58.50
Students Administrative Council, advertising in Torontonensis..	40.00
Superintendent's Dept., labour.....	6.00

\$ 1,292.06

Baldwin House (History)

Light..... \$ 182.76

Fuel (\$603.30):

P. Burns & Co.....	41.66
Halliday Bros.....	561.64

Gas, \$28.08; water, \$29.08..... 57.16

Caretaker's Supplies:

Superintendent's Dept., material..... 111.05

Cleaning and furnaceman (\$457.74):

Allen Manufacturing Co., laundry.....	2.05
Co-operative Window Cleaning Service.....	10.00
Superintendent's Dept., labour.....	445.69

Repairs and Renewals (\$393.78):

George M. Hendry Co., blackboard.....	8.82
Superintendent's Dept., labour, \$301.78; material, \$83.18.....	384.96

Caretaker, W. H. Tully, 12 months..... 1,427.35

\$ 3,233.14

Less: light charged to Central Power Plant..... \$ 182.76

Charged to Dominion Government Grant Radio

Technician Course No. 2..... 75.00

257.76

\$ 2,975.38

Biological Building (Department of Zoology)

Heat and Light..... \$ 3,787.18

Gas, \$65.34; water, \$395.88..... 461.22

Caretaker's Supplies:

Superintendent's Dept., material..... 212.97

Cleaning (\$2,103.13):

Allen Manufacturing Co., laundry.....	14.30
Superintendent's Dept., labour.....	2,088.83

Repairs and Renewals (\$1,491.01):

Wm. Bartlett & Son, shades.....	39.85
Clark & Son, plastering repairs.....	9.20
Superintendent's Dept., labour, \$1,131.69; material, \$310.27....	1,441.96

Caretaker (with rooms, heat and light valued at \$300.00):

A. J. Wright, 12 months..... \$ 1,189.00

\$ 9,244.51

Less heat and light charged to Central Power Plant..... 3,787.18

\$ 5,457.33

Botany Building

Heat and Light.....	\$ 5,076.95	
Gas, \$66.91; water, \$218.92.....	285.83	
Caretaker's Supplies:		
Superintendent's Dept., material.....	225.00	
Cleaning (\$2,202.24):		
Allen Manufacturing Co., laundry.....	9.45	
Superintendent's Dept., labour.....	2,192.79	
Repairs and Renewals (\$1,701.94):		
City Treasurer, elevator license.....	5.00	
Federal Floor Finishing Co., refinishing floors.....	65.00	
John Inglis Co., boiler tubes.....	15.78	
Vulcan Asphalt and Supply Co., coating floor.....	18.25	
Superintendent's Dept., labour \$1,341.12; material, \$256.79.....	1,597.91	
Caretaker, W. V. Walker, 12 months.....	1,374.00	
	<u>\$10,865.96</u>	
Less heat and light charged to Central Power Plant.....	5,076.95	\$ 5,789.01

Chemical Building

Heat and Light.....	\$ 4,108.50	
Gas, \$407.65; water, \$698.56.....	1,106.21	
Caretaker's Supplies:		
Superintendent's Dept., material.....	256.99	
Cleaning (\$2,129.59):		
Allen Manufacturing Co., laundry.....	16.82	
R. Fortescue, overtime.....	10.00	
High Park Window Cleaners.....	20.00	
Superintendent's Dept., labour.....	2,082.77	
Repairs and Renewals (\$2,046.81):		
Wm. Bartlett & Sons, repairing shades.....	34.40	
University Press, tape.....	3.57	
Superintendent's Dept., labour, \$1,399.68; material, \$609.16.....	2,008.84	
	<u>\$ 9,648.10</u>	
Less heat and light charged to Central Power Plant..	\$4,108.50	
Sundry credits, cleaning.....	11.00	
	<u>4,119.50</u>	\$ 5,528.60

David Dunlap Observatory

Fuel: Halliday Bros.....	\$ 604.30	
Electric Current.....	694.39	
Caretaker's Supplies:		
Superintendent's Dept., material.....	25.70	
Repairs and Renewals:		
Superintendent's Dept., labour, \$319.71; material, \$112.72.....	432.43	
Sundries, including grounds (\$1,100.60):		
Bell Telephone Co., telephone.....	54.00	
John Jarvis, 12 hours trucking.....	18.00	
James Scaldwell, transportation of painters to Observatory.....	24.30	
Accounts under \$10.00 (3).....	11.00	
Superintendent's Dept., labour, \$921.25; material, \$72.05.....	993.30	
Caretaker (with house valued at \$15.00 per month):		
T. Mackenzie, 12 months.....	900.00	
	<u>\$ 3,757.42</u>	
Less credits: light, water, etc.....	72.00	\$ 3,685.42

Economics Building

Light.....	\$	6.00	
Fuel (\$2,287.16):			
P. Burns & Co.....		28.50	
Canada Coal Co.....		2,258.66	
Gas, \$73.25; electric current, \$1,230.11; water, \$92.19.....		1,395.55	
Caretaker's Supplies:			
Superintendent's Dept., material.....		301.67	
Cleaning and fireman (\$3,781.62):			
Allen Manufacturing Co., laundry.....		19.00	
J. McCormack, overtime.....		7.50	
Superintendent's Dept., labour.....		3,755.12	
Repairs and Renewals (\$2,253.43):			
Wm. Bartlett & Son, shades.....		21.01	
Livingstone Stoker Sales Co., stopper base, sections, services....		42.70	
Superintendent's Dept., labour, \$1,623.74; material, \$565.98....		2,189.72	
Caretaker, James McCormack, 12 months.....		1,350.00	
		<u>\$11,375.43</u>	
Less light charged to Central Power Plant.....	\$	6.00	
Sundry credits: cleaning and caretaker's supplies....		<u>395.55</u>	
		401.55	\$ 10,973.88

McLennan Laboratory (Physics)

Heat and Light.....	\$	5,698.96	
Gas, \$199.03; water, \$439.31.....		638.34	
Caretaker's Supplies:			
Superintendent's Dept., material.....		335.54	
Cleaning (\$3,746.00):			
Allen Manufacturing Co., laundry.....		57.70	
H. Hill, overtime.....		33.50	
Queen City Window Cleaning Co.....		56.50	
White Window Cleaning Co.....		80.00	
Superintendent's Dept., labour.....		3,518.30	
Repairs and Renewals (\$6,562.92):			
Wm. Bartlett & Son, shades.....		70.73	
Canadian Hoffman Machinery Co., vacuum cleaner, hoses, brushes, etc.....		675.00	
City Treasurer, elevator license.....		5.00	
Johnson Temperature Regulating Co., thermostat repairs, etc....		43.31	
Superintendent's Dept., labour, \$4,371.98; material, \$2,236.90..		6,608.88	
Caretaker, Horace Hill, 12 months.....		1,550.00	
		<u>\$19,371.76</u>	
Less heat and light charged to Central Power Plant..	\$	5,698.96	
Credit for cleaning.....		31.50	
Charged to:			
Special Radio Class, University Extension.....		320.00	
Dominion Government Grant Radio Technicians Course No. 2.....		5,820.00	
Dominion Government Grant Physics for Medical Radiologists.....		80.00	
Dominion Government Grant Canadian Army Course.....		1,980.00	
Dominion Government Grant Radio Technicians Course No. 3.....		1,200.00	
		<u>\$15,130.46</u>	
	\$		4,241.30

Military Studies Building (119 St. George Street)

Fuel (\$848.47):			
P. Burns & Co.....	\$	124.72	
Canada Coal Co.....		670.07	
Halliday Bros.....		53.68	
Gas, \$9.63; electric current, \$364.53; water, \$23.77.....		397.93	
Cleaning (\$985.48):			
Allen Manufacturing Co., laundry.....		8.30	
Co-operative Window Cleaning Service.....		14.00	
Superintendent's Dept., labour.....		963.18	
Repairs and Renewals (\$1,144.38):			
Accounts under \$10.00 (2).....		5.75	
Superintendent's Dept., labour, \$866.96; material, \$271.67.....		1,138.63	
			\$ 3,376.26
Less credits: cleaning, light.....	\$	40.50	
C.O.T.C.—share of cost.....		366.63	
			407.13
			\$ 2,969.13

Psychology Buildings

Light.....	\$	63.94	
Fuel (\$1,262.11):			
P. Burns & Co.....		41.66	
Halliday Bros.....		1,219.86	
Superintendent's Dept., labour.....		.59	
Gas, \$22.46; electric current, \$126.82; water, \$38.63.....		187.91	
Caretaker's Supplies:			
Superintendent's Dept., material.....		78.55	
Cleaning and furnaceman (\$1,672.43):			
Allen Manufacturing Co., laundry.....		5.10	
Central Window Cleaners.....		5.44	
Co-operative Window Cleaning Service.....		16.00	
Superintendent's Dept., labour.....		1,645.89	
Repairs and Renewals (\$1,234.56):			
Wm. Bartlett & Son, shades.....		16.99	
Superintendent's Dept., labour, \$999.37; material, \$218.20.....		1,217.57	
			\$ 4,499.50
Less light supplied by Central Power Plant.....		63.94	
			\$ 4,435.56

University College Building

Heat and Light.....	\$	7,617.75	
Gas, \$88.21; water, \$111.00.....		199.21	
Caretaker's Supplies:			
Superintendent's Dept., material.....		672.83	
Cleaning (\$5,720.62):			
Allen Manufacturing Co., laundry.....		24.50	
C. Canning, overtime.....		1.00	
A. G. Keel, overtime.....		30.00	
Queen City Window Cleaning Co.....		163.00	
White Window Cleaning Co.....		40.00	
Superintendent's Dept., labour.....		5,462.12	
Repairs and Renewals (\$4,438.57):			
Wm. Bartlett & Son, shades.....		57.41	
Clark & Son, plastering repairs.....		7.00	
Superintendent's Dept., labour, \$3,751.41; material, \$622.75.....		4,374.16	
Caretaker, W. J. Scott, 12 months.....		1,550.00	
			\$20,198.98

Less credits:

Heat and light charged to Central Power Plant . . .	\$7,617.75	
Cleaning, \$653.08; caretaker's supplies, \$164.45; light, \$36.00	853.53	
Charged to Dominion Government Grant Can- adian Army Course No. 1: light, \$72.00; caretaker's supplies, \$96.00; cleaning, \$288.00; repairs and renewals, \$988.20	1,444.20	
	<u>9,915.48</u>	\$ 10,283.50

43 St. George Street

Light	\$	66.31	
Fuel (\$288.87):			
P. Burns & Co.		28.33	
Halliday Bros.		260.54	
Gas, \$36.33; water, \$12.54		48.87	
Caretaker's Supplies:			
Superintendent's Dept., material		82.70	
Cleaning (\$683.26):			
Allen Manufacturing Co., laundry		2.90	
Central Window Cleaners		7.04	
Superintendent's Dept., labour		673.32	
Repairs and Renewals:			
Superintendent's Dept., labour, \$115.68; material, \$24.45		140.13	
		<u>1,310.14</u>	
Less light charged to Central Power Plant	\$	66.31	
Sundry credits		30.00	
Charged to Dominion Government Grant Radio Technicians Course No. 2		150.00	
		<u>246.31</u>	\$ 1,063.83

45 St. George Street (Law)

Light	\$	41.01	
Fuel (\$565.58):			
P. Burns & Co.		55.83	
Halliday Bros.		509.35	
Superintendent's Dept., labour, 30 cents; material, 10 cents . . . . .		.40	
Gas, \$24.95; water, \$8.20		33.15	
Caretaker's Supplies:			
Superintendent's Dept., material		49.89	
Cleaning (\$526.84):			
Co-operative Window Cleaning Service		7.00	
Superintendent's Dept., labour		519.84	
(with rooms, heat and light valued at \$300.00)			
Repairs and Renewals:			
Superintendent's Dept., labour, \$472.44; material, \$98.50		570.94	
		<u>1,787.41</u>	
Less light charged to Central Power Plant	\$	41.01	
Sundry credits: cleaning		16.50	
		<u>57.51</u>	\$ 1,729.90

47 St. George Street (Applied Mathematics)

Fuel: Halliday Bros.	\$	307.91
Electric current, \$56.99; water, \$8.00		64.99
Caretaker's Supplies:		
Superintendent's Dept., material		29.33

Cleaning (\$437.91):	
Allen Manufacturing Co., laundry.....	\$ 1.10
Co-operative Window Cleaning Service.....	4.00
Superintendent's Dept., labour.....	432.81
Repairs and Renewals (\$370.97):	
Wm. Bartlett & Sons, shades.....	6.23
Superintendent's Dept., labour, \$259.80; material, \$104.94.....	364.74
	<u>\$ 1,211.11</u>
	<u>\$849,938.25</u>

VII. FACULTY OF MEDICINE

Salaries

Administration

W. E. Gallie, Dean (paid also \$10,000 as Professor of Surgery).....	\$ 1,000.00
E. S. Ryerson, Assistant Dean and Secretary of Faculty (paid also \$500 as Director of School of Physical and Health Education; \$300 as Assistant Professor of Surgery; \$360 in Dentistry; \$360 from Special Funds and \$200 for Extension Work).....	5,200.00
Miss T. W. MacLaren, Secretary to the Dean (without salary—paid \$1,500 in Surgery and \$200 from Special Funds).....	
Miss M. W. Jones, Assistant to the Secretary (paid also \$200 from Special Funds).....	1,900.00
Miss O. Russell, Assistant (paid also \$200 from Special Funds).....	1,850.00
Miss A. Perry, Clerk (paid also \$200 from Special Funds).....	1,600.00
Messengers:	
George Hillis, at \$14 and \$15 per week.....	743.30
R. Fletcher, 2 weeks, 2 days at \$12.50 per week.....	29.16
Hospital Theatre, Toronto General Hospital:	
Charles Hart, Attendant, Lecture Theatre (paid also \$7.50 for Post Graduate Course and \$3.00 overtime).....	1,550.00
J. Martin, Cloak Room Attendant at \$16.60 per week.....	705.52
	<u>\$ 14,577.98</u>

Anatomy

Professors:	
J. C. B. Grant.....	\$ 7,000.00
W. H. Piersol, at \$5,100 of which half charged to Zoology.....	2,550.00
J. C. Watt, at \$5,000 and \$133.33 additional allowance paid by School of Nursing.....	5,133.33
Associate Professors:	
H. A. Cates (paid also \$800 in School of Physical and Health Education).....	4,050.00
A. W. Ham (paid also \$250 in School of Physical and Health Education).....	4,000.00
Assistant Professors:	
R. K. George, (paid also \$250 in School of Physical and Health Education and \$187.50 for Extension Work).....	3,100.00
C. G. Smith, at \$2,700 of which \$200 paid by School of Nursing; on war service from September.....	990.00
Miss K. Baldwin, Fellow (Sessional).....	1,200.00
H. D. Ball, Assistant in Histology (Sessional—paid also \$250 in School of Physical and Health Education).....	500.00
Demonstrators (Sessional):	
Miss K. I. McMurrich (paid also \$600 for Extension Work).....	950.00
K. G. McKenzie (paid also \$500 in Surgery).....	600.00
M. J. Wilson, Radiological Anatomy (paid also \$400 from Medical Research Best Fund).....	400.00
A. E. Montgomery, Dental Anatomy.....	400.00
Dr. Margaret R. Abel, Anatomy \$575; Dental Anatomy \$150 (paid also \$600 for Extension Work).....	725.00
G. A. Graham.....	125.00

Mrs. Dorothy I. Chubb, Artist, from 22 March at \$130 per month . . .	\$ 552.50	
H. E. LeMasurier, Senior Technical Assistant, at \$1,900; on war service; contribution to pension fund.	52.25	
Technical Assistants:		
H. F. Whittaker (paid also \$150 in Dentistry and \$50 from Special Funds)	1,200.00	
G. A. L. Ross (paid also \$50 from Special Funds)	1,150.00	
Laboratory Assistants:		
H. McCormick	1,900.00	
R. Wilcox	750.00	
Projector and Museum Technicians:		
C. Storton, at \$1,500; on war service from February	1,135.31	
J. Clarke, at \$1,250 from 23 November	756.95	
Miss G. Dowsley, Clerical Assistant	1,300.00	
		\$40,520.34
Less paid by School of Nursing	200.00	\$ 40,320.34

Bio-Chemistry

Professors:		
H. Wasteneys	6,000.00	
A. M. Wynne	4,200.00	
Leslie Young, Associate Professor	3,700.00	
B. F. Crocker, Lecturer, at \$2,400; on war service, contribution to T.I. & A.A.	120.00	
Dr. Jeanne M. Fisher, Demonstrator (Sessional; paid also \$275 from Special Funds)	1,100.00	
Fellows (Sessional):		
J. A. McCarter (paid also \$225 from Special Funds)	900.00	
D. H. Laughland (paid also \$212.50 from Special Funds)	850.00	
Miss M. A. Emmett (paid also \$200 from Special Funds)	800.00	
W. D. Graham (paid also \$200 from Special Funds)	800.00	
S. H. Zbarsky (paid also \$200 from Special Funds)	800.00	
L. Sloan, Senior Technician	1,850.00	
Technicians:		
J. W. Fletcher	1,650.00	
J. H. McClary	1,150.00	
Michael Edson, Technical Assistant	1,500.00	
Laboratory Assistants:		
W. Clough	1,100.00	
Mrs. Lucy Lombard	1,050.00	
Mrs. Ethel Wilkie, Laboratory Attendant	900.00	
Miss M. Delamere, Secretarial Assistant	1,350.00	
		\$ 29,820.00

Hygiene and Preventive Medicine

D. T. Fraser, Professor also Associate Director of School of Hygiene, without salary (paid also in Connaught Laboratories)	4,500.00	
Associate Professors:		
M. H. Brown, at \$1,100; on war service (also in Connaught Laboratories) contribution to T.I. & A.A.	55.08	
Dr. Frieda H. Fraser (paid also in Connaught Laboratories)	1,100.00	
F. O. Wishart, Assistant Professor	3,400.00	
A. M. Goulding, Lecturer and Demonstrator (Sessional)	1,044.00	
Miss H. C. Plummer, Lecturer (Sessional)—paid also in Connaught Laboratories)	500.00	
Demonstrators (Sessional):		
A. M. Fallis	400.00	
R. Hare (paid also \$100 from Special Funds)	400.00	
Miss G. Mickle, Class Assistant (paid also \$250 from Special Funds)	1,000.00	

A. J. Bishop, Technician (paid also \$200 in School of Hygiene and \$200 from Special Funds; also in Connaught Laboratories)	\$ 1,100.00
Mrs. Florence E. Blake, Laboratory Assistant (paid also \$150 from Special Funds)	800.00

Secretarial Assistants at \$1,200:

Miss E. Barr, on war service; contribution to Pension Fund	33.00
Mrs. Elizabeth McNeily, resigned 30 November	500.00
Mrs. Olive Munro, from 1 December	700.00

 \$ 15,532.08

Medical Jurisprudence

Lecturers (Sessional):

W. L. Robinson (paid also in Pathology and Bacteriology)	\$ 102.00
S. A. Lawson	68.00
F. C. Auld (paid also in Faculty of Arts)	40.00
Cecil Snyder	20.00
I. H. Erb (paid also in Pathology and Bacteriology)	10.00
L. J. Rogers (paid also in Faculty of Arts)	10.00

 \$ 250.00

Medicine and Clinical Medicine

Duncan Graham, Professor	\$10,000.00
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Assistant Professors:

R. F. Farquharson, at \$2,000, of which half charged to Therapeutics	1,000.00
W. F. McPhedran, half-time (paid also \$125 from Special Funds)	500.00

Part-time (each paid also \$75 from Special Funds):

H. K. Detweiler	300.00
G. W. Howland (paid also \$180 for Extension Work)	300.00
J. D. Loudon	300.00
J. A. Oille	300.00
E. J. Trow, in charge of Dermatology	300.00

W. R. Campbell, Associate (full-time)	2,000.00
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Associates (part-time; each paid also \$65 from Special Funds):

R. G. Armour (paid also \$50 for Extension Work)	250.00
Beverly Hannah (paid also in Connaught Laboratories)	250.00
J. Hepburn	250.00
F. W. Rolph	250.00

Associates:

Half-time at \$500:

Trevor Owen (paid also \$125 from Special Funds)	500.00
W. P. Warner, on war service . . . . .	.....

Part-time at \$250:

J. H. Elliott, ob. 18 December; one-half paid to Estate, one-half to daughter, Mrs. Grace Ashton Holmes (paid also \$700 as Professor, History of Medicine and \$40 in School of Nursing)	250.00
J. A. Dauphinee, Senior Demonstrator in Clinical Microscopy, at \$250; on war service (also Junior Demonstrator) . . . . .	.....

Senior Demonstrators:

Half-time:

H. H. Hyland, at \$1,000; on war service to 15 January	458.34
G. W. Loughheed (paid also \$125 from Special Funds)	500.00

Part-time (each paid also \$60 from Special Funds):

Gordon Bates (paid also \$20 in School of Nursing)	200.00
G. F. Boyer (paid also \$15 in School of Nursing)	200.00
E. A. Broughton	200.00
E. E. Cleaver (paid also \$20 for Post Graduate Course)	200.00
H. A. Dixon (paid also \$15 in School of Nursing)	200.00
J. G. Falconer (paid also \$200 in School of Nursing and \$30 for Extension Work)	200.00

J. H. McPhedran.....	\$	200.00	
E. J. Maltby.....		200.00	
W. E. Ogden.....		200.00	
H. M. Gray, Junior Demonstrator in Clinical Microscopy (paid also \$40 from Special Funds).....		250.00	
Junior Demonstrators (Sessional):			
Full-time:			
R. A. Cleghorn, at \$3,000; on war service from March.....		2,500.00	
J. Allan Walters, at \$2,400; resigned 28 February.....		1,600.00	
H. E. Rykert (paid also \$10 for Extension Work).....		1,500.00	
J. Wallace Graham, at \$1,000; on war service from June, 1942....		83.33	
On War Service:			
R. B. Kerr, at \$2 400.....			
J. A. Dauphinee, at \$2,000 (also Demonstrator in Clinical Microscopy).....			
Part-time (each paid \$40 from Special Funds):			
A. F. W. Anglin.....		150.00	
E. F. Brooks.....		150.00	
F. C. Hamilton.....		150.00	
L. M. Murray.....		150.00	
Angus McKay.....		150.00	
A. E. Parks.....		150.00	
D. J. Prendergast.....		150.00	
N. M. Wrong.....		150.00	
C. R. Burton (Temporary).....		150.00	
T. A. Crowther (Temporary).....		150.00	
On War Service:			
Ian Macdonald, half-time at \$500.....			
Part-time at \$150.:			
W. H. Brown.....			
A. R. Hagerman.....			
H. B. Wallis, Fellow.....		1,190.00	
Research Assistants:			
Miss M. I. Hanna.....		1,440.00	
N. W. Simmons, at \$1,440; on war service from December.....		840.00	
Miss K. Lee, Technical Assistant, at \$95 per month, from 5 January ..		557.75	
R. H. Wilson, Laboratory Attendant, at \$780; on war service.....			
Miss S. H. Clutton, Secretary.....		1,560.00	
			\$ 32,529.42

Obstetrics and Gynaecology

William A. Scott, Professor (paid also \$20 for Post Graduate Course and \$30 in School of Nursing).....		5,000.00	
Assistant Professors:			
(Each paid also \$75 from Special Funds):			
W. G. Cosbie.....		300.00	
N. D. Frawley.....		300.00	
H. B. Van Wyck (paid also \$130 in School of Nursing).....		300.00	
R. W. Wesley.....		300.00	
Associates (each paid also \$65 from Special Funds):			
D. M. Low.....		250.00	
S. J. N. Magwood.....		250.00	
W. A. Dafoe, Senior Demonstrator (Sessional—paid also \$60 from Special Funds).....		200.00	
Junior Demonstrators (Sessional):			
(Each paid also \$40 from Special Funds):			
W. E. Apted.....		150.00	
L. T. A. Armstrong.....		150.00	
J. C. Goodwin.....		150.00	
H. W. Johnston.....		150.00	

J. C. Mann.....	\$ 150.00
Kent Manning.....	150.00
W. Murby.....	150.00
F. J. O'Leary.....	150.00
A. Purdy.....	150.00
G. L. Watt.....	150.00
Junior Demonstrators (On War Service):	
D. E. Cannell.....	.....
R. B. Meiklejohn.....	.....
W. T. Noonan.....	.....
M. C. Watson.....	.....
D. N. Henderson, Fellow (part-time; Sessional).....	500.00
Miss M. Bonham, Laboratory Technician.....	1,100.00
Secretary at \$900:	
Miss H. Carson, on war service; contribution to Pension Fund... ..	27.00
Miss L. Vanderhoorn, resigned 15 March.....	637.50
Miss E. Marshall, from 16 March.....	262.50
	\$ 10,927.00

Ophthalmology

W. W. Wright, Professor, also Head of Department (paid also \$25 for Post Graduate Course).....	\$ 700.00
Associates (each paid also \$60 from Special Funds):	
F. A. Aylesworth.....	200.00
C. E. Hill (paid also \$10 in School of Nursing).....	200.00
W. R. F. Luke.....	200.00
Mortimer Lyon.....	200.00
A. E. Macdonald (paid also \$365 from Medical Research Banting Fund).....	200.00
H. M. Macrae.....	200.00
Senior Demonstrators (Sessional):	
(Each paid also \$60 from Special Funds):	
J. F. A. Johnston.....	200.00
A. L. Morgan.....	200.00
T. H. Hodgson, Junior Demonstrator (Sessional—paid also \$85 from Special Funds).....	600.00
Associate Resident Fellows, at \$600 (Sessional):	
J. S. Crawford, resigned 31 January.....	350.00
D. C. MacDonald, from 1 February.....	250.00
Miss M. E. Gray, Technical Assistant, at \$1,000, of which half charged to Oto-Laryngology.....	500.00
M. G. Penfold, Secretarial Assistant (part-time).....	100.00
	\$ 4,100.00

Oto-Laryngology

A. A. Campbell, Professor, also Head of Department.....	\$ 700.00
Senior Demonstrators (Sessional):	
(paid also \$60 from Special Funds):	
H. H. Burnham.....	200.00
J. X. Robert.....	200.00
A. H. Veitch.....	200.00
D. E. S. Wishart (paid also \$15 in School of Nursing).....	200.00
C. A. Rae, Senior Demonstrator, at \$200; on war service.....	.....
Junior Demonstrators (Sessional):	
(each paid also \$40 from Special Funds):	
G. A. Fee.....	150.00
G. W. McGregor.....	150.00
A. M. McLeod.....	150.00
G. C. Snell.....	150.00
J. Grant Strachan.....	150.00
J. A. Sullivan.....	150.00

Junior Demonstrators (on war service):

P. E. Ireland, at \$500.....		
H. W. D. McCart, at \$150.....		
Miss M. E. Gray, Technician, at \$1,000, of which half paid in Ophthalmology.....	\$ 500.00	
		\$ 2,900.00

Paediatrics

Alan Brown, Professor.....	\$ 700.00	
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Assistant Professors:

F. F. Tisdall, also Director of Research Laboratories.....	2,000.00	
E. A. Morgan (paid also \$100 from Special Funds).....	400.00	
A. W. Canfield (paid also \$65 from Special Funds).....	250.00	
T. G. H. Drake, Associate (paid also \$10 for Post Graduate Course) ..	2,000.00	

Senior Demonstrators (Sessional)

Dr. Gladys L. Boyd (paid also \$125 from Special Funds).....	500.00	
A. P. Hart (paid also \$60 from Special Funds).....	200.00	
G. E. Smith (paid also \$60 from Special Funds).....	200.00	
W. W. Barraclough, at \$150 and \$50 overpaid (paid also \$40 from Special Funds).....	200.00	

Junior Demonstrators (Sessional):

L. N. Silverthorne (paid also \$75 from Special Funds).....	300.00	
C. E. Snelling (paid also \$75 from Special Funds).....	300.00	
J. H. Ebbs (paid also \$60 from Special Funds).....	200.00	

Without Salary:

H. E. Edwards.....		
G. P. Hamblin (paid \$250 in Pathological Chemistry).....		

On War Service:

A. L. Chute, at \$300 (also in Physiology).....		
J. R. Ross, at \$200.....		
W. A. Hawke, at \$200.....		
J. D. Keith, without salary.....		
Dr. Elizabeth C. Robertson, Research Fellow (Sessional—paid also \$60 from Special Funds).....	200.00	
S. H. Jackson, Research Assistant in Chemistry (Sessional).....	900.00	

Technicians in Research Laboratories:

Miss E. Kesteven.....	700.00	
Miss W. M. Johnstone, without salary.....		
Miss M. L. Cassidy, Secretarial Assistant.....	500.00	
		\$ 9,550.00

Pathological Chemistry

Andrew Hunter, Professor.....	\$ 7,000.00	
T. F. Nicholson, Associate Professor.....	3,750.00	

Lecturers (Sessional):

D. L. Selby (paid also \$250 from Special Funds).....	1,000.00	
R. W. I. Urquhart (paid also \$5,000 as Director of Health Service and \$187.50 from Special Funds).....	750.00	

Fellows (Sessional):

A. G. Gornall, at \$1,200; on war service from November.....	600.00	
C. S. McArthur (paid also \$1,133.34 from Medical Research Banting Fund and \$200 from Special Funds).....	800.00	

Demonstrators (Sessional):

D. H. Boddington (paid also \$135 from Special Funds).....	500.00	
J. S. Wilson (paid also \$60 from Special Funds).....	250.00	

Assistants (Sessional):

W. G. E. Eggleton (paid also \$2,400 in Physiology).....	250.00	
G. P. Hamblin (paid also \$60 from Special Funds, also in Paedia- trics, without salary).....	250.00	
C. E. Downs, Technician.....	1,650.00	
C. H. Downs, Laboratory Assistant.....	1,200.00	

Laboratory Attendants:

Mrs. J. Faulds	\$ 750.00
Mrs. C. MacCallum (paid also \$243.13 in Faculty of Arts)	350.00
Miss C. A. Shannon, Secretary	1,200.00
	\$ 20,300.00

Pathology and Bacteriology

Professors:

William Boyd	\$ 8,000.00
W. L. Holman	5,000.00
W. L. Robinson, Bacteriology; also Associate Director of Applied Bacteriology	2,200.00

Assistant Professors:

I. H. Erb	300.00
W. Magner	300.00
G. Shanks	300.00
D. N. Henderson, Associate, Gynaecological Pathology, without salary (paid \$500 in Obstetrics and Gynaecology)	.....

Lecturers (Sessional):

Dr. R. Margarite Price, Bacteriology and Serology	3,000.00
P. H. Greey, Bacteriology	1,800.00
D. E. O. Magner, at \$1,700; on war service; contribution to T.I. & A.A.	85.08

Fellows (Sessional):

A. V. Postoloff, Senior in Pathology	1,200.00
Dr. Sara Dubo, Pathology	850.00
Dr. Alice E. Gray, Bacteriology	1,000.00
R. G. D. McNeely, in Museum, at \$850; resigned 30 April	708.33

Demonstrators in Pathology (Sessional):

J. G. Mickler	150.00
Dr. Mary I. Tom (paid also \$2,000 in Neuropathology)	80.00
Dr. Ethel Morgan	60.00
J. A. Hannah	50.00
Dr. Vivian Laughlen	30.00

Demonstrators in Bacteriology (Sessional):

Dr. Margaret S. Thomson (paid also \$50 as Temporary Technician)	100.00
E. J. Clifford without salary	.....

Assistants in Laboratory:

Miss N. W. Simpson, Pathology	1,500.00
Miss H. M. Boyd, Bacteriology	1,100.00

Special Technicians:

Miss A. Alvey, at \$1,200; on war service from August	331.50
Miss M. W. Kirk, 5 mos. at \$70; 7 mos. at \$80	910.00

Technicians in Pathology:

Mrs. C. M. Westlake, at \$1,020; on leave of absence, without salary, from 1 September; resigned 31 March	170.00
Miss E. Lowrey, from 16 September to 31 March, at \$80 per month; transferred to be Autopsy Technician	459.67
Miss J. C. Burk, from 1 April at \$85 per month (paid also \$720 as Autopsy Technician)	255.00

Attendants for Preparing Media:

Miss E. A. Gordon, Senior Technician, Bacteriology	1,200.00
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Attendants in Bacteriology:

Miss D. Nunn, at \$840; on war service from July	140.00
Mrs. Annie Jackson, from 18 July at \$65 per mo.	740.16

Junior Attendants in Bacteriology:

R. Gale, at \$55 per month; resigned 31 March	495.00
W. Hurst, from 30 March to 14 June at \$50 per mo.	126.55
K. Tulley, 7 days at \$50 per mo.	11.67
J. F. Payne, Preparator	1,800.00
Miss M. Wightman, Autopsy Recorder	960.00

Autopsy Technicians:

Miss J. C. Burk, 9 mos. at \$80; transferred to be Technician in Pathology.....	\$ 720.00
Miss E. Lowrey, from 1 April at \$80 per mo. (paid also \$459.67 as Technician in Pathology).....	240.00

Junior Attendants in Museum:

Miss V. Richards, 9 mos. 10 days at \$55 per mo.	513.33
Mrs. Erna MacNeill, 1 month; resigned.....	55.00
Miss G. K. R. Boyd, Secretary.....	1,260.00
Miss H. J. Williamson, Librarian and Assistant Secretary.....	1,020.00
Miss V. L. McKinnon, Museum Secretary.....	1,260.00
Miss E. Lytle, Clerical Assistant, 2 mos.....	140.00

 \$40,621.29

Division of Neuropathology:

E. A. Linell, Professor.....	\$ 4,500.00
Dr. Mary I. Tom, Lecturer (paid also \$60 as Demonstrator in Pathology).....	2,000.00
D. Findlay, Fellow, at \$1,000; resigned 30 November.....	416.66
Miss M. G. Hein, Technician.....	1,140.00

Technician, Medicine and Surgery, at \$1,020:

Miss H. Rogers, resigned 31 July.....	\$5.00
Mrs. Honor P. Gray, from 8 September.....	\$28.75
Dr. Margaret S. Thomson, Temporary Technician.....	50.00
Miss C. A. Bell, Secretary.....	1,200.00

 \$ 50,841.70

Pharmacy and Pharmacology

V. E. Henderson, Professor.....	\$ 6,000.00
G. H. W. Lucas, Associate Professor.....	4,000.00
J. K. W. Ferguson, Assistant Professor, at \$3,600; on war service; contribution to T.I. & A.A.....	180.00

Fellows (Sessional):

Mrs. M. M. O. Sweeten.....	1,500.00
Dr. Hilda D. Gunther.....	1,500.00
Allan Brock, Technical Assistant.....	2,200.00
A. C. Morrison, Technician at \$1,100; on war service; contribution to Pension Fund.....	30.25
Mrs. Elsie Long, Laboratory Attendant.....	900.00
W. Benson, Cleaner.....	900.00
Miss D. Caldecott, Clerical Assistant.....	550.00

 \$ 17,760.25

Physiology

Professors:

C. H. Best (also at \$5,000 as Director and Professor, Banting and Best Department of Medical Research).....	\$ 6,000.00
N. B. Taylor.....	4,800.00

Associate Professors:

D. Y. Solandt, at \$3,700, of which \$2,010 refunded on account of Naval Stipend (paid also \$300 from Medical Research Best Fund and \$2,000 from Special Funds).....	1,690.00
E. T. Waters, at \$3,300; on war service; contribution to T.I. & A.A.....	165.00
J. Campbell, Assistant Professor, at \$2,500, of which \$1,000 paid from Medical Research Best Fund; on war service.....	.....
E. H. Botterell, Lecturer (Sessional at \$1,500; also in Surgery) on war service; contribution to T.I. & A.A.....	75.00
E. Fidler, Lecturer and Research Associate (paid also \$300 from Medical Research Best Fund and \$450 for Extension Work)....	2,100.00

Research Associates:

W. G. E. Eggleton (paid also \$250 in Pathological Chemistry) ..	2,400.00
A. L. Chute, at \$1,500; on war service (also in Paediatrics).....	.....
J. Markowitz, at \$200; on war service.....	.....

Research Assistants:

Mrs. Margaret T. C. Mitford	\$ 2,000.00
L. B. Jaques (paid also \$1,400 from Special Funds)	1,400.00
W. S. Hoar (paid also \$744.34 from Medical Research Best Fund)	1,432.31
Miss H. J. Bell (paid also \$300 from Medical Research Best Fund)	1,200.00
Miss J. I. Hamilton, at \$1,000 to 31 March; paid from 1 April, \$300 from Special Funds	750.00
Gracient Eidt, at \$1,600; resigned 8 August	167.74
J. D. Brown, Technical Assistant in Bio-Physics	1,500.00
F. L. Robinson, Technical Assistant and Glass-Blower (paid also \$500 from Medical Research Best Fund)	2,000.00
G. Scattergood, Laboratory Assistant to Teaching Laboratories at \$1,250; on war service; contribution to Pension Fund	34.40
A. Elliott, Mechanician	1,850.00

Animal Caretakers:

G. L. Robinson, at \$1,350; on war service; contribution to Pension Fund	33.75
S. McCracken, at \$1,040; on war service	
T. W. Kober, temporary	900.00

Assistant Animal Caretakers:

A. D. Crouch, at \$1,100; on war service; contribution to Pension Fund	30.25
J. D. Illingworth, at \$885, resigned 31 August (paid also \$17.16 from Medical Research Best Fund)	147.50

Temporary Technical Assistants:

Kerr M. Angus, 38 weeks, 5 days, at \$16	621.34
R. Thorpe, 3½ weeks at \$16	56.00
Mrs. Florence Lutton, 3 weeks at \$15	45.00
Miss M. Cory, Departmental Librarian	1,250.00
Miss D. Secord, Secretarial Assistant (paid also \$150 from Medical Research Best Fund)	1,250.00

 \$ 33,898.29

Psychiatry

C. B. Farrar, Professor	\$ 5,000.00
E. P. Lewis, Assistant Professor (paid also \$135 from Special Funds)	500.00
Dr. Mary V. Jackson, Associate (paid also \$60 from Special Funds)	250.00

Demonstrators (Sessional):

G. W. Anderson (paid also \$100 in Psychology)	150.00
Dr. Ruth M. Franks (paid also \$200 for Extension Work)	150.00
G. H. Lugsdin (paid also \$30 from Special Funds)	150.00
B. T. McGhie	150.00
L. D. Proctor (paid also \$2,500 from Psychiatric Research)	150.00

J. G. Dewan, Research Fellow, without salary (paid in Psychiatric Research)

Miss A. F. Abbott, Secretarial Assistant (without salary)

 \$ 6,500.00

Radiology

G. E. Richards, Professor	\$ 700.00
A. C. Singleton, Assistant Professor, at \$250; on war service	

Senior Demonstrators (Sessional):

M. R. Hall (paid also \$60 from Special Funds)	200.00
A. H. Rolph (paid also \$60 from Special Funds)	200.00
J. Somers, at \$200; resigned 31 December (paid also \$30 from Special Funds)	100.00
C. L. Ash, Assistant (Sessional; part-time)	500.00

 \$ 1,700.00

Special Lectures

Professor J. H. Elliott, History of Medicine, at \$700; ob, 18 December; one-half paid to Estate; one-half to daughter, Mrs. Grace Ashton Holmes (paid also \$250 in Medicine and \$30 in School of Nursing)	700.00
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Special Lecturers (Sessional):

History of Science and Civilization:

A. F. Coventry (paid also in Faculty of Arts).....	\$ 200.00
H. Wasteneys (paid also in Bio-Chemistry).....	200.00

Dentistry:

D. M. Tanner, at \$100 (also in Faculty of Dentistry) on war service.....	.....
A. D. A. Mason (paid also \$5,000 in Faculty of Dentistry).....	100.00
G. S. Young, Medical Ethics and Economics, without salary.....	.....

 \$ 1,200.00
Surgery and Clinical Surgery

W. E. Gallie, Professor (paid also \$1,000 as Dean)..... \$10,000.00

Assistant Professors:

(each paid also \$75 from Special Funds):

T. A. J. Duff.....	300.00
R. R. Graham.....	300.00
R. I. Harris (paid also \$25 for Post Graduate Course).....	300.00
K. G. McKenzie (paid also \$25 for Post Graduate Course).....	300.00
Robin Pearce.....	300.00
D. E. Robertson.....	300.00
E. S. Ryerson (paid also as Assistant Dean and Secretary and in Faculty of Dentistry).....	300.00
N. S. Shenstone.....	300.00
G. E. Wilson.....	300.00
H. W. Wookey.....	300.00

Associates:

(each paid also \$65 from Special Funds):

G. S. Foulds.....	250.00
R. E. Gaby.....	250.00
A. B. LeMesurier.....	250.00
R. J. A. McComb.....	250.00
C. B. Parker.....	250.00
T. A. Robinson.....	250.00
R. H. Thomas.....	250.00

J. W. Ross, Associate at \$250; on war service.....

Senior Demonstrators (Sessional):

(each paid also \$60 from Special Funds):

J. H. Couch (paid also \$40 for Post Graduate Course and \$20 in School of Nursing).....	200.00
C. R. B. Compton.....	200.00
C. W. Harris.....	200.00
R. M. Janes.....	200.00
J. C. McClelland.....	200.00
J. L. McDonald.....	200.00
J. Spence Reid.....	200.00
N. W. Roome.....	200.00

J. A. MacFarlane, Senior Demonstrator, Sessional at \$200; on war service.....

Junior Demonstrators (Sessional):

(each paid also \$40 from Special Funds):

H. G. Armstrong.....	150.00
W. G. Carscadden.....	150.00
J. T. Danis.....	150.00
R. C. Laird.....	150.00
F. I. Lewis (paid also \$20 for Extension Work).....	150.00
D. W. G. Murray.....	150.00
D. W. Pratt.....	150.00
E. E. Shouldice.....	150.00
R. M. Wansbrough.....	150.00

Special Demonstrators (Sessional):

(each paid also \$40 from Special Funds):

M. H. V. Cameron	\$ 150.00
G. W. Carrow	150.00
H. F. Robertson (paid also \$20 in School of Nursing)	150.00
Wallace A. Scott	150.00
R. V. B. Shier	150.00
W. O. Stoddart	75.00

Junior Demonstrators (Sessional at \$150 on war service):

J. W. Brennan	
A. W. Farmer	
S. D. Gordon	
W. S. Keith	
D. R. Mitchell	
T. R. Sarjeant	
C. H. Watson	
W. K. Welsh	
A. W. M. White	

Fellows (Sessional):

Dr. Jessie C. Gray	1,800.00
E. H. Botterell, at \$1,500 (also in Physiology) on war service; contribution to T.I. & A.A.	75.00

Fellows (Sessional; part-time):

S. A. Thomson	500.00
F. R. Wilkinson, at \$1,000; on war service to 31 December	500.00
R. G. McKenzie (paid also \$600 in Anatomy)	500.00

Resident Fellows (Sessional):

Dr. Marjorie I. Davis (paid also \$100 from Special Funds)	1,650.00
D. B. MacLaren (paid also \$100 from Special Funds and \$5.00 for Post Graduate Course)	400.00

Assistant Resident Fellows (Sessional):

D. M. MacDougall	300.00
R. H. More	300.00
W. A. Shandro, at \$300; resigned 28 February	187.50
H. J. Sullivan	300.00
F. F. Sypher	300.00
D. R. Bohnen (Easter Term)	150.00

On War Service at \$300:

J. E. Bateman	
G. E. Cooper	
N. C. Delarue	
F. P. Dewar	
J. R. Francis	
G. A. Lane	
P. F. McGoey	
E. G. Meyer	
W. T. Mustard	
G. E. P. Wilson	

Miss Helen Hare, Technician, from 1 February to 15 June at \$110 per month. 495.00

Miss T. W. MacLaren, Secretary (also Secretary to the Dean). 1,500.00

\$ 27,482.50**Therapeutics**

R. F. Farquharson, Assistant Professor, also Head of Department (paid also \$1,000 in Department of Medicine) 1,000.00

Associates:

H. J. Shields, in charge of Anaesthesia (paid also \$65 from Special Funds)	250.00
W. J. Gardiner, in charge of Physical Therapy (paid also \$100 from Special Funds and \$500 for Extension Work)	400.00
C. E. Cooper Cole, Senior Demonstrator (Sessional—paid also \$60 from Special Funds)	200.00

Junior Demonstrators in Anaesthesia (Sessional):

(each paid also \$40 from Special Funds):

G. R. Balfour.....	\$ 150.00
W. Easson Brown.....	150.00
C. G. Bryan.....	150.00
S. M. Campbell.....	150.00
J. Chassels.....	150.00
N. S. Clark.....	150.00
S. J. Evelyn.....	150.00
H. R. Hargrave.....	150.00
K. M. Heard.....	150.00
C. H. Robson.....	150.00
A. R. Wilkins.....	150.00
K. E. Hollis, Junior Demonstrator in Anaesthesia at \$150 (Sessional) on war service.....	.....
Assistants (Sessional):	
Dr. Jean. M. Meiners.....	50.00
D. J. McKenzie.....	50.00
A. J. Longmore.....	50.00
H. E. Pugsley, Research Fellow (Sessional).....	800.00
Miss R. Harland, Temporary Assistant in Physical Therapy.....	215.00
Mrs. Jean L. Reid, Secretarial Assistant (part-time).....	420.00
	\$ 5,085.00
	\$325,274.56
Less charged to:	
Rockefeller Fund.....	\$ 47,443.82
Eaton Endowment.....	17,079.42
	\$64,523.24
	\$260,751.32

Anatomy

Anatomical Material (\$2,303.99):

E. E. Bolton.....	\$ 480.00
Canadian Industrial Alcohol Co.....	85.40
C. Hunt.....	74.00
Imperial Oil Ltd.....	33.20
Lever Bros.....	91.88
Mallinckrodt Chemical Works.....	56.00
F. W. Mathews Co.....	1,103.58
Harry R. Ranks.....	60.00
Mrs. R. T. Saunders.....	50.00
Dr. Alan Vaughan.....	80.00
Yorke Bros.....	30.00
Superintendent's Dept., labour, \$69.88; material, \$90.05.....	159.93

General Supplies, equipment and incidentals (\$1,886.98):

Allen Manufacturing Co., laundry.....	104.71
Apex Salvage Co., card cabinet.....	19.50
Art Metropole, mounting board, etc.....	21.48
Canadian Industrial Alcohol Co., alcohol.....	38.70
Central Scientific Co., pipettes.....	13.64
Miss D. I. Chutt, lettering, etc.....	50.00
Corbett-Cowley, laboratory coats.....	68.48
Eastman Photographic Stores, film meter, film pan plates.....	158.75
T. Eaton Co., towels, oilcloth.....	39.10
General Films Ltd., projector and screen.....	130.95
Dr. J. C. B. Grant, models for life class.....	68.75
J. F. Hartz Co., pencils, scissors, needles.....	40.90
Imperial Oil Ltd., oil drums.....	17.40
Ingram & Bell Ltd., amber bottles, rubber gloves, spools.....	32.55
Mallinckrodt Chemical Works, chemicals.....	230.38
Postage.....	20.00
E. Pullan Wipers and Waste Co., waste.....	41.25
Ralston Purina Co., feed.....	42.48
Robbins & Townsend, inspections, overhauling.....	42.00
Stephens Sales Ltd., roller for machine, ink.....	40.80
G. Tamblin Ltd., drugs.....	11.90

Toronto Door & Sash Co., lumber.....	\$	14.80	
Harry Whittaker, photographs.....		25.00	
Wistar Institute of Anatomy & Biology, reprints.....		22.64	
University Press, printing and stationery.....		199.08	
Accounts under \$10.00 (9).....		52.21	
Sundry disbursements by department: hardware, \$22.87; provisions, \$9.69; stationery and postage, \$9.92; sundries, \$12.35		54.83	
Superintendent's Dept., freight, \$9.72; labour, \$124.91; material, \$150.07.....		284.70	
	\$	4,190.97	
Less credits: sale of material.....	\$80.85		
laboratory deposits.....	14.80		
		95.65	
	\$	4,095.32	

Bio-Chemistry (including Zymology)

Supplies and Apparatus (\$4,914.14):

Acme Farmers Dairy Ltd., milk.....	\$	58.91	
Allen Manufacturing Co., laundry.....		27.03	
American Society of Biological Chemists Inc., subscription.....		27.75	
Borden Co. Ltd., milk, dry ice.....		17.22	
George A. Breon & Co., chemicals.....		17.49	
British Drug Houses Ltd., drugs.....		223.64	
Canada Packers Ltd., blood.....		30.38	
Canadian General Electric Co., heating unit.....		12.78	
Canadian Laboratory Supplies, glassware, chemicals, etc.....		470.24	
Canadian Liquid Air Co., nitrogen.....		68.70	
Central Scientific Co., glass tubing flasks.....		620.20	
R. H. Chappell, glassblowing.....		52.00	
Corbett-Cowley Co., laboratory coats.....		75.68	
Eastman Kodak Co., chemicals, etc.....		380.03	
T. Eaton Co., feed for animals, etc.....		85.71	
F. W. Fisher Co., filing cases.....		22.03	
Fuller Brush Co., brushes.....		130.47	
J. F. Hartz Co., syringes, drugs, etc.....		43.27	
F. Jennings, sawdust.....		16.50	
Kelvinator of Canada Ltd., brushes, valves.....		55.10	
Levitt Safety Appliance Co., goggles, respirators, etc.....		41.75	
E. Machlett & Son, manometers, glassware, springs.....		119.00	
Merck & Co., chemicals.....		470.67	
Mimeograph Co. of Canada, stencil paper.....		21.28	
T. Nicola, vegetables.....		16.80	
Postage.....		15.00	
Richards Glass Co., tubes.....		26.73	
Shawinigan Chemicals Ltd., chemicals.....		10.36	
Toronto Elevators Ltd., feed.....		45.75	
Underwood Elliott Fisher, chair pads.....		11.45	
Waverley Press Inc., reprints.....		20.09	
S. S. White Dental Manufacturing Co., megahoms.....		11.88	
University Press, printing and stationery.....		192.02	
Accounts under \$10.00 (18).....		75.26	
Sundry disbursements by department: supplies, \$25.37; hardware, \$6.78; telegrams, \$7.85.....		40.00	
Superintendent's Dept., freight, \$72.83; labour, \$476.87; material, \$811.27.....		1,360.97	
	\$	4,914.14	
Less credits: laboratory deposits.....		378.52	
	\$	4,535.62	

Hygiene and Preventive Medicine

Supplies and Apparatus (\$2,174.49):

British Drug Houses, drugs.....	\$	70.18	
Canadian Laboratory Supplies, chemicals, glassware, etc.....		212.01	
Central Scientific Co., chemicals.....		103.66	
Connaught Laboratories, chemicals, animals, etc.....		785.34	
General Biological Supply House, specimens.....		20.21	
Hague & Hague, laboratory coats.....		186.00	

J. F. Hartz Co., tubing, syringes, etc.....	\$	10.40	
Ingram & Bell, depressors, tubing.....		11.25	
Mimeograph Co., ink, paper.....		88.46	
Office Specialty Manufacturing Co., cabinet.....		36.00	
Postage.....		16.00	
Robbins & Townsend, typewriter maintenance.....		77.70	
Expenses re special demonstrations:			
Miss A. Dove.....		10.00	
Miss M. Tressider.....		10.00	
University Press, printing and stationery.....		372.20	
Accounts under \$10.00 (19).....		86.23	
Sundry disbursements by department: stationery, \$5.85; supplies, \$9.15.....		15.00	
Superintendent's Dept., freight, \$9.36; labour, \$29.87; material, \$24.62.....		63.85	
Cleaner, Mrs. Ada Hall, 279 days.....		764.04	
	\$	2,938.53	
Less credits: sale of material.....		389.50	
			\$ 2,549.03

Medical Jurisprudence

(Nothing Spent)

Medicine

Supplies and Chemicals (\$614.30):			
Allen Manufacturing Co., laundry.....	\$	12.60	
Canadian Laboratory Supplies, filter paper, chemicals.....		28.19	
Canadian Medical Association, reprints.....		25.50	
Central Scientific Co., chemicals.....		10.00	
Corbett-Cowley Ltd., laboratory coats.....		14.22	
Difco Laboratories, thromboplastin.....		10.94	
Ingram & Bell, microscope, slides, chemicals, etc.....		280.34	
Photographic Service, prints.....		10.30	
Postage.....		28.18	
Charles Thomas, reprints.....		30.73	
Waverley Press, reprints.....		16.70	
University Press, printing and stationery.....		40.09	
Accounts under \$10.00 (9).....		46.75	
Sundry disbursements by department: stationery, \$2.76; hardware, \$7.28; telegrams, \$1.25; supplies, \$3.57.....		14.86	
Superintendent's Dept., freight, \$11.38; labour, \$5.00; material, \$28.52.....		44.90	
Apparatus (\$505.88):			
Canadian Laboratory Supplies Ltd., chemicals, etc.....		153.73	
Central Scientific Co., chemicals, glassware.....		30.13	
Eastman Photographic Stores, kodaslide, chemicals, etc.....		61.88	
Ingram & Bell, slide boxes.....		12.50	
A. Kelly, films.....		154.09	
A. W. McKee, repairs.....		10.00	
Radio Trade Supply Co., meters.....		35.09	
Rubicon Co., photoelectric cell.....		11.62	
Universal Refrigeration Ltd., servicing refrigerator.....		10.10	
Accounts under \$10.00 (3).....		11.05	
Superintendent's Dept., labour, \$15.31; material, 38 cents.....		15.69	
Books and Periodicals (\$676.22):			
McAinsh & Co., subscriptions.....		18.45	
Thos. Nelson & Sons, books.....		15.00	
University Press, printing and stationery.....		642.77	
Laboratory Cleaning:			
Miss E. Bailey, 52 weeks.....		328.65	
	\$	2,125.05	
Less credits: sale of materials.....		98.15	
(Charged to Eaton Endowment).....	\$	2,026.90	

Obstetrics and Gynaecology

Supplies and Apparatus:

Bruce Publishing Co., reprints.....	\$	32.14	
Munson Supply Co., keys.....		12.00	
Office Specialty Manufacturing Co., chair.....		20.00	
Postage.....		11.00	
Robbins & Townsend, inspections.....		17.80	
Miss L. Van Der Hoorn, typewriter.....		50.00	
Accounts under \$10.00 (6).....		33.14	
Superintendent's Dept., freight.....		1.93	
			\$ 178.01

Ophthalmology

Supplies and Apparatus:

Down Bros. Ltd., lantern slides.....	\$	151.50	
Eastman Photographic Service, films, bulbs.....		11.03	
McAinsh & Co., books.....		9.00	
			\$ 171.53

Oto-laryngology

Supplies and Apparatus:

Photographic Service, films.....	\$	6.00	
University Press, printing, stationery.....		17.00	
			\$ 23.00

Paediatrics

Supplies and Chemicals (\$909.97):

Acme Farmers Dairy Ltd., milk.....	\$	53.40	
British Drug Houses, chemicals.....		110.30	
British Medical Journal, reprints.....		38.26	
Canadian Laboratory Supplies, funnel, filter paper, chemicals....		329.45	
Capper Printing Co., reprints.....		30.51	
Central Scientific Co., beakers, etc.....		16.85	
John Hopkins Press, reprints.....		13.84	
Matheson & Co., chemicals.....		11.34	
Merck & Co., chemicals.....		57.05	
C. V. Mosby Co., reprints.....		14.00	
Postage.....		27.00	
University Press, printing, stationery.....		35.12	
Accounts under \$10.00 (5).....		33.03	
Sundry disbursements by department: food supplies, \$7.06; tele-grams, \$6.11; sundries, \$6.83.....		20.00	
Superintendent's Dept., freight, \$13.41; material, \$106.41.....		119.82	

Apparatus (\$370.93):

Canadian Laboratory Supplies, tube cylinders, etc.....		110.56	
Central Scientific Co., pipettes, tubes, etc.....		247.47	
Accounts under \$10.00 (2).....		12.90	

(Charged to Eaton Endowment)..... \$ 1,280.90

Pathological Chemistry

Supplies and Apparatus:

Allen Manufacturing Co., laundry.....	\$	47.74	
Banting and Best Department of Medical Research, reprints....		11.00	
British Drug Houses, chemicals.....		364.17	
Cambridge University Press, reprints.....		11.76	
Canadian Laboratory Supplies, bottles, etc.....		94.75	
Central Scientific Co., chemicals, glassware.....		695.02	
Connaught Laboratories, heparin.....		48.28	
Corbett-Cowley Ltd., frocks.....		30.21	
Cullen & Son, animals.....		67.50	
Eastman Kodak Co., chemicals.....		19.91	
T. Eaton Co., towels, lamps, etc.....		21.73	
Journal of Biological Chemistry, reprints.....		10.59	
Mallinckrodt Chemical Works, vials.....		25.85	
Postage.....		35.50	

Robbins & Townsend, inspections.....	\$	12.60	
Roneo Co. of Canada, ink, binding.....		92.96	
Sanborn Co., refills, paper.....		18.71	
University Press, printing, stationery.....		49.23	
Accounts under \$10.00 (9).....		39.40	
Sundry disbursements by department: supplies, \$20.28; drugs, \$5.72; hardware, \$7.07; sundries, \$6.98.....		40.05	
Superintendent's Dept., freight, \$7.33; labour, \$4.43; material, \$90.66.....		102.42	
		<hr/>	
	\$	1,839.38	
Less credits: laboratory deposits.....		178.75	
		<hr/>	\$ 1,660.63

Pathology and Bacteriology

Supplies and Apparatus (\$3,042.49):

Allen Manufacturing Co., laundry.....	\$	121.33
Art Metropole, microscope.....		280.00
Bauer & Black Ltd., cotton.....		52.68
British Drug Houses, chemicals.....		40.54
Canadian Medical Association, reprints.....		29.00
Canadian National Carbon Co., carbons.....		11.98
Walter Carveth & Co., bulbs.....		61.75
Corbett-Cowley Ltd., laboratory coats.....		59.02
Cullen & Sons, animals.....		19.20
Diamond Cleanser & Soap Ltd., soap powder.....		55.38
Eastman Photographic Stores, films, plates, etc.....		363.45
T. Eaton Co., lamps, material, etc.....		14.50
C. Emmett, animals.....		171.00
Frigidaire Canada Ltd., service, valves.....		32.17
General Filtration & Engineering, filter sheets.....		11.00
Gold Medal Meat Market, eggs, meat.....		126.21
J. F. Hartz Co., chemicals, glassware.....		180.69
Ingram & Bell, acid, thermometers.....		144.90
Kilgours Ltd., paper.....		24.05
MacCallum Scale Service, repairs.....		29.00
Maxwell Paper Box Co., boxes.....		29.66
James Palmer, cover slips.....		145.00
Postage.....		30.41
Queen City Glass Co., glass.....		15.28
Robbins & Townsend, inspections.....		38.05
Alvar H. Simpson, homozone.....		88.50
Waverley Press, reprints.....		15.66
University Press, printing, stationery.....		301.00
Accounts under \$10.00 (15).....		72.03
Sundry disbursements by department: stationery, \$18.57; hard- ware, \$32.20; supplies, \$28.72.....		79.49
Superintendent's Dept., freight, \$9.23; labour, \$88.45; material, \$301.88.....		399.56

Museum Supplies (\$361.21):

Brown Bros. Ltd., envelopes, binding.....		173.87
F. Carrington, table for filing box, etc.....		19.46
J. F. Hartz Co., chemicals.....		92.25
Norda Ltd., nulomaline.....		13.52
Accounts under \$10.00 (2).....		7.20
Superintendent's Dept., labour, \$34.18; material, \$20.73.....		54.91

Alterations in Museum (\$1,653.70):

J. F. Hartz Co., boxes.....		3.00
Superintendent's Dept., labour, \$979.05; material, \$671.65.....		1,650.70

Neuropathology (\$576.93):

Allen Manufacturing Co., laundry.....		40.40
American Medical Association, reprints.....		29.00
British Medical Journal, reprints.....		41.84
Walter A. Carveth, repairs to microscope.....		17.00
Corbett-Cowley Ltd., laboratory coats.....		25.89
Dictaphone Corporation Ltd., inspections.....		26.00
J. F. Hartz Co., chemicals, glassware.....		126.58

Liquid Carbonic Canadian Corp., gas.....	\$	42.00	
Office Specialty Manufacturing Co., card cabinets.....		19.00	
Postage.....		13.00	
Robbins & Townsend, repairs, inspections.....		14.20	
Robert Simpson Co., towels.....		24.46	
University Press, printing, stationery.....		71.14	
Accounts under \$10.00 (3).....		7.57	
Superintendent's Dept., labour, \$3.58; material, \$75.27.....		78.85	
			\$ 5,634.33
Less credits: laboratory deposits.....	\$	138.31	
Sale of material.....		143.24	
			281.55
			\$ 5,352.78

Pharmacy and Pharmacology

Supplies and Apparatus:			
Aikenhead Hardware Ltd., fan belt.....	\$	24.11	
Allen Manufacturing Co., laundry.....		27.43	
Biological Associates Registered, frogs.....		74.25	
Breeding & Laboratory Institute, specimens.....		83.53	
British Drug Houses, chemicals.....		39.71	
Canadian Electrical Supply, electrical supplies.....		16.18	
Canadian Laboratory Supplies, glassware.....		78.44	
Canadian Medical Association, reprints.....		15.00	
Cullen & Sons, animals.....		186.90	
Drug Trading Co., drugs.....		27.08	
Electrical Supply, tubes.....		10.72	
J. F. Hartz & Co., scissors, chemicals.....		15.11	
Ingram & Bell, drugs, instruments, etc.....		25.38	
Lederle Laboratories Ltd., chemicals.....		24.38	
Photographic Service, prints.....		15.52	
Ralston Purina Co., feed.....		85.86	
Risebrough & Jackson, feed.....		22.99	
Rubicon Co., dishes.....		23.72	
Waverley Press Inc., reprints.....		13.35	
University Press, printing, stationery.....		99.49	
Accounts under \$10.00 (13).....		54.22	
Sundry disbursements by department.....		11.85	
Superintendent's Dept., freight, \$22.91; labour, \$20.22; material, \$157.80.....		200.93	
			\$ 1,176.15
Less credits: sale of material.....		83.40	
			\$ 1,092.75

Physiology

Supplies and Apparatus:			
Ace Glass Inc., glassware.....	\$	18.76	
Acme Farmers Dairy, cheese, milk.....		105.67	
Aikenhead Hardware Ltd., hardware.....		47.81	
Allen Manufacturing Co., laundry.....		62.70	
Ayerst, McKenna & Harrison Ltd., tabs.....		10.05	
Bikoe Manufacturing Co., exterminator spray.....		56.00	
Biological Associates Registered, frogs.....		51.50	
Biochemistry Department, reprints.....		12.38	
Borden Co., ice cream, dry ice, etc.....		40.48	
Burke Electrical & X-ray Co., converter.....		128.70	
F. J. Burns & Co., frogs.....		149.01	
Business Furniture Co., cabinet, chair.....		19.00	
Canada Packers Ltd., meat.....		12.63	
Canadian Electrical Supply, batteries, resistors.....		31.54	
Canadian Laboratory Supplies, chemicals.....		21.54	
Canadian Liquid Air Co., cylinder rental, gas.....		38.54	
Canadian National Telegraphs.....		15.13	
Central Scientific Co., batteries, glassware, etc.....		346.34	
Warren E. Collins, soda lime.....		36.91	
Connaught Laboratories, laboratory coats, heparin, animals.....		396.75	
Corbett-Cowley, laboratory coats.....		18.77	

Cullen & Sous, animals	\$	238.50	
Eastman Kodak Co., chemicals		341.54	
Eastman Photographic Service, plates, films		42.76	
T. Eaton Co., meat, gauze, smocks, etc.		290.94	
A. S. Hunt, tubes		12.00	
Frank Jennings, sawdust		44.00	
Kelley Feed & Seed Co., feed		162.25	
Lake Simcoe Ice & Fuel, ice		29.14	
E. Machlett & Son, reaction vessels		21.45	
Mallinckrodt Chemical Works, chemicals		14.85	
Mary-Elizabeth Food Shop, bread		11.50	
Munson Supply Co., typewriter keys		12.00	
National Drug & Chemical Co., chemicals		25.12	
Ontario Laundry Co.		144.17	
P. Pettigrew, meat		26.50	
Postage		59.35	
Pryal & Nye, batteries		86.00	
Rainbow Lantern Slide Co., slides, prints		35.25	
Robbins & Townsend, inspections		15.80	
Ryerson Film Service, films		17.15	
Stephens Sales Ltd., ink, stencils, etc.		33.03	
Arthur H. Thomas Co., burettes		69.51	
Toronto Transportation Commission, car tickets		31.25	
University of Toronto Engineering Society, set squares, etc.		11.40	
Wholesale Radio Co., tubes, motor, etc.		87.52	
John Wyeth Co., peroxide		42.18	
University Press, printing, stationery		552.50	
Accounts under \$10.00 (37)		171.75	
Sundry disbursements by department: stationery, etc., \$10.66; Supplies, \$66.29; hardware, \$32.70		109.65	
Superintendent's Dept., telephone calls, \$84.68; freight, \$243.12; labour, \$172.93; material, \$328.99		829.72	
		<hr/>	
		\$ 5,188.99	
Less credits: laboratory deposits	\$	29.90	
sale of material, etc.		12.55	
		<hr/>	
		42.45	
		<hr/>	
			\$ 5,146.54

Psychiatry

Supplies and Apparatus:

Dr. L. D. Proctor, travelling expenses	\$	25.00	
University Press, student directories . . . . .		.80	
		<hr/>	
			\$ 25.80

Radiology

Supplies and Apparatus:

Toronto General Hospital, X-Ray films, plates, etc.	\$	900.00	
		<hr/>	
			\$ 900.00

Surgery

Supplies and Apparatus:

Canadian Medical Association, reprints	\$	13.50	
Corbett-Cowley Ltd., laboratory coats		53.77	
Down Bros., batteries		62.75	
T. Eaton Co., photo supplies, etc.		52.96	
Miss Helen F. Hare, travelling expenses		17.25	
J. F. Hartz Co., drills, etc.		14.25	
Hospital for Sick Children, students' supplies		25.00	
International Books, subscriptions		20.00	
J. B. Lippincott Co., reprints		17.63	
C. V. Mosby, subscription		11.84	
Photographic Service, prints, slides		16.50	
Postage		30.04	
Stephens Sales Ltd., statement		79.59	
St. Michael's Hospital, students' supplies		30.00	
Toronto General Hospital, students' supplies		25.02	
Victor X-ray Corporation, films, developer, etc.		26.83	
University Press, printing, stationery		151.40	

Accounts under \$10.00 (9).....	\$	43.35	
Sundry disbursements by department.....		10.00	
Superintendent's Dept., telephone, \$1.95; labour, \$3.10; material, 30 cents.....		5.35	
			\$ 707.03

Therapeutics

Supplies and Apparatus:

Ayerst, McKenna & Harrison, capsules, etc.....	\$	82.99	
A. Kelly, films.....		53.60	
Stephens Sales Ltd., stencils, etc.....		41.79	
University Press, printing, stationery.....		28.95	
Accounts under \$10.00 (9).....		44.80	
Superintendent's Dept., telephone, \$3.90; labour, \$4.30; material, 77 cents.....		8.97	
			\$ 261.10

Art Service

(a) Salaries (\$3,760.00):

Miss M. T. Wishart, 12 months.....	\$	2,600.00	
Miss M. Drummond, 12 months.....		660.00	
Miss E. Blackstock, 4 $\frac{3}{4}$ months.....		462.50	
Mrs. E. I. Ross, 7 $\frac{1}{2}$ days.....		37.50	

(b) Expenses:

Supplies (\$190.89):

Ella Skinner, uniforms.....		21.00	
University Press, printing, stationery.....		94.68	
Accounts under \$10.00 (6).....		27.90	
Sundry disbursements by department: laundry, \$18.35; stationery, \$4.95; sundries, \$16.70.....		40.00	
Superintendent's Dept., material.....		7.31	
			\$ 3,950.89

General Expenses

Sundry expenses of the Dean:

Luncheons, teas, dinners, travelling expenses, in connection with visiting lecturers, etc.....	\$	99.60	
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Office Supplies, stationery and incidentals (\$2,349.96):

Association of American Medical Colleges, aptitude tests.....		179.02	
Globe Printing Co., subscriptions.....		18.00	
Ingram & Bell, chemicals, thermometers.....		11.69	
Lowe-Martin Co., cards.....		59.40	
Might Directories, guides, city directory.....		39.90	
R. H. Morris, daily papers.....		18.00	
Munson Supply Co. Ltd., typewriter keys.....		12.00	
Office Specialty Manufacturing Co., transfer cases.....		20.80	
Photographic Service, lantern service, slides.....		127.88	
Postage.....		226.80	
Robbins & Townsend, inspection, ribbons.....		28.60	
John Smith, repairs.....		17.10	
Underwood Elliott Fisher, typewriter rental.....		16.05	
Miss Dorothy Waugh, 9 weeks, 2 $\frac{1}{2}$ days, clerical assistant.....		265.54	
University Press, printing, stationery.....	1,181.79		
Accounts under \$10.00 (16).....		71.74	
Sundry disbursements by Secretary.....		14.30	
Superintendent's Dept., freight, 11 cents; labour, \$29.49; material, \$11.75.....		41.35	

Publications, etc. (\$897.29):

Mrs. F. P. Lloyd, addressing envelopes.....		4.00	
Postage.....		106.98	
Dr. Mary Salter, reprints.....		20.59	
University Press, printing, stationery.....		765.72	

Maintenance and Equipment of Lecture Theatre, Lantern, etc. (\$43.03):

Bausch & Lomb Optical Co., condensers, reflectors.....	\$	14.40	
Eastman Photographic Stores, repairs.....		16.40	
T. Eaton Co., table.....		11.50	
Superintendent's Dept., material.....		.73	
Association of American Medical Colleges, membership fee.....		150.00	
	\$	3,539.88	
Less credits: sale of material.....		12.00	
	\$		3,527.88

Post Graduate Courses

Course in Special Technical Procedures:

Honoraria to Instructors (\$225.00):

Dr. Marjorie Davis.....	\$	25.00
T. G. H. Drake.....		10.00
L. J. Epping.....		25.00
Harold Kinsey.....		40.00
Allan Longmore.....		50.00
Dr. Evelyn MacFarlane.....		30.00
D. B. MacLaren.....		5.00
Herbert Wallace.....		40.00

Course in Industrial Medicine:

Honoraria to Instructors (\$530.00):

G. L. Bird.....	20.00
F. M. Bulmer.....	20.00
O. A. Cannon.....	20.00
E. E. Cleaver.....	20.00
Harold Couch.....	40.00
W. H. Cruikshank.....	30.00
J. G. Cunningham.....	50.00
H. K. Detweiler.....	30.00
R. G. Elson.....	20.00
R. F. Farquharson.....	40.00
R. I. Harris.....	25.00
H. H. Hyland.....	25.00
K. McKenzie.....	25.00
J. A. Oille.....	25.00
A. R. Riddell.....	20.00
R. B. Robson.....	20.00
A. W. Scott.....	20.00
D. Y. Solandt.....	25.00
W. W. Wright.....	25.00

Demonstrators:

J. H. Johnston.....	10.00
H. E. Rothwell.....	10.00

Attendants:

C. Hart.....	7.50
A. Hay.....	2.50

 \$ 755.00
Anatomical Building

Heat and Light.....	\$ 3,754.20
Gas, \$16.03; water, \$30.94.....	46.97

Caretaker's Supplies:

Superintendent's Dept., material.....	265.07
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Cleaning (\$2,812.71):

Allen Manufacturing Co., laundry.....	15.50
M. J. Shepherd, overtime.....	23.50
Superintendent's Dept., labour.....	2,773.71

Repairs and Renewals (\$1,222.52):

Wm. Bartlett & Son, shades	\$ 22 75	
City Treasurer, elevator licenses	10.00	
Johnson Temperature Regulating Co., repairs	21.42	
Queen City Window Cleaning Co.	35.00	
Superintendent's Dept., labour, \$935.93; material, \$197.42	1,133.35	
Caretaker, M. J. Shepherd, 12 months	1,500.00	
		\$ 9,601.47
Less heat and light charged to Central Power Plant ..	\$3,754.20	
Credits for cleaning	16.00	
		<u>3,770.20</u>
		\$ 5,831.27

Banting Institute (including Lecture Room, Toronto General Hospital)

Heat:

Dept. of Public Works, Province of Ontario	\$ 6,000.00
Gas, \$263.82; electric current, \$3,593.57; water, \$772.07	4,629.46

Caretaker's Supplies:

Superintendent's Dept., material	582.49
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Cleaning (\$6,555.10):

Allen Manufacturing Co., laundry	26.80
White Window Cleaning Co.	65.00
Superintendent's Dept., labour	6,463.30

Repairs and Renewals (\$3,309.57):

Wm. Bartlett & Son, shades, repairs	38.45
J. Bernhardt, painting	22.00
Canadian Ice Machine Co., parts, service	18.67
City Treasurer, elevator licenses	15.00
T. Eaton Co., linoleum	16.97
Accounts under \$10.00 (2)	12.50
Superintendent's Dept., labour, \$2,540.40; material, \$645.58	3,185.98
Caretaker, H. L. Vickery, 12 months	1,600.00

\$22,676.62

Less credits: cleaning, light, etc.	95.80
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\$ 22,580.82

Hygiene Building

Heat and Light	\$18,302.64
Gas, \$1,424.28; water, \$4,690.86	6,115.14

Caretaker's Supplies (\$1,012.01):

Brown Bros. Ltd., stationery, timebooks	3.00
Superintendent's Dept., material	1,009.01

Cleaning (\$10,525.52):

Allen Manufacturing Co., laundry	38.50
High Park Window Cleaners	80.00
Superintendent's Dept., labour	10,407.02

Repairs and Renewals (\$3,061.20):

Wm. Bartlett & Son, shades	14.35
City Treasurer, elevator licenses	20.00
Dustbane Products Ltd., brushes	4.70
Johnson Temperature Regulating Co., repairs	76.77
Superintendent's Dept., labour, \$2,372.98; material, \$572.40	2,945.38
Caretaker, James Irwin, 12 months	1,550.00

\$40,566.51

Less heat and light charged to Central Power Plant ..	\$ 18,302.64
Credits for cleaning, share of gas, water, etc.	7,121.89

25,424.53

\$ 15,141.98

Medical Building

Heat and Light	\$ 6,402.96
Fuel (\$118.15):	
Halliday Bros.	98.17
Superintendent's Dept., labour, \$12.11; material, \$7.87.	19.98
Gas, \$420.97; water, \$684.12.	1,105.09
Caretaker's Supplies:	
Superintendent's Dept., material.	174.10
Cleaning (\$2,436.76):	
Allen Manufacturing Co., laundry.	17.70
F. Mottram, overtime services.	64.00
Superintendent's Dept., labour.	2,355.06
Repairs and Renewals (\$3,197.09):	
Wm. Bartlett & Son, shades.	17.41
McIntyre & Taylor, 3 grates.	29.75
Vulcan Asphalt & Supply Co., installing hot mastic floor.	168.00
Accounts under \$10.00 (2).	6.00
Superintendent's Dept., labour, \$2,407.89; material, \$568.04.	2,975.93
Caretaker, F. J. Mottram (including attendance at council meeting) ..	1,500.00
	\$14,934.15
Less heat and light charged to Central Power Plant..	\$6,402.96
Credits: cleaning, water, caretaker's supplies, etc.	188.12
	6,591.08
	\$ 8,343.07
	\$347,581.37

VIII. SCHOOL OF HYGIENE

Salaries

(1) Administration:	
R. D. Defries, Director; also Professor of Hygiene and Epidemiology and Head of Department of Epidemiology and Biometrics (paid also as Director of Connaught Laboratories)....	\$ 5,000.00
D. T. Fraser, Associate Director, without salary (paid in Department of Hygiene and Preventive Medicine and in Connaught Laboratories).....	.....
J. Craigie, Secretary (paid also as Associate Professor of Virus Studies and in Connaught Laboratories).....	750.00
K. M. Kerns, Office Assistant, part-time, at \$625; on war service from September (paid also as Secretary, Department of Epidemiology and Biometrics).....	231.26
Miss B. M. Calvin, Acting Secretary, part-time, at \$550 from 1 September (paid also as Acting Secretary, Department of Epidemiology and Biometrics).....	458.33
(2) Epidemiology and Biometrics:	
R. D. Defries, Professor of Hygiene and Epidemiology and Head of Department (paid as Director and in Connaught Laboratories).....	.....
Associate Professors:	
N. E. McKinnon, Hygiene and Epidemiology, at \$1,000. (also in Connaught Laboratories); on war service; contribution to T.I. & A.A.	50.04
Miss Mary A. Ross, Biometrics.	3,000.00
W. Mosley, Public Health Administration (paid also \$3,641.67 in Department of Public Health Administration).....	362.50
Dr. Charlotte M. Horner, Demonstrator at \$2,075 (including wartime bonus); resigned 31 October.	691.66
Dr. Marjorie L. Sutherland, Research Assistant, at \$1,800. from 1 January and \$52.09 Expenses.	952.09
Mrs. Ella Kuitunen, Fellow in Medical Zoology.....	1,200.00

Laboratory Assistants:	
W. Moore, at \$1,000; on war service; contribution to pension fund.....	\$ 27.50
Miss S. R. McCausland (including \$64.95 additional for extra services).....	1,024.95
Miss H. E. Thomson, at \$720. from 25 January.....	315.00
W. Nichols, from 1 April to 21 May, at \$27.50 per week....	178.75
Miss L. Beattie, at \$700; resigned 25 July.....	47.05
K. M. Kerns, Secretary, part-time; at \$625; on war service from September (paid also as Office Assistant, Administration)..	208.33
Miss B. M. Calvin, Acting Secretary, part-time, at \$550 from 1 September (paid also as Acting Secretary, Administration)	458.33
(3) Physiological Hygiene:	
D. Y. Solandt (paid also in Physiology and in Connaught Laboratories).....	2,000.00
D. L. McLean, Associate Professor, at \$2,900; on war service; contribution to T.I. & A.A.....	145.08
Assistant Professors:	
H. M. Barrett, Industrial Hygiene, at \$2,900; on war service.....	.....
R. E. Haist (paid also in Physiology and in School of Physical and Health Education).....	400.00
J. G. Cunningham, Lecturer in Industrial Hygiene (Sessional—paid also \$10 for Extension Work; \$10 in School of Nursing and \$50 for Post Graduate Course in Medicine).....	500.00
Mrs. Ruth C. Partridge, Research Associate (paid also from Special Funds).....	300.00
Research Assistants, at \$70 per month:	
Mrs. Ruth Townsend, from 18 September.....	663.33
Mrs. Grace A. McCann, from 18 September to 28 February; resigned.....	383.33
H. N. MacFarland.....	200.00
Miss M. Rutland, Research Fellow, at \$960 and wartime bonus, from 10 May.....	150.48
Technical Assistants:	
K. Roseblade, at \$1,500; on war service from October.....	527.50
W. Staples, at \$950; on war service; contribution to Pension Fund.....	23.75
J. Horwood, 1 month at \$900; 11 mos. at \$1,200.....	1,175.00
R. N. Smith, at \$1,200 from 24 July.....	1,125.80
Miss M. Mingay, Secretary (paid also \$350. in Sub-Department of Nutrition).....	750.00
(4) Chemistry in Relation to Hygiene:	
P. J. Moloney, Associate Professor (paid also in Connaught Laboratories).....	2,800.00
Miss E. M. Taylor, Lecturer (Sessional—paid also in Connaught Laboratories).....	500.00
G. Kimm, Technical Assistant.....	1,050.00
(5) Public Health Administration:	
W. Mosley, Associate Professor, at \$4,350; on war service from April (paid also \$362.50 in Department of Epidemiology and Biometrics).....	3,641.67
O. C. Powers, Lecturer, at \$3,500 from 22 April.....	670.83
Dr. A. Helen Thompson, Lecturer, at \$3,000; resigned 31 May..	2,750.00
R. G. Struthers, Associate, at \$3,000 from 1 May.....	500.00
Associates:	
Miss E. Wheler (including wartime bonus).....	2,356.00
J. T. Phair.....	300.00
A. L. McNabb.....	150.00
A. E. Berry, Lecturer, Public Health Engineering (Sessional—paid also \$1,000 in Applied Science).....	500.00
Visiting Lecturers:	
D. V. Currey.....	300.00
Dr. Mary I. Jackson.....	100.00

Clinical Assistants:	
R. H. Malyon	\$ 250.00
H. R. Elliott	250.00
Miss H. G. Morrow, Public Health Nurse Interne, 1 month and wartime bonus.....	109.17
Mrs. Jean E. Campbell, Laboratory Assistant, at \$660; resigned 20 February.....	424.30
6) Sub-Department of Nutrition:	
E. W. McHenry, Associate Professor of Physiological Hygiene (paid also in Connaught Laboratories).....	1,300.00
Miss H. J. Leeson, Clinical Assistant.....	2,500.00
Mrs. Helen M. Ferguson, Research Assistant, (including wartime bonus).....	1,415.00
Technical Assistants:	
Miss L. Barber (including wartime bonus).....	1,089.00
Miss E. James.....	720.00
Mrs. Kathleen Wiman, at \$700 from 15 March	204.17
Miss M. Mingay, Secretary (part-time; paid also \$750 in Department of Physiological Hygiene).....	350.00
(7) Sub-Department of Virus Studies:	
J. Craigie, Associate Professor of Epidemiology (paid also as Secretary and in Connaught Laboratories).....	500.00
D. M. Young, Research Assistant (including wartime bonus)...	1,415.00
Lecturers (Sessional):	
R. C. Parker	250.00
R. Hare, without salary (paid in Department of Hygiene and Preventive Medicine).....	.....
Mrs. Joan M. Scott, Senior Technical Assistant (including wartime bonus).....	924.00
Miss M. Hand, Junior Technical Assistant, 6 mos. at \$600; 6 mos. at \$660. (including wartime bonus).....	693.00
A. J. Bishop, Technician (paid also in Department of Hygiene and Preventive Medicine).....	200.00
	\$51,512.20
Less charged to Special Grants.....	18,920.43
	\$ 32,591.77

Maintenance of Department

(1) Administration:	
Supplies, telephone service, etc. (\$1,150.13):	
Association of Schools of Public Health, membership dues...	\$ 28.03
Canadian Engineering Publication, advertising.....	44.00
Canadian Public Health Association, advertising.....	25.00
Canadian National Telegraphs	10.98
El-ser-co Ltd., motor.....	10.95
Mimeograph Co., paper, ink.....	58.01
Photographic Service, prints, etc.....	13.00
Postage.....	91.84
Sundry disbursements by department.....	10.00
University Press, printing and stationery.....	179.63
Accounts under \$10.00 (10).....	51.92
Superintendent's Dept., telephone, \$344.20; labour, \$252.00; material, \$30.57.....	626.77
(2) Epidemiology and Biometrics:	
Supplies and Equipment (\$988.90):	
Joseph McDowell & Co., calculator.....	855.00
Mimeograph Co., paper, ink.....	36.14
Sundry disbursements by department.....	10.00
University Press, printing and stationery.....	80.99
Accounts under \$10.00 (2).....	6.77

(3) Physiological Hygiene:

Apparatus and Supplies (\$2,977.65):

American Bolex Co., counter.....	\$ 21.25
Aremac Camera Co., camera.....	389.95
Canadian General Electric Co., tubes, etc.....	22.28
Canadian National Carbon Co., electrodes.....	34.13
Canadian Pacific Railway Co., telegrams.....	11.16
Central Scientific Co. of Canada, tubing, condenser, brushes, etc.....	126.20
Corning Glass Works, glassware.....	96.21
Eastman Photographic Stores, prints.....	44.62
Edmund Salvage Co., lens set.....	11.28
Fisher Scientific Co., capillary for electrode.....	62.28
Adam Hilger, powder.....	30.99
Johnson Office Furniture Co., desk-chair.....	32.00
George Levine & Sons, camera.....	521.61
W. R. McKee, repairs.....	18.95
Phaostron Co., meter.....	15.80
Phipps & Bird Inc., ink, manimeters.....	382.87
Postage.....	15.00
Ryerson Film Service, projector, etc.....	95.10
Scientific Glass Apparatus Co., glassware.....	26.16
Dr. D. Y. Solandt, travelling expenses.....	131.27
Utility Supply Co., nonex-viewer.....	49.67
Willoughbys, photostat, projector.....	188.00
University Press, printing and stationery.....	182.75
Accounts under \$10.00 (8).....	40.61
Sundry disbursements by department: stationery and drugs, \$12.93; postage and telegrams, \$9.60; sundries, carfare, etc., \$6.79; hardware and photo supplies, \$35.68.....	65.00
Superintendent's Dept., freight, \$302.64; telephone, 63 cents; labour, \$36.48; material, \$22.76.....	362.51

(4) Chemistry in Relation to Hygiene:

Supplies and Equipment (\$303.25):

Canadian Laboratory Supplies, chemicals, glassware, etc....	274.61
Central Scientific Co., glassware, etc.....	15.73
Accounts under \$10.00 (3).....	12.91

(5) Public Health Administration:

University Press, stationery.....	78.84
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(6) Nutrition:

Supplies and Equipment (\$411.80):

Ayerst, McKenna & Harrison, drugs.....	11.25
British Drug Houses, drugs.....	21.75
Central Scientific Co., stoppers.....	29.76
Eastman Co., chemicals.....	16.31
John Wyeth & Bros., drugs.....	265.33
University Press, printing and stationery.....	21.50
Accounts under \$10.00 (3).....	19.36
Sundry disbursements by department: hardware, \$6.31; stationery, slides, \$9.25; sundries, \$3.67.....	19.23
Superintendent's Dept., material.....	7.31

(7) Virus Studies (nothing spent).....

	\$ 5,910.57
Less credits: sale of material.....	6.40
	<u>\$ 5,904.17</u>
	<u>\$ 38,495.94</u>

IX. FACULTY OF APPLIED SCIENCE

Salaries

Dean's Office

C. R. Young, Dean (also Professor in Department of Civil Engineering: Municipal and Structural without salary):		
Salary.....	\$6,000.00	
Expenses.....	1,800.00	
		\$ 7,800.00
W. S. Wilson, Assistant Dean (paid as Secretary to Faculty).....		\$ 7,800.00

Applied Physics

K. B. Jackson, Associate Professor, at \$3,800 (part-time for 3 months)	\$ 3,500.00	
V. L. Henderson, Assistant Professor, (paid also \$150 in Civil Engineering: Municipal and Structural).....	2,150.00	
L. E. Jones, Lecturer (Sessional).....	2,150.00	
E. L. Dodington, Instructor (Sessional—paid also \$875 in Special Research).....	1,750.00	
Demonstrators (Sessional; part-time):		
F. S. Harwood.....	600.00	
H. C. Jones.....	600.00	
M. Adelman, Demonstrator (Easter Term; paid also \$1,057.14 in Chemical Engineering).....	300.00	
Miss R. Cave, Office Assistant and Librarian (part-time; paid also \$625 in Civil Engineering: Surveying and Geodesy and \$100 in Photographic Service).....	575.00	
H. V. Steer, Mechanician (Sessional; part-time; paid also \$525 in Civil Engineering: Surveying and Geodesy and \$675 in Special Research).....	600.00	
		\$ 12,225.00

School of Architecture

Professors:		
H. H. Madill, also Head of Department, at \$4,700 (part-time) ..	\$ 2,200.00	
E. R. Arthur, Architectural Design.....	4,500.00	
Assistant Professors:		
H. J. Burden at \$3,200; on war service; contribution to T.I. & A.A.	160.08	
W. E. Carswell, Architectural Drawing.....	2,700.00	
Special Lecturers (Sessional):		
N. D. Wilson, Town Planning and Landscape Architecture.....	450.00	
W. S. Wilson, Architectural Economics (paid also \$3,600 as Assistant Dean and Secretary to Faculty).....	250.00	
A. S. Mathers.....	200.00	
H. B. Dunington-Grubb, Landscape Architecture.....	100.00	
A. P. C. Adamson, Lecturer in Architecture (Sessional).....	1,550.00	
J. Layng, Special Instructor in Architectural Design (Sessional).....	900.00	
Instructors (Sessional):		
P. Brieger, Fine Art (paid also in Arts).....	300.00	
F. Coates, Modelling.....	950.00	
Miss J. C. Laing, Librarian and Instructor, Architectural History and French.....	1,900.00	
T. H. Laccohee, Attendant in Drafting Room (Sessional).....	800.00	
Miss E. W. Dyer, Office Assistant (10 months; paid also \$350 in Engineering Drawing).....	550.00	
		\$ 17,510.08

Chemical Engineering and Applied Chemistry

Professors:		
J. Watson Bain, Chemical Engineering.....	\$ 5,700.00	
M. C. Boswell, Organic Chemistry.....	4,900.00	
E. G. R. Ardagh, Applied Chemistry, at \$4,500; retired 31 Dec.	2,250.00	
E. A. Smith, Industrial Chemistry (6 months at \$3,500; 6 months at \$4,000.).....	3,750.00	
R. R. McLaughlin (6 months at \$3,500; 6 months at \$4,000)....	3,750.00	

J. G. Breckenridge, Lecturer at \$1,900 to 31 December; Assistant Professor at \$2,500 from 1 January (paid also \$525 in Special Research).....	\$ 2,225.00
Special Lecturers (Sessional):	
T. Linsey Crossley.....	150.00
A. V. De Laporte.....	150.00
Lecturers (Sessional):	
W. C. Macdonald at \$1,900; on war service; contribution to T.I. & A.A.....	95.04
A. M. FitzGerald.....	1,800.00
Instructors (Sessional):	
L. J. Rubin.....	1,414.25
E. T. Williams (paid also \$825 in Special Research and \$100 for Extension Work).....	1,371.41
W. G. MacElhinney, Demonstrator at \$1,100 to 31 December; Instructor at \$1,400 from 1 January).....	1,271.42
M. Adelman (paid also \$300 in Applied Physics).....	1,057.14
A. S. Hunt, Lecture Assistant and Glass-blower.....	1,800.00
Lecture Assistants:	
R. Mowat, at \$950; on war service from March.....	766.67
P. Dawson, Substitute, 27 April to 30 June.....	138.67
Demonstrators (Sessional):	
Mrs. Hilda Hampson.....	1,000.00
G. L. Milligan.....	1,000.00
L. H. Dakin.....	925.00
W. F. Graydon.....	925.00
C. M. Humber.....	925.00
C. Romanovsky.....	925.00
A. Tosoni.....	900.00
F. Kubath.....	850.00
H. I. Hadler.....	835.75
C. E. Drover (4½ months).....	787.50
Dr. Marianne Ganz (3 months 6 days).....	566.40
R. M. Mathieson at \$925; resigned 30 November.....	324.28
H. Hipkin at \$1,000; resigned 15 November.....	210.25
F. A. De Marco, 28 September to 10 October.....	35.58
W. T. Storton, Laboratory Assistant.....	1,400.00
Laboratory Attendants:	
John Martin.....	926.00
David J. Mitchell, 2 weeks at \$15, 39½ weeks at \$18.....	741.00
Donald Armstrong, 26 2/3 weeks at \$18.....	480.00
John D. Welsh, 29 1/3 weeks at \$15.....	440.00
Hawdon Brumell, 1½ weeks at \$10, 4 weeks at \$12, 24 weeks at \$14.....	399.00
William Sturgeon, 3 weeks at \$18.....	54.00
Miss D. Birkett, Office Assistant and Librarian (paid also \$200 in Secretary's Office).....	1,050.00
	\$ 48,289.36

Civil Engineering: Municipal and Structural

Professors:

C. R. Young (paid as Dean of Faculty).....	.....
T. R. Loudon, Applied Mechanics, at \$5,000; on war service; contribution to Pension Fund.....	200.00

Assistant Professors:

C. F. Morrison (paid also \$35 in Forestry).....	3,000.00
W. L. Sagar at \$2,700; on war service; contribution to T.I. & A.A.....	135.00
Robt. F. Legget.....	2,850.00
M. W. Huggins.....	2,600.00
M. J. C. Lazier, part-time at \$1,500; on leave of absence from 1 September.....	250.00

Special Lecturers (Sessional):

A. E. Berry, Municipal Engineering (paid also in School of Hygiene)	\$ 1,000.00
V. L. Henderson, Applied Mechanics (paid also in Applied Physics)	150.00
R. C. McMordie	400.00
W. H. M. Laughlin	300.00
E. Wyatt, Applied Mechanics	200.00
Wing Commander T. R. Loudon	64.50

Lecturers (Sessional):

C. E. Helwig	2,200.00
B. Etkin	1,800.00
J. E. Reid (paid also as Assistant Professor in Electrical Engineering)	300.00
I. W. Smith, Applied Mechanics (paid also in Mechanical Engineering)	200.00

Demonstrators (Sessional):

S. H. de Jong	1,300.00
R. Hewitt, part-time at \$350; resigned 31 December	175.00
J. W. Powesland (part-time)	250.00
J. Walter (part-time; Easter Term)	100.00
W. Kubbinga, Mechanician	1,900.00
J. Brown, Laboratory Assistant, 10 months	1,100.00

Office Assistant and Librarian, at \$550 (paid also at \$525 in Electrical Engineering):

Miss H. L. Redmond, resigned 31 August	91.66
Mrs. Marion Salt, from 1 September	458.33

 \$ 21,024.49
Civil Engineering: Surveying and Geodesy

W. M. Treadgold, Professor and Head of Department (paid also \$300. from Special Funds)	\$ 5,200.00
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Associate Professors:

S. R. Crerar	4,500.00
E. W. Banting (paid also \$300 from Special Funds)	4,300.00
J. W. Melson (paid also \$300 from Special Funds)	4,050.00
T. L. Rowe, Instructor (Sessional—paid also \$100 in Engineering Drawing and \$450 in Special Research)	1,850.00
J. E. Jackson, Demonstrator (Sessional; part-time)	350.00
H. V. Steer, Mechanician (Sessional; part-time; paid also in Applied Physics and in Special Research)	525.00
Miss R. Cave, Office Assistant and Librarian (paid also in Applied Physics and in Photographic Service)	625.00

 \$ 21,400.00
Electrical Engineering

Professors:

H. W. Price, also Head of Department	\$ 5,500.00
A. R. Zimmer	4,300.00

Associate Professors:

V. G. Smith	3,600.00
B. de F. Bayly at \$3,400 on war service; contribution to T.I. & A.A.	170.04

Assistant Professors:

D. N. Cass-Beggs	2,800.00
R. J. Brown	2,600.00
J. E. Reid (paid also \$300 in Civil Engineering; Municipal and Structural)	2,400.00

Lecturers (Sessional):

R. G. Anthes	2,500.00
L. S. Lauchland at \$1,800 on war service; contribution to T.I. & A.A.	90.00
F. Noakes	2,300.00

Demonstrators (Sessional):

H. A. Courtice	\$ 1,300.00
C. H. Salvadge	1,200.00
R. C. Henderson	1,100.00
W. L. Phoenix	1,100.00
P. A. Rickard	1,100.00
W. A. Robinson	1,100.00
Richard Scott	1,100.00
E. A. Ricker, (part-time)	200.00
J. W. Lawson, Mechanician	2,000.00
W. R. McKee, Electrician	2,100.00
W. L. Bakewell, Assistant Electrician	1,500.00

Office Assistant and Librarian, at \$525:

(paid also at \$550 in Civil Engineering: Municipal and Structural):

Miss H. L. Redmond, resigned 31 August	\$7.50	
Mrs. Marion Salt, from 1 September	437.50	
		\$ 40,585.04

Engineering Drawing

Professors:

J. R. Cockburn, Descriptive Geometry (paid also \$100 from Special Funds)	\$ 5,000.00
W. J. T. Wright, (paid also \$300 as Special Lecturer, Technical English and \$1.50 from University Press)	4,400.00

Assistant Professors:

A. Wardell (paid also \$300 from Special Funds)	3,000.00
W. B. Dunbar (paid also \$300 from Special Funds)	2,900.00

Lecturers (Sessional):

P. V. Jermyn (paid also \$300 from Special Funds)	2,500.00
J. J. Spence (paid also \$300 from Special Funds)	2,200.00

Instructors (Sessional):

G. R. Edwards (paid also \$300 from Special Funds)	1,700.00
D. P. Scott	1,500.00
T. L. Rowe (part-time,—paid also in Civil Engineering: Surveying and Geodesy)	100.00

Demonstrators (Sessional):

H. E. Occomore	1,300.00
W. S. Glynn (5 months; paid also \$200 from Special Funds)	900.00
F. E. Deloume (part-time; paid also \$500 in Applied Mathematics)	800.00
J. Gurland (part-time)	500.00
H. J. Franklin (part-time)	425.00
W. E. Lehman (part-time)	350.00
J. W. Speight (part-time)	350.00
H. R. Summer (part-time)	350.00
B. Noonan (part-time)	300.00
V. M. Wallingford (part-time)	200.00
J. H. Waghorne, part-time at \$350; resigned 30 November	75.00
R. Barbour (part-time; Easter Term)	175.00
L. D. L. Clement (part-time; Easter Term)	175.00
G. E. McLure (part-time; Easter Term)	175.00

Readers (Temporary):

J. D. Grant	200.00	
C. L. Lambertson	125.00	
G. Brown, Attendant in Drafting Rooms (9 months, paid also \$122.22 in Secretary's Office)	1,100.00	
Miss E. W. Dyer, Office Assistant (paid also in School of Architecture)	350.00	
		\$ 31,150.00

Mechanical Engineering

Professors:

R. W. Angus (paid also \$10 for Extension Work)	\$ 6,000.00
E. A. Allcut (including honorarium of \$500 paid from Wallberg Bequest)	5,300.00
W. G. McIntosh, Associate Professor	3,500.00

Assistant Professors:

G. R. Lord.....	\$ 3,200.00
R. C. Wren.....	2,700.00
D. D. Panabaker (paid also \$115 for Extension Work).....	2,700.00
I. W. Smith, Lecturer (Sessional—paid also \$200 in Civil Engineering: Municipal and Structural).....	1,800.00

Demonstrators (Sessional):

D. G. Huber.....	1,300.00
W. Bruce.....	1,200.00
A. B. Extance.....	1,200.00
G. H. D. Martin (paid also \$370 in Special Research).....	1,200.00
D. C. Smith.....	1,200.00
A. J. Robertson, 5½ months at \$190 per month.....	1,045.00

Part-time:

A. D. Hogg.....	437.50
J. B. Bryce.....	350.00
W. D. Drummond.....	350.00
D. W. Knowles.....	350.00
C. E. Beynon (1 month).....	60.00
F. Hickey, Engineer and Machinist.....	2,100.00
John Price, Laboratory Attendant.....	1,200.00
W. Wilson, Fireman, 2,048 hours at 55 cents.....	1,126.40
Miss M. Burt, Office Assistant and Librarian.....	1,150.00

\$39,468.90

Less paid from Wallberg Bequest..... 500.00

\$ 38,968.90

Metallurgical Engineering

Professors:

G. A. Guess.....	\$ 5,700.00
J. A. Newcombe (paid also \$380 for Extension Work).....	4,000.00
R. J. Montgomery, Associate Professor.....	3,700.00
J. E. Toomer, Assistant Professor.....	3,450.00
A. Frumkin, Lecturer (Sessional—paid also \$45 for Extension Work).....	1,800.00
H. Ross, Laboratory Assistant and Demonstrator (10 months).....	1,000.00
Charles Baker, Laboratory Attendant, 21 weeks, 2 days at \$13 per week.....	277.32
Miss M. P. Carter, Office Assistant and Stenographer (part-time; paid also \$690 in Secretary's office).....	300.00

\$ 20,227.32

Mining Engineering

Professors:

C. G. Williams, also Head of Department.....	\$ 6,000.00
J. T. King.....	4,500.00
S. E. Wolfe, Assistant Professor, (paid also \$50 for Summer Field Work, Geology).....	3,000.00
S. G. Farrar, Instructor (Sessional).....	1,600.00

Demonstrators (Sessional):

L. Pancer.....	1,300.00
T. R. Morton (paid also \$150 as Special Laboratory Assistant) ..	1,200.00
E. Tozer, Laboratory Assistant and Mechanician.....	1,500.00
C. Waybrant, Laboratory Assistant, Assaying.....	1,300.00
H. J. Reilly, Assistant Mechanician (32 weeks).....	960.00

Laboratory Assistants:

T. R. Morton (Special—paid also as Demonstrator).....	150.00
D. Santimo (37 weeks).....	740.00

Office Assistant and Librarian:

Mrs. Thelma I. Stark.....	1,100.00
Miss J. Bradshaw, 8 days.....	24.75

\$ 23,374.75

Special Lectures

Special Lecturers (Sessional):

R. E. Laidlaw, Engineering Law	\$ 500.00	
W. J. T. Wright, Technical English (paid also \$4,400 in Engineering Drawing)	300.00	
Rev. G. A. McMullen, Public Speaking (paid also \$100 in Dentistry, and \$100 for Extension Work)	350.00	
		\$ 1,150.00

Secretary's Office

W. S. Wilson, Secretary (paid also \$250 in School of Architecture) ..	\$ 3,600.00
Miss E. Birkett, Assistant Secretary	1,800.00
Miss E. Singleton, Assistant	1,050.00

Stenographers:

Miss G. E. Simpson	1,000.00
Miss M. P. Carter (part-time; paid also \$300 in Metallurgical Engineering)	600.00
Miss D. Birkett (part-time; paid also \$1,050 in Chemical Engineering)	200.00

Office Attendants:

A. Dykeman, at \$800; on war service; contribution to Pension Fund	28.00	
D. Burnell, 14 weeks, 4 days at \$13 per week	203.71	
S. McQuillan, 12 weeks, at \$14	168.00	
G. Brown (1 month—paid also in Engineering Drawing)	122.22	
B. Evans, 1 week, 1 day, at \$10 per week	11.67	
		\$ 8,783.60

\$292,488.54

Applied Physics

Supplies \$518.71):

Aikenhead Hardware Co., hardware	\$ 24.41
Art Metropole, steel tape	11.60
W. E. Booth & Co., film	13.48
Canadian General Electric Co., data book	17.87
Walter A. Carveth Co., instrument repairs	50.00
T. Eaton Co., trimmers	17.10
D. Gestetner, ink	22.60
Photographic Service, prints, etc.	58.46
Robert Simpson Co., easel	15.93
H. G. Tugwell & Co., mounting tissue, etc.	10.65
University Press, printing and stationery	17.49
Accounts under \$10.00 (17)	77.76
Sundry disbursements by department	10.00
Superintendent's Dept., telephone, \$6.05; freight, \$15.33; labour, \$72.69; material, \$77.29	171.36

Apparatus (\$999.33):

Arnold Banfield, board	16.60
Canadian Asiatic Ltd., microphone	22.57
Canadian Fairbanks Morse Co., grinder, etc.	17.83
Canadian General Electric Co., lamps, etc.	63.18
Canadian Tire Corporation, automotive equipment	92.25
Walter Carveth & Co., microscope, etc.	200.00
Robert English, amplifier	35.00
E. Hoffman, vise	40.00
Paquin Camera Works, cameras	30.00
Thomas Pocklington, levels	12.90
Renold Coventry Ltd., chains, etc.	20.81
H. L. Sanford, microscope, etc.	100.00
Wholesale Radio Co., condensers, switches, etc.	14.55
Accounts under \$10.00 (10)	49.83
Superintendent's Dept., labour, \$201.08; material, \$82.73	283.81

\$ 1,518.04

Less credits: laboratory deposits

95.86

\$ 1,422.24

School of Architecture

Supplies (\$169.85):

Aikenhead Hardware Co., hardware.....	\$	14.96
Art Metropole, paint.....		11.80
Beaux Arts Institute of Design, programme service.....		55.78
R. G. Dalton Co., blueprints.....		10.15
Photographic Service, blueprints, slides, etc.....		71.78
Postage.....		21.00
Reeves Sons (Canada), drawing boards.....		28.80
C. L. Todd, subscriptions.....		13.15
Underwood Elliott Fisher, repairs.....		20.47
Urban Land Institute, membership dues.....		11.28
University Press, printing and stationery.....		65.83
Accounts under \$10.00 (13).....		46.26
Superintendent's Dept., freight, \$16.98; labour, \$21.78; material, \$59.83.....		98.59

Apparatus, including books:

University of Toronto Engineering Society, drafting supplies....		34.00
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Models for Life Class:

H. H. Madill, reimbursement for payments made.....		22.00
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Staff Expenses—outdoor sketching class:

H. H. Madill, expenses for three members of staff.....		112.22
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 \$ 638.07

Chemical Engineering and Applied Chemistry

Supplies (\$9,334.21):

British Drug Houses, chemicals.....	\$	143.02
Canadian Industries Ltd., chemicals.....		18.87
Canadian Laboratory Supplies, chemicals, glassware, burners, etc.		3,971.69
Canadian Liquid Air Co., gas, cylinder rental.....		101.36
Central Scientific Co., glassware, filter paper, etc.....		1,142.84
Dominion Oxygen Co., gas.....		19.80
T. Eaton Co., stools, etc.....		34.42
Fisher Scientific Co., glassware, etc.....		132.75
W. J. Gage & Co., note books, etc.....		44.55
Gilman Paint & Varnish Co., paint.....		10.15
Halliday Flint Glass Works, test tubes.....		42.50
Ingram & Bell Ltd., glycerine, cotton, etc.....		25.67
J. Kennedy, chemical analysis.....		19.42
Lake Simcoe Ice & Fuel Co., ice.....		58.77
Arthur S. Leitch, pump.....		23.76
Liquid Carbonic Canadian Corp., gas.....		17.85
MacCallum Scale Service, scale repairs.....		153.00
W. R. McKee, instrument repairs.....		15.60
Merck & Co., chemicals.....		388.57
National Drug & Chemical Co., acid.....		33.75
Photographic Service, slides, etc.....		36.45
Postage.....		22.00
Robbins & Townsend, typewriter maintenance.....		16.60
Textile Products Co., towels.....		115.77
University of Toronto Engineering Society, paper.....		23.00
University Press, printing and stationery.....		334.93
Accounts under \$10.00 (8).....		29.39
Sundry disbursements by department: stationery, \$16.05; carfare, \$2.43; sundries and supplies, \$21.52.....		40.00
Superintendent's Dept., freight, \$8.26; labour, \$921.27; material, \$1,388.20.....		2,317.73

Apparatus (\$1,236.51):

Allen Electric Co., motor.....		30.00
Bay Salvage Co., chair.....		37.50
Canadian Laboratory Supplies, mixer, etc.....		354.72
Central Scientific Co., weights, voltmeters, etc.....		486.92
Ontario Typewriter Co., adding machine.....		30.00
Superintendent's Dept., labour, \$234.13; material, \$63.24.....		297.37

 \$10,570.72

 Less credits: laboratory deposits.....

 2,674.99

\$ 7,895.73

Civil Engineering—Municipal and Structural

Supplies (\$627.34):

Aikenhead Hardware Co., hardware.....	\$	39.69
Bains & David, steel.....		109.95
Canadian Laboratory Supplies, glassware.....		20.52
Federal Belting & Asbestos, belting.....		23.76
D. Gestetner (Canada), ink, paper, etc.....		14.63
Grand & Toy, sheet holders.....		10.00
McBain Foundry, bars.....		42.77
Ottawa Silica Co., sand.....		21.92
Photographic Service, prints.....		18.23
Postage.....		53.00
Rainbow Lantern Slide Co., slides.....		10.80
University Press, printing and stationery.....		124.05
Accounts under \$10.00 (3).....		10.35
Superintendent's Dept., freight, \$16.13; telephone, \$1.37; labour, \$25.44; material, \$84.73.....		127.67

Apparatus (\$188.08):

Canadian Fairbanks Morse, scale.....		35.79
Frederick & Courtwright, blades.....		10.81
Office Specialty Manufacturing Co., filing cabinet.....		53.00
W. S. Tyler Co. (Canada), sieve.....		34.78
Williams & Wilson, indentor machine.....		28.50
Accounts under \$10.00 (5).....		25.20

\$ 815.42

Less credits: laboratory deposits.....	\$	1.35
sale of material.....		131.40

132.75

\$ 682.67

Civil Engineering—Surveying and Geodesy

Supplies (\$790.94):

Art Metropole, steel, tapes, etc.....	\$	447.20
Canadian Decalcomania Co., transfers.....		29.70
D. Gestetner (Canada), ink, stencils.....		22.35
Photographic Service, blueprints, etc.....		11.02
Thomas Pocklington Co., instrument repairs.....		71.00
University of Toronto Engineering Society, drawing paper, etc.....		74.99
University Press, printing and stationery.....		41.94
Accounts under \$10.00 (2).....		3.59
Superintendent's Dept., freight, \$1.65; labour, \$53.54; material, \$33.96.....		89.15

Summer Survey Camp:

Repairs, renewals, travelling expenses, supplies and general maintenance \$3,278.63):

Britnell Bakery, bread.....		38.67
Canada Packers Ltd., meat.....	385.24	
Continental Salvage Co., scythes, brushes, etc.....		49.79
H. Easton, meat.....		69.75
T. Eaton Co., utensils.....		82.05
Fenlon Produce, fruit and vegetables.....		48.75
Minden Lumber & Building Supplies, lumber.....		16.18
A. W. Minto, survey stakes.....		56.00
Mrs. J. E. Minto, milk.....		65.04
National Grocers, provisions.....	592.00	
Ontario Hydro Electric Power Commission, electric current.....		94.29
Mrs. C. Trumbull, milk.....		151.20
S. W. Welch, hardware.....	238.76	
Accounts under \$10.00 (3).....		8.70
Superintendent's Dept., freight, \$9.80; labour, \$35.62; material, \$42.68.....		88.10

Staff Expenses:

W. M. Treadgold, living expenses, \$60.00; travelling expenses, \$20.00; supplies, \$6.66.....	86.66
E. W. Banting, living expenses, \$60.00; travelling expenses, \$20.00.....	80.00

J. W. Melson, living expenses, \$60.00; travelling expenses, \$20.00	\$	80.00	
S. R. Crevar, living expenses, \$23.75; travelling expenses, \$20.00		43.75	
T. L. Rowe, living expenses, \$50.00; travelling expenses, \$20.00		70.00	
J. E. Minto, caretaker: \$240.00; labour, \$328.70		568.70	
Mrs. J. E. Minto, cook		365.00	
	\$	4,069.57	
Less credits: board received from students	\$2,143.25		
laboratory deposits	606.00		
		2,749.25	\$ 1,320.32

Electrical Engineering

Light	\$	187.11	
Supplies (\$1,137.95):			
Baker Platinum of Canada, screws		11.48	
Canada Wire & Cable Co., wire		24.14	
Canadian General Electric Co., switches		40.63	
Canadian Industries Ltd., thinner		29.33	
Canadian Tire Corporation, batteries		69.65	
Diamond State Fibre Co., tubing		33.06	
T. Eaton Co., brushes, labels		23.40	
General Dry Batteries of Canada, batteries		69.28	
William Hines, frames		13.50	
Murdock Duplicator & Stationery, ink, stencils		69.15	
Office Specialty Manufacturing Co., letter folders		15.25	
Photographic Service, blueprints, etc.		19.45	
Postage		21.00	
Renold Coventry Ltd., couplings		98.12	
Swedish General Electric Co., repairs		12.50	
Weston Electrical Instrument Corporation, pivots		50.47	
Wholesale Radio Co., switches, tubes, condenser		76.13	
University of Toronto Library, books		46.00	
University Press, printing and stationery		101.19	
Accounts under \$10.00 (12)		50.09	
Sundry disbursements by department: stationery, \$12.45; hardware, \$9.61; telephone, 63 cents; sundries, \$2.31		25.00	
Superintendent's Dept., freight, \$53.98; labour, \$91.81; material, \$93.34		239.13	
Apparatus:			
Weston Electrical Instrument Corporation, micro amps		328.64	
Furniture, printing and incidentals (\$179.14):			
Bay Salvage Co., chairs, bookcases		72.00	
Johnson Office Furniture Co., desks		77.50	
University Press, printing and stationery		29.64	
	\$	1,832.84	
Less credits: light charged to Central Power Plant	\$187.11		
laboratory deposits	114.20		
		301.31	\$ 1,531.53

Engineering Drawing

Supplies (\$305.77):			
D. Gestetner (Canada), ink	\$	18.60	
University of Toronto Engineering Society, ink, paper		12.80	
University Press, printing and stationery		78.52	
Accounts under \$10.00 (5)		25.86	
Superintendent's Dept., freight, 33 cents; labour, \$119.23; material, \$50.43		169.99	
Apparatus (\$1,461.04):			
D. Gestetner (Canada) duplicating machine		325.00	
University of Toronto Engineering Society, drawing boards		956.00	
Superintendent's Dept., labour, \$110.74; material, \$69.30		180.04	

Printing Instruction Sheets (\$155.34):

D. Gestetner (Canada), ink, stencils, etc.....	\$	69.80
University Press, printing.....		85.54

 \$ 1,922.15

Less credits: laboratory deposits.....	\$	21.35
Charged to E. A. Wallberg Memorial Fund.....		1,000.00

 1,021.35

 \$ 900.80
Mechanical Engineering

Supplies (\$778.82):

Aikenhead Hardware Co., hardware.....	\$	59.82
Canadian Laboratory Supplies, chemicals, flasks.....		70.07
Garlock Packing Co., packing.....		42.41
Imperial Oil Co., oil.....		98.58
Arthur S. Leitch Co., leads, hooks.....		15.00
Monarch Belting Co., belting, repairs.....		31.02
McColl Frontenac Oil Co., oil.....		62.19
Postage.....		19.06
Scythes & Co., waste.....		18.88
Taylor Instrument Co., thermos.....		23.88
University Press, printing and stationery.....		20.78
Accounts under \$10.00 (7).....		32.12
Sundry disbursements by department.....		10.00
Superintendent's Dept., freight, \$2.45; labour, \$37.28; material, \$235.28.....		275.01

Apparatus—Thermodynamics (\$463.79):

Canadian Laboratory Supplies, tubing, glassware, etc.....	129.22
Taylor Instrument Co., thermometers.....	65.28
Weston Electrical Instrument Corporation, cables, etc.....	58.71
Superintendent's Dept., freight, \$7.84; labour, \$177.60; material, \$25.14.....	210.58

Apparatus—Hydraulics (\$146.49):

Atlas Polar Co., gaskets.....	18.12
J. Frank Raw Co., planimeter.....	70.00
Stanco Distributor Inc., testing fuel.....	14.61
Superintendent's Dept., freight, \$3.55; material, \$40.21.....	43.76

Proportion of Fuel (Experimental Plant):

P. Burns & Co.....	1,300.00
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Furniture, printing and incidentals (\$256.29):

Photographic Service, blueprints.....	35.48
University Press, stationery, etc.....	209.81
Accounts under \$10.00 (2).....	11.00

 \$ 2,945.39

Less credits: laboratory deposits.....	\$	10.05
sale of material.....		127.73

 137.78

 \$ 2,807.61
Metallurgical Engineering (including Ceramics)

Supplies (\$816.91):

Aikenhead Hardware Ltd., hardware.....	\$	28.94
Atlas Steeles Ltd., nickel, etc.....		12.99
Bausch & Lomb Optical Co., instrument repairs.....		20.55
Brunswick Balke-Collender Co., cloth.....		11.25
Canadian Laboratory Supplies, glassware, etc.....		245.79
Dominion Oxygen Co., gas.....		13.52
Eastman Photographic Stores, chemicals, plates, etc.....		104.27
T. Eaton Co., stools.....		14.58
Fischer Scientific Co., emery paper.....		43.43
W. H. Kubbinga, saw repairs, etc.....		11.87
University Press, printing and stationery.....		26.03
Accounts under \$10.00 (17).....		58.51
Sundry disbursements by department.....		9.45
Superintendent's Dept., freight, \$2.19; labour, \$89.21; material, \$124.33.....		215.73

Apparatus (\$868.93):

Aikenhead Hardware Ltd., hardware.....	\$ 148.36
Business Furniture Co., desk.....	25.00
Canada Metal Co., copper.....	14.58
Canadian Laboratory Supplies, glassware, etc.....	27.69
Canadian Liquid Air, nitrogen.....	12.51
Walter A. Carveth Co., polishers.....	310.00
Consumer Gas Co., gas.....	54.00
Grand & Toy, chairs.....	69.69
Accounts under \$10.00 (2).....	8.95
Superintendent's Dept., labour, \$147.69; material, \$50.46.....	198.15

 \$ 1,685.84

Less credit: sale of material.....

 200.00

 \$ 1,485.84

Mining Engineering

Supplies (\$2,109.96):

Canadian Industries Ltd., fuse lighters, etc.....	\$ 10.08
Canadian Laboratory Supplies, glassware, etc.....	67.08
Central Scientific Co., chemicals, glassware, etc.....	73.60
Codex Book Co., chart paper.....	14.79
Denver Fire Clay Co., chemicals, crucible tongs, etc.....	653.60
Eastman Photographic Stores, films, slides, etc.....	16.83
T. Eaton Co., oilcloth, dishes, etc.....	21.67
Fletcher, Russell & Co., mufflers.....	130.93
Imperial Oil Co., oil.....	28.19
Johnson Matthey & Co., copper sheeting.....	50.87
Morgan Crucible Co., scorifiers.....	72.64
Postage.....	30.00
Railway & Power Engineering Corporation, cement.....	21.60
Roneo Co. of Canada, ink.....	34.80
Sturtevant Mill Co., discs.....	31.80
Thompson Balance Co., weights.....	20.26
Underwood Elliott Fisher, typewriter maintenance.....	27.78
University of Toronto Engineering Society, drawing paper.....	10.00
University Press, stencils, ink, etc.....	261.18
Accounts under \$10.00 (13).....	45.60
Sundry disbursements by department: stationery, \$12.19; hardware, \$2.21; sundries, 23 cents; telephones, \$1.96.....	16.59
Superintendent's Dept., freight, \$233.11; labour, \$40.22; material, \$196.74.....	470.07

Apparatus (\$437.70):

Fidea Watch Co., instrument repairs.....	7.50
Reynolds Gas Regulator Co., valve plate.....	23.72
Ryerson Film Service, projector.....	361.25
Superintendent's Dept., labour, \$24.49; material, \$20.74.....	45.23

 \$ 2,547.66

Less credits: laboratory deposits..... \$115.00

sale of material..... 13.75

 128.75

 \$ 2,418.91

General Expenses

Stationery, printing, calendar, office supplies and incidentals (\$2,647.29):

Birks-Ellis-Ryrie, brass plate.....	\$ 25.00
Canadian National Telegraphs.....	17.43
Photographic Service, prints, photostats.....	177.16
Postage.....	259.00
Robbins & Townsend, typewriter maintenance.....	17.40
Society for Promotion of Engineering Education, reprints.....	16.83
University Press, printing and stationery.....	1,965.43
Accounts under \$10.00 (3).....	16.55
Sundry disbursements by Secretary: telephone, \$14.17; sundries, \$4.79.....	18.96
Superintendent's Dept., freight, \$12.65; labour, \$99.18; material, \$21.70.....	133.53

Clerical Assistance (\$141.50):

Mrs. E. Cox, 2½ weeks.....	\$ 62.50
Miss M. E. Wilson, 2½ weeks.....	56.00
Mrs. I. Zimmer, 4 2/3 days.....	23.00

Furniture, fixtures, etc.:

T. Eaton Co., chairs.....	93.15
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 \$ 2,881.94

Less credits: laboratory deposits.....	108.95
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 \$ 2,772.99
Photographic Service

Salaries:

Prof. G. R. Anderson, Manager (without remuneration).....
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Photographers:

C. Crowther.....	\$ 1,450.00
Mrs. M. Milne.....	1,200.00
F. Stark.....	1,150.00
Secretary, Mrs. R. E. Morley.....	1,250.00

Office Assistant and Librarian, Miss R. Cave, (paid also in Applied Physics, and Civil Engineering: Surveying and Geodesy).....	100.00
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Photographic Assistants:

Mrs. M. Todd.....	\$50.00
G. Carter.....	800.00

 \$ 6,800.00

Expenses:

Supplies (\$1,271.38):

W. E. Booth Co., film, chemicals.....	\$ 22.88
C. Crowther, overtime service.....	16.00
Eastman Photo Stores, photo supplies.....	659.70
Gevaert Co. of America, chemicals.....	11.50
Instruments Ltd., blueprints.....	62.61
Rectigraph Co., record paper.....	405.60
University Press, printing and stationery.....	36.49
Accounts under \$10.00 (10).....	26.82
Superintendent's Dept., labour, \$9.83; material, \$19.95.....	29.78

Apparatus:

Instruments Ltd., belting.....	38.50
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 \$ 1,309.88

Less credit: lantern service.....	17.00
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 \$ 1,292.88

 \$ 8,092.88

NOTE: Receipts for photographic work done for various departments (including Accounts Receivable, \$268.58) amounted to \$4,131.83.

Electrical Building (including Mechanical Building and Wind Tunnel)

Heat and Light.....	\$ 4,078.56
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Fuel for Experimental Plant:

P. Burns & Co.....	396.83
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Gas, \$85.33; water, \$485.85; occasional fuel, \$49.22.....	620.40
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Caretaker's Supplies:

Superintendent's Dept., material.....	226.75
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Cleaning (\$2,152.00):

Allen Manufacturing Co., laundry.....	20.11
Superintendent's Dept., labour.....	2,131.89

Repairs and Renewals (\$1,677.86):

City Treasurer, elevator licenses.....	\$ 10.00	
Superintendent's Dept., labour, \$1,470.11; material, \$197.75.....	1,667.86	
Caretaker, E. W. Dean, 12 months.....	1,400.00	
	<u>\$10,552.40</u>	
Less heat and light charged to Central Power Plant..	\$4,078.56	
Sale of fuel, \$4.50; cleaning, etc., \$23.06.....	27.56	
	<u>\$ 4,106.12</u>	\$ 6,446.28

Engineering Building

Heat and Light.....	\$ 4,443.44	
Gas, \$17.93; water, \$121.65.....	139.58	
Caretaker's Supplies:		
Superintendent's Dept., material.....	343.68	
Cleaning (\$2,045.15):		
Allen Manufacturing Co., laundry.....	14.20	
F. Baker, overtime services.....	167.50	
Superintendent's Dept., labour.....	1,863.45	
Repairs & Renewals (\$2,584.10):		
Wm. Bartlett & Son, shades.....	51.79	
Roofers Supply Co., slate.....	28.23	
Superintendent's Dept., labour, \$2,003.17; material, \$500.91.....	2,504.08	
Caretaker, Frank Baker, 12 months.....	1,500.00	
	<u>\$11,055.95</u>	
Less heat and light charged to Central Power Plant..	\$4,443.44	
Sundry credits for cleaning.....	28.50	
	<u>4,471.94</u>	\$ 6,584.01

Geodetic Observatory Building

Heat and Light.....	\$ 296.91	
Water.....	9.90	
Caretaker's Supplies:		
Superintendent's Dept., material.....	25.00	
Cleaning (\$175.00):		
A. G. Keel, overtime services.....	18.00	
White Window Cleaning Co.....	5.00	
Superintendent's Dept., labour.....	152.00	
Repairs and Renewals:		
Superintendent's Dept., labour, \$314.33; material, \$34.50.....	348.83	
	<u>\$ 855.64</u>	
Less heat and light charged to Central Power Plant.....	296.91	
	<u>\$ 558.73</u>	\$ 558.73

Mining Building (including Mill Building)

Heat and Light.....	\$ 8,515.69	
Gas, \$793.84; electric current, \$36.75; water, \$406.16.....	1,236.75	
Caretaker's Supplies:		
Superintendent's Dept., material.....	298.75	
Cleaning (\$4,075.90):		
Allen Manufacturing Co., laundry.....	25.70	
Overtime Services:		
A. Clarke.....	23.00	
H. Shields.....	28.00	
Superintendent's Dept., labour.....	3,999.20	

Repairs and Renewals (\$1,318.14):

Wm. Bartlett & Son, shades.....	\$ 65.15
City Treasurer, elevator licenses.....	15.00
Johnson Temperature Regulating Co., temperature control.....	14.21
Superintendent's Dept., labour, \$3,134.33; material, \$1,089.45..	4,223.78

Caretaker:

Arthur Clarke, 12 months.....	1,550.00
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\$19,995.23

Less heat and light charged to Central Power Plant.. \$8,515.69

Charged to Dominion Government Grant, Canadian

Army Course: light, \$9.00; caretaker's supplies,

\$45.00; cleaning, \$111.25; repairs and renewals,

\$303.00..... 468.25

8,983.94

\$ 11,011.29

\$349,058.44

X. FACULTY OF DENTISTRY

Salaries

(a) Regular Staff

A. D. A. Mason, Dean (paid as Professor).....	.....
T. Cowling, Assistant Dean (paid as Professor).....	.....

Professors:

A. D. A. Mason, Operative Dentistry (also Dean without salary)	\$ 5,000.00
T. Cowling, Dental Technology and Metallurgy (also Assistant Dean without salary; paid also \$55 for Extra Mural Lectures)	4,500.00
F. M. Lott, Prosthetic Dentistry, at \$5,000; on war service; contribution to T.I. & A.A.....	200.04
G. C. Cameron, Dental Pathology and Bacteriology (paid also \$225 from Special Funds).....	3,000.00
C. A. Corrigan, Orthodontics, at \$2,500 plus \$190 additional for accelerated Course.....	2,690.00
E. W. Paul, Dental Surgery; also Librarian, at \$840 plus \$168 additional for accelerated Course.....	1,008.00
I. H. Ante, Crown and Bridge Prosthesis (without salary but paid for duration of war; at \$630 plus \$462 additional for accelerated Course (paid also \$120 for Extra Mural Lectures and \$63 for Dental Technicians' Course).....	1,092.00
F. J. Conboy, Dental Praxis.....	400.00

Associate Professors:

R. S. Woollatt, at \$4,000 plus \$300 additional for accelerated Course (paid also \$162 for Dental Technicians' Course)....	4,300.00
H. A. Hoskin, at \$4,000 plus \$300 additional for accelerated Course.....	4,300.00
R. G. Ellis, at \$3,900 plus \$200 additional for duration of war and \$400 for accelerated Course (paid also \$15 for Extra Mural Lecture and \$225 for Dental Technicians' Course).....	4,500.00
R. J. Godfrey, at \$3,800 plus \$200 additional for duration of war and \$200 for Accelerated Course (paid also \$15 for Extra Mural Lecture and \$345 for Dental Technicians' Course).....	4,200.00
J. H. Johnson, at \$3,600 plus \$200 additional for duration of war and \$357 for accelerated Course (paid also \$80 for Extra Mural Lectures).....	4,157.00
S. M. Richardson, Radiography.....	3,300.00
L. F. Krueger, at \$1,500 plus \$310 additional for accelerated Course.....	1,810.00
C. H. M. Williams, half-time at \$1,208 plus \$284 additional for accelerated Course.....	1,492.00
S. S. Crouch, Orthodontics, at \$600 plus \$264 additional for accelerated Course.....	864.00
F. A. Clarkson, Medicine, at \$400 plus \$150 additional for accelerated Course (paid also \$40 as Demonstrator in First Aid)	550.00

F. E. Risdon, Oral Surgery, at \$180 plus \$50 additional for accelerated Course.....	\$ 230.00
L. A. Kilburn, at \$150, on War Service.....	.....
E. S. Ryerson, Assistant Professor, Surgery, at \$360 plus \$360 additional for accelerated Course (also in Faculty of Medicine).....	720.00
Associates:	
Miss W. C. Riddle, Histology, Bacteriology and Pathology, at \$2,160 plus \$162 additional for accelerated Course.....	2,322.00
Dentistry:	
G. H. Coram, at \$1,400 plus \$507 additional for accelerated Course.....	1,907.00
J. M. Sheldon, at \$836 plus \$188 additional for accelerated Course.....	1,024.00
G. D. Beierl, at \$750 plus \$198 additional for accelerated Course.....	948.00
R. R. Walker, at \$670 plus \$214 additional for accelerated Course.....	884.00
F. L. Cole, at \$640 plus \$230 additional for accelerated Course (paid also \$70 for Extra Mural Lectures).....	870.00
F. Martin, at \$630 plus \$168 additional for accelerated Course (paid also \$58.50 for Dental Technicians' Course).....	798.00
W. T. Holmes, at \$590 plus \$150 additional for accelerated Course.....	740.00
G. V. Morton, at \$570 plus \$150 additional for accelerated Course (paid also \$40 in School of Nursing).....	720.00
W. L. Hugill, at \$560 plus \$150 additional for accelerated Course (paid also \$70 for Extra Mural Lectures).....	710.00
P. G. Anderson, at \$540 plus \$144 additional for accelerated Course.....	684.00
H. A. Ross, at \$540 plus \$144 additional for accelerated Course (paid also \$25 for Extra Mural Lectures).....	684.00
W. J. S. Jackson.....	620.00
J. G. Perkin, at \$650 plus \$312 additional for accelerated Course.....	962.00
J. H. Duff, at \$315 plus \$84 additional for accelerated Course.....	399.00
On War Service:	
W. D. Cavanagh, at \$540.....	.....
R. L. Twible, at \$540.....	.....
J. H. G. Harwood, at \$315.....	.....
D. M. Tanner, at \$50.....	.....
Preventive Dentistry:	
J. Kreutzer, at \$980, on War Service from March.....	857.50
M. A. Cox, (paid also \$200 from Special Funds).....	600.00
Miss D. F. J. Berry, at \$1,830 plus \$116 additional for accelerated Course.....	1,946.00
Periodontology:	
W. G. McIntosh, at \$540, on War Service.....	.....
G. Vernon Fisk, at \$200 plus \$136 additional for accelerated Course.....	336.00
G. W. Spinks, Dental Anatomy, at \$700, on War Service from October.....	140.00
Dental Public Health:	
E. A. Grant.....	40.00
H. S. Thomson.....	40.00
C. C. Rous, Lecturer, Applied Chemistry and Metallurgy, at \$300, on War Service (also on Office Staff).....	.....
J. J. Rae, Lecturer in Chemistry for accelerated Course, 2 mos. (also in Faculty of Arts).....	300.00
E. J. Pratt, Special Lecturer in English (Sessional; paid also \$200 for Extension Work and \$30 in Ontario College of Education).....	360.00
T. R. Marshall, Lecturer (Sessional; part-time).....	150.00
Instructors (Sessional):	
E. M. Rigsby, Dental Technology.....	240.00
G. A. McMullen, English Expression.....	100.00
W. E. Secord, Principles of Accounting (paid also \$100 on Infirmary Staff), at \$330 plus \$48 additional for accelerated Course.....	378.00

Demonstrators in Dentistry (Sessional):

K. R. Harris, at \$540 plus \$144 additional for accelerated Course (paid also \$45 for Dental Technicians' Course)	\$ 684.00
H. H. Cummer, at \$540 plus \$144 additional for accelerated Course	684.00
M. R. Culbert	465.00
J. B. Pepper, at \$270 plus \$63 additional for accelerated Course	333.00
E. E. Colley, at \$250 plus \$72 additional for accelerated Course	322.00
J. D. Purves, at \$250 plus \$70 additional for accelerated Course	320.00
D. E. Diprose, at \$264 plus \$88 additional for accelerated Course	352.00
W. R. Bennett, at \$182 plus \$66 additional for accelerated Course	248.00

Demonstrators for duration of War:

Dentistry:

T. N. Scott, at \$1,103 plus \$160 additional for accelerated Course	1,263.00
A. M. Hord, at \$540 plus \$95 additional for accelerated Course	635.00
O. J. Yule, at \$540 plus \$144 additional for accelerated Course	684.00
J. B. Macdonald, at \$315 plus \$159 additional for accelerated Course	474.00
H. M. Robb, Periodontology, at \$540 plus \$144 additional for accelerated Course	684.00

Assistants in Chemistry (for accelerated Course in June):

C. W. MacKinnon	70.00
A. L. Rosenberg	70.00

Technicians:

W. V. Byrne, Dentistry, at \$1,900 plus \$48 additional for accelerated Course	1,948.00
Miss I. A. Bumby, Bacteriology and Pathology, at \$1,150 plus \$86 additional for accelerated Course	1,236.00
H. F. Whittaker, Histology (also in Faculty of Medicine)	150.00

Laboratory Assistants:

H. Aylward, Infirmary, at \$1,300 plus \$95 additional for accelerated Course	1,395.00
Mrs. Mary Gratton, Histology, at \$306 plus \$79.50 additional for accelerated Course	385.50
Mrs. Mary Langley, 15 weeks, 4 days at \$16.50	258.50
W. Aylward, 7 weeks at \$10.00	70.00

 \$ 80,803.54

(b) Infirmary Staff

Miss Jean Miller, Supervisor of Dental Nurses in Training, at \$1,300. for 10 mos. plus \$65 additional for accelerated Course	\$ 1,365.00
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Nurses:

Miss F. G. Whitehead, at \$1,000 for 10 mos. plus \$50 additional for accelerated Course	1,050.00
Miss H. L. Mann, at \$900 for 10 mos. plus \$45 additional for accelerated Course	945.00
Miss V. H. Broadrib, at \$800 for 10 mos. plus \$240 additional for accelerated Course	1,040.00
Mrs. M. M. Howlett, at \$800 for 10 mos. plus \$40 additional for accelerated Course	840.00
Miss M. M. Jackson, at \$800 for 10 mos. plus \$60 additional for accelerated Course	860.00
Miss L. E. Tutt, at \$800 for 10 mos. plus \$250 additional for accelerated Course	1,050.00
Miss A. H. Rose, at \$840 for 9 mos. plus \$42 additional for accelerated Course	882.00
Miss M. M. E. Robinson, at \$560 for 8 mos. plus \$140 additional for accelerated Course	700.00
W. E. Secord, Instructor in Typewriting for Dental Nurses (paid also on Regular Staff)	100.00
Mrs. Louise Barraclough, Laundress, at \$691 plus \$92.95 additional for accelerated Course	753.95

 \$ 9,585.95

(c) Office Staff

C. C. Rous, Secretary, at \$3,100 (also on Regular Staff) on war service; contribution to Pension Fund.....	\$ 170.00
Miss F. A. Cook, Secretary to the Dean.....	1,800.00
Assistant to the Secretary:	
Miss F. Ward, at \$1,200 and \$200 additional for duration of the war; resigned 31 August.....	233.34
Miss F. I. Fulton, from 1 September at \$1,200 and \$100 additional (paid also 2 mos. as Clerk).....	1,083.34
Assistant Librarian:	
Miss H. Reid, at \$1,100; on War Service.....	.....
Miss E. M. Bradley, temporary.....	1,100.00
Miss K. M. Cartwright, Assistant in the Library, 14 weeks at \$10 plus \$90 additional for accelerated Course.....	230.00
Clerk in the Secretary's Office:	
Miss F. I. Fulton, 2 mos. at \$1,000; (transferred to be Assistant)	166.66
Miss M. H. Booz, from 1 September at \$1,100.....	916.66
Miss L. Park, Cashier, at \$1,200 for 10 mos. plus \$90 additional for accelerated Course.....	1,290.00
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	\$ 6,990.00
	\$ 97,379.49

Laboratory and Infirmary Supplies, Apparatus and Equipment

Abbott Laboratories, drugs.....	\$ 29.35
Aikenhead Hardware, Ltd., hardware.....	13.64
Inez E. Ante, lantern slides.....	24.70
Ash Temple Co., dental supplies.....	2,078.18
Austin Dental Specialties, dental supplies.....	28.01
F. W. Bateman, chair repairs.....	39.00
Bausch & Lomb Optical Co., metal hoods, etc.....	1,693.50
Brooks Marble & Tile Co., mastic tile.....	142.60
Canadian Cellucotton Products, kleenex.....	19.85
Canadian Hanson and Van Winkle Co., pumice, etc.....	108.54
Canadian Laboratory Supplies, petri dishes, tubes.....	151.71
L. D. Caulk Co., cement, chemicals, etc.....	265.89
Central Scientific Co., chemicals, glassware, etc.....	416.36
A. A. Cockburn, towels.....	81.50
Columbia Dentoform, teeth, dentoforms.....	189.00
Corbett-Cowley, Ltd., laboratory coats.....	178.06
Denco (Ontario) Ltd., dental supplies.....	677.52
Dental Products Corporation, dental supplies.....	334.12
Dominion Dental Co., dental supplies.....	862.77
Eastman Photo Stores, dental films.....	695.71
T. Eaton Co., pillow, brushes, etc.....	325.62
Florentine Co., tooth models.....	137.20
E. Green Dental Supplies, dental supplies.....	488.22
J. F. Hartz Co., chemicals, etc.....	289.73
Ingram & Bell, rubber gloves, etc.....	123.68
Interlake Tissue Mills, paper napkins.....	126.00
Johnson & Johnson, absorbent cotton, etc.....	302.12
Johnson Matthey Co., platinum foil, dental gold.....	1,800.04
Arthur Levitt Dental Supply, enamel.....	30.42
Might Directories, directory.....	32.40
Mitchell & McGill, oak table, chairs.....	138.00
J. A. Murray, card lettering.....	10.78
S. McCord & Co., plaster of paris, etc.....	373.31
Estate of A. J. McDonagh, microscope.....	133.71
National Drug & Chemical Co., chemicals, etc.....	159.10
National Refining Co., castings, blades, etc.....	4,139.76
Office Specialty Manufacturing Co., steel cabinets.....	48.10
Photographic Service, prints.....	86.43
Proctor & Gamble, soap.....	96.03
Pro-phy-lac-tic Brush Co., brushes.....	24.00
Queen City Dental Manufacturing Co., oxygen, etc.....	17.00
Ella Skinner, uniforms.....	625.49
P. N. Sodden & Co., silex mesh.....	31.10

Stevens Co., sterilizer, etc.	\$	21.45	
Telfer Paper Box Co., boxes		16.95	
Toronto Dental Dealers, supplies		587.11	
Underwood Elliott Fisher, typewriter rental and maintenance		210.00	
University of Toronto Engineering Society, paper		24.60	
S. Walters, projector repairs		28.70	
S. S. White & Co. of Canada, dental supplies		1,056.29	
Whiton Surgical Supply, dental supplies		19.50	
Williams Gold Refining Co., wire, etc.		1,707.19	
G. H. Woods & Co., drinking cups, paper		120.00	
University Press, printing and stationery		302.65	
Accounts under \$10.00 (19)		98.83	
Sundry disbursements by Secretary: stationery, \$3.59; telephone & telegraph, \$3.37; laundry, \$194.69; car tickets, \$8.25; sundries and supplies, \$105.35		315.25	
Superintendent's Dept., freight, \$37.54; labour, \$2,086.96; material, \$898.97		3,023.47	
		<u>25,100.24</u>	
Less credits: laboratory deposits	\$2,040.14		
Charged to Dominion Government Grant, Dental Technicians Course	378.11		
Trust Fund Dental Research Fund	136.00		
		<u>2,554.25</u>	
	\$		22,545.99

General Expenses

Stationery, printing, calendar, office supplies and incidentals (\$2,061.85):

Burroughs Adding Machine, service	\$	8.80	
Canadian Pacific Railway, telegrams		13.51	
D. Gestetner (Canada) paper, stencils		128.15	
Grand & Toy, minute book		13.50	
Office Specialty Manufacturing Co., desk trays		91.60	
Postage		200.00	
Robbins & Townsend, typewriter maintenance		150.60	
University of Toronto Library, books		46.44	
University Press, printing and stationery		1,391.64	
Sundry disbursements by Secretary: telephone and telegraph, \$6.88; sundries and supplies, \$6.83; laundry, \$3.90		17.61	
Extra-mural lectures, Ontario (\$500.00):			
I. H. Ante		145.00	
F. L. Cole		70.00	
Thomas Cowling		55.00	
R. G. Ellis		15.00	
F. H. Godfrey		15.00	
W. L. Hugill		70.00	
J. H. Johnson		80.00	
H. A. Ross		25.00	
C. H. M. Williams		25.00	
American Association of Dental Schools, dues		50.00	
		<u>2,611.85</u>	
Less credits: charged to Dominion Government Grant			
Dental Technicians Course	\$500.00		
Royal College of Dental Surgeons, account of extra-mural lectures	200.00		
		<u>700.00</u>	
	\$		1,911.85

Dental Building

Fuel (\$2,451.81):

Great Lakes Coal Co.	\$	2,375.49	
Canada Coal Co.		76.32	
Gas, \$432.26; electric current, \$2,483.71; water, \$402.94		3,318.91	
Caretaker's Supplies:			
Superintendent's Dept., material		951.61	

Cleaning and Fireman (\$1,797.74):

High Park Window Cleaning Co.	\$ 40.00
Superintendent's Dept., labour.....	4,757.74

Repairs and Renewals (\$3,095.48):

Wm. Bartlett & Son, blinds, shades, repairs.....	69.94
Brooks Marble & Tile Co., tile repairs.....	15.25
City Treasurer, elevator licenses.....	10.00
John Inglis Co., boiler tubes, etc.....	287.62
W. A. Richardson, waterproofing wall and cellar.....	130.35
Vulcan Asphalt & Supply Co., flooring.....	113.10
Superintendent's Dept., labour, \$1,671.22; material, \$798.00....	2,469.22
Caretaker, W. Graham, 12 months.....	1,400.00

\$16,015.55

Less credits: cleaning, \$1.50; light, \$1.00; sale of cinders,
etc. \$8.60..... \$ 11.10

Charged to Dominion Government Grant, Dental
Technicians accelerated course..... 2,180.00

2,191.10

\$ 13,824.45

\$135,661.78

XI. FACULTY OF HOUSEHOLD SCIENCE

Salaries

(a) Household Science:

Miss J. Brodie, Professor (with rooms, heat and light valued at
\$280) \$ 4,200.00

Assistant Professors:

Miss A. C. Willard.....	3,450.00
Miss E. W. Park.....	2,800.00
Miss J. S. Roberts.....	2,600.00

Lecturers (Sessional):

Miss D. E. Mulholland.....	1,900.00
Mrs. D. E. Hunter.....	1,800.00
Miss H. R. Coatsworth (part-time).....	1,050.00

Assistants (Sessional):

Miss M. Foster.....	800.00
Miss N. Morley.....	800.00

Research Assistants:

Miss B. Hollyman.....	1,000.00
Miss M. Mitchell.....	800.00

\$21,200.00

Less charged to: Massey Treble Bequest..... \$3,000.00
Swift Canadian Company..... 800.00

3,800.00

\$ 17,400.00

(b) Food Chemistry:

Dr. C. C. Benson, Professor, also Secretary to Faculty (with
rooms, heat and light valued at \$280) \$ 4,200.00

Lecturers (Sessional):

Miss E. I. Walker.....	1,800.00
Mrs. Jean R. Butterfield.....	1,700.00
Mrs. Edith A. Nicholson, Instructor (Sessional).....	1,300.00

Assistants (Sessional):

Miss M. McArthur.....	800.00
Miss E. S. Dewar (part-time—paid also \$600 as Clerical Assistant).....	400.00
Miss G. Brackenbury (part-time at \$200; resigned 15 March)	150.00

\$ 10,350.00

\$ 27,750.00

Household Science

Laboratory Supplies (\$1,808.15):

Acme Farmers Dairy, cream, milk.....	\$	168.13
Borden Co., milk powder.....		14.28
Canadian Laboratory Supplies, filter paper, etc.....		205.21
T. Eaton Co., flannel, casseroles, etc.....		262.68
Eddy Match Co., matches.....		13.46
Grand & Toy, wrapping paper.....		15.90
G. A. Hardie Co., towels.....		11.66
Lever Bros., soap.....		21.78
Marshall & Co., eggs.....		120.10
National Grocers Co., provisions.....		261.63
J. & W. R. Scott, provisions.....		569.51
Robert Simpson Co., linen, dishes, etc.....		66.23
Accounts under \$10.00 (6).....		31.35
Superintendent's Dept., labour, \$3.38; material, \$42.85.....		46.23

Laboratory Attendance (\$1,520.00):

Mrs. L. Cameron, 11 weeks.....	176.00
Mrs. Alice Steeds, 16 weeks.....	160.00
Mrs. E. Stroud, 43 weeks.....	688.00
Miss S. Swigull, 31 weeks.....	496.00

Equipment and incidentals (\$127.84):

Waller Office Appliance Co., carbon, duplicator, etc.....	20.00
Accounts under \$10.00 (5).....	19.41
Superintendent's Dept., labour, \$83.36; material, \$5.07.....	88.43

Books and special equipment (\$681.44):

Eddie Black Ltd., electric mixer.....	29.50
T. Eaton Co., bookcase, etc.....	458.85
McAinsh & Co., books.....	27.00
Toronto Hydro Electric System, iron.....	12.50
Wistar Institute of Anatomy and Biology, subscription.....	11.80
University Press, binding book.....	37.01
Accounts under \$10.00 (11).....	50.66
Superintendent's Dept., freight, \$1.14; labour, \$52.98.....	54.12

\$ 4,137.43

Less laboratory deposits.....	\$318.97
Charged to Massey Treble Bequest.....	681.44

1,000.41

\$ 3,137.02

Food Chemistry

Maintenance (\$966.55):

British Drug Houses, chemicals.....	\$	18.53
Canadian Laboratory Supplies, crucibles, filter paper, etc.....		165.83
Central Scientific Co., chemicals, glassware, etc.....		192.32
Warren E. Collins Inc., chemicals.....		14.92
Eastman Kodak Co., chemicals.....		10.17
T. Eaton Co., towelling.....		42.54
Klett Manufacturing Co., colorimeter, tubes.....		173.91
Thomas Pocklington Ltd., balance repairs.....		34.00
Wedtman Publications Ltd., reprints.....		16.00
University Press, books.....		26.24
Accounts under \$10.00 (9).....		25.58
Sundry disbursements by Department: stationery and carfare, \$9.33; supplies, \$43.68.....		53.01
Superintendent's Dept., freight, \$20.73; labour, \$127.43; material, \$45.34.....		193.50

Laboratory attendance (\$1,118.05):

Mrs. R. Berry, 44 weeks, 4 days.....	335.50
Mrs. I. Scott, 42 weeks, 1½ days.....	782.55

\$ 2,084.60

Less laboratory deposits.....	163.18
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\$ 1,921.42

General Expenses

Stationery, printing, office supplies and incidentals (\$253.86):		
D. Gestetner, ink, paper.....	\$	37.79
Postage.....		46.00
University Press, stationery.....		158.72
Accounts under \$10.00 (3).....		5.18
Clerical Assistance (\$1,700.00):		
Miss E. E. Cross, 10 months.....		1,100.00
Miss E. S. Dewar, 12 months (part-time).....		600.00
	\$	1,947.69

Household Science Building

Heat and Light.....	\$	4,209.43
Gas, \$246.78; water, \$302.57.....		549.35
Caretaker's Supplies:		
Superintendent's Dept., material.....		177.93
Cleaning (\$1,863.50):		
Victory Window Cleaning Co.....		35.00
Superintendent's Dept., labour.....		1,828.50
Repairs and Renewals (\$1,243.40):		
Brooks Marble & Tile Co., repairs.....		56.32
City Treasurer, elevator license.....		5.00
Johnson Temperature Regulating Co., temperature control.....		62.49
Superintendent's Dept., labour, \$873.20; material, \$246.39.....		1,119.59
Sundries (\$947.02):		
Wm. Bartlett & Sons, shades.....		15.58
Brooks Marble & Tile Co., tile repairs.....		29.20
Superintendent's Dept., labour, \$713.16; material, \$189.08.....		902.24
Caretaker (with rooms, heat and light valued at \$420.00):		
A. J. Maycock, 12 months.....		1,200.00
		\$10,190.63
Less heat and light charged to Central Power Plant..	\$4,209.43	
Credit for cleaning.....	7.05	
Charged to Massey Treble Bequest.....	947.02	
		5,163.50
	\$	5,027.13
	\$	<u>39,783.26</u>

XII. FACULTY OF FORESTRY

Salaries

G. G. Cosens, Professor and Dean of Faculty.....	\$	6,000.00
Professors:		
J. H. White.....		5,200.00
T. W. Dwight.....		4,500.00
R. C. Hosie, Associate Professor.....		3,800.00
Miss G. McAree, Librarian and Staff Secretary.....		1,300.00
Special Lecturers (Sessional):		
F. S. Newman.....		25.00
A. J. Dunne.....		10.00
	\$	20,835.00

Maintenance of Department

Apparatus and Laboratory supplies (\$141.75):		
Photographic Service, slides, etc.....	\$	16.70
University of Toronto Engineering Society, paper.....		16.50
Wood Manufacturing Co., pack sacks.....		16.25
University Press, binding, etc.....		30.68

Accounts under \$10.00 (6).....	\$	19.41	
Sundry disbursements by Secretary: telephone, \$9.04; stationery, etc., \$5.96.....		15.00	
Superintendent's Dept., freight, \$5.70; labour, \$15.21; material, \$6.30.....		27.21	
Office supplies, printing, calendar, postage and incidentals (\$262.39):			
Postage.....		50.00	
University Press, printing and stationery.....		189.21	
Accounts under \$10.00 (6).....		23.18	
Practice Camp supplies, travel, etc. (\$1,311.54):			
Travelling expenses:			
G. G. Cosens.....		67.79	
T. W. Dwight.....		134.01	
R. C. Hosie.....		41.70	
C. F. Morrison, sketches.....		35.00	
Pulpwood Supply Co., axes.....		45.60	
Sherwood Forest Camp, students and instructors board and lodging.....		842.91	
Spruce Falls Power and Paper Co., axes.....		54.58	
Accounts under \$10.00 (3).....		14.57	
Superintendent's Dept., material.....		75.38	
Collecting materials for Class Work:			
Prof. R. C. Hosie, travelling expenses.....		29.70	
Laboratory Assistance:			
R. H. Denison, 40 weeks, 1 day.....		446.00	
		<u>\$ 2,191.38</u>	
Less received from students for board.....		584.50	
		<u>\$ 1,606.88</u>	

Forestry Building

Heat and Light.....	\$	1,367.73	
Gas, \$9.57; water, \$8.58.....		18.15	
Caretaker's Supplies:			
Superintendent's Dept., material.....		97.05	
Cleaning (\$312.55):			
Allen Manufacturing Co., laundry.....		4.10	
Superintendent's Dept., labour.....		308.45	
Repairs and Renewals (\$329.09):			
Wm. Bartlett & Son, shades.....		3.73	
Superintendent's Dept., labour, \$259.56; material, \$65.80.....		325.36	
Caretaker, E. G. Payne, 12 months.....		1,500.00	
		<u>\$ 3,624.57</u>	
Less heat and light charged to Central Power Plant.....		1,367.73	
		<u>\$ 2,256.84</u>	
		<u>\$ 24,698.72</u>	

XIII. FACULTY OF MUSIC

Salaries

Sir Ernest MacMillan, Dean, honorarium.....	\$	500.00	
Professors:			
Healey Willan, at \$4,000 of which \$2,000 paid by Toronto Con- servatory of Music.....		2,000.00	
Leo Smith.....		1,500.00	
J. Leland Richardson, Carillonneur.....		650.00	
Miss A. MacGillivray, Secretary (also Secretary to the President)....		250.00	
		<u>\$ 4,900.00</u>	
Less paid from Special Grant.....		500.00	
		<u>\$ 4,400.00</u>	

Maintenance of Department

Printing, Calendar, postage and incidentals:		
Office Specialty Manufacturing Co., guides.....	\$	.42
Postage.....		8.00
University Press, printing and stationery.....		70.90
		<u>79.32</u>

Special

Grant to Toronto Conservatory of Music.....	\$	11,000.00
		<u>15,479.32</u>

XIV. SCHOOL OF GRADUATE STUDIES

Salaries

G. S. Brett, Dean, (also in Faculty of Arts).....	\$	1,000.00
Miss N. MacKenzie, Secretary.....		2,200.00
Miss J. Gordon, Stenographer.....		900.00
		<u>4,100.00</u>

Maintenance of Department

Stationery and Office Supplies (\$368.33):		
Office Specialty Manufacturing Co., trays, cards, etc.....		56.85
Postage.....		43.00
University Press, printing and stationery.....		253.02
Accounts under \$10.00 (3).....		15.46
Clerical Assistance:		
Miss E. Ridge, Secretariat, Board of Examiners for Professional Degrees, \$50.00; expenses, \$2.35.....		52.35
	\$	<u>420.68</u>
	\$	<u>4,520.68</u>

XV. SCHOOL OF NURSING

Salaries

Miss E. K. Russell, Director.....	\$	3,600.00
Miss F. H. M. Emory, Associate Director and Supervisor of Courses for Graduate Nurses and Lecturer in Public Health Nursing.....		3,000.00
Lecturers (Sessional):		
Miss W. L. Chute, Science and Nursing.....		2,300.00
Miss N. D. Fidler, Nursing; also Supervisor of Graduate Courses in Teaching.....		2,300.00
Miss M. B. Millman, Public Health Nursing; also Supervisor of Field Practice in Public Health Nursing.....		2,300.00
Miss M. Jean Wilson, Nursing; also Supervisor of Clinical Instruction in Hospitals, at \$1,500 and living allowance valued at \$400 (on leave of absence for 2 mos.).....		1,362.50
Miss B. Boulter, Nursing and Clinical Instructor in Nursing....		1,440.00
Miss A. E. Reid, Nursing, at \$1,500 from 1 September.....		1,250.00
Miss B. Shenston, Instructor in Nursing, from 1 January to 30 June at \$125 per month and wartime bonus.....		812.50
Mrs. Edith Will, Clinical Instructor in Nursing, from 20 January to 20 April, at \$120 per month and wartime bonus.....		390.50
Miss M. E. Waddell, Dietitian-Housekeeper (with living allowance valued at \$400).....		1,200.00
Residence Nurse and Supervisor of Health Service:		
Miss N. K. C. Kenny, at \$1,080 and living allowance valued at \$400; on war service from October.....		506.00
Miss L. Thordarson, at \$948 and living allowance valued at \$400 from 1 November.....		632.00
Miss E. N. L. Mortimer, Secretary-Librarian.....		1,800.00

Secretarial Assistants:

Mrs. Margaret Monkhouse, 2 mos. at \$960; 10 mos. at \$1,080. . .	\$ 1,060.00
Mrs. Ann D. Rowan, 3 mos. 6 $\frac{1}{2}$ days at \$80; resigned 30 November	260.80

Stenographers:

Mrs. G. Adams, 15 September to 30 June, at \$50 per month (paid also \$47 as Clerical Assistant)	475.00
Mrs. Lillian M. Clarkson, 1 March to 30 June, at \$80 per month	320.00
Mrs. Miriam Watson, at \$850; resigned 25 August	127.95
Mrs. G. Adams, Clerical Assistant (paid also \$475 as Stenographer) . .	47.00

	\$25,184.25
Less paid from Special Grant	1,250.00

\$ 23,934.25

Special Teaching

Hospitals and Public Health Organizations (\$1,615.00):

Boards of Health (28)	\$ 200.00
Brantford General Hospital	25.00
Canadian Red Cross Society, Ontario Division	80.00
Catholic Welfare Bureau	10.00
Grace Hospital, Windsor	25.00
Hospital for Sick Children	45.00
Jewish Welfare Bureau	10.00
Memorial Hospital Trust—St. Thomas	25.00
Neighbourhood Workers' Association	40.00
Nicholls Hospital—Peterboro	25.00
Norfolk County Hospital—Simcoe	25.00
Oshawa General Hospital	25.00
Ottawa Civic Hospital	25.00
St. Elizabeth Visiting Nurses Association	45.00
St. John Ambulance Association	10.00
St. Michael's Hospital	120.00
Toronto General Hospital	420.00
Toronto Psychiatric Hospital	5.00
Toronto Western Hospital	100.00
Victorian Order of Nurses	255.00
Women's College Hospital	100.00

Critic Teachers in City Schools, for practice teaching purposes (\$858.00):

Board of Education	\$10.00
Separate School Board	48.00

University Departments and Special Lecturers (\$4,098.60):

Department of Anatomy	200.00
Department of Psychology	300.00

Special lecturers:

G. H. Agnew	50.00
Gordon Bates	20.00
M. Bell	15.00
K. S. Bernhardt	45.00
G. F. Boyer	15.00
W. E. Brown	10.00
Miss M. Burk	10.00
Miss E. deV. Clarke	15.00
Miss C. E. Clemens	40.00
Miss Janet B. Corwin	200.00
J. H. Couch	20.00
Miss E. Cryderman	120.00
J. G. Cunningham	10.00
George Davidson	20.00
H. A. Dixon	15.00
Miss M. Dulmage	50.00
J. Harry Ebbs	20.00
George Edmonds	30.00
J. H. Elliott	40.00
Dr. Norma H. C. Ford	300.00
C. C. Goldring	10.00
J. C. Godwin	15.00

Miss W. V. Godard.....	\$	10.00
Mrs. Mary Gow.....		300.00
J. C. Gray.....		15.00
Garth Hamblin.....		10.00
B. Hannah.....		65.00
R. Hare.....		35.00
Miss E. Hickey.....		20.00
C. E. Hill.....		10.00
Stuart L. Jaffray.....		10.00
A. H. Jeffrey.....		10.00
E. Johnson.....		20.00
Miss M. Ketchum.....		25.00
Miss J. Kniseley.....		15.00
Miss N. Landon.....		25.00
Miss J. Leask.....		20.00
W. V. McClure.....		100.00
Mrs. D. E. MacLachlin.....		35.00
Miss Jean Mitchell.....		20.00
Miss Edna Moore.....		65.00
G. V. Morton.....		40.00
Trevor Owen.....		115.00
J. T. Phair.....		40.00
C. E. Phillips.....		210.00
H. F. Robertson.....		20.00
R. B. Robson.....		10.00
Miss Lorna Savage.....		20.00
W. A. Scott.....		30.00
Shaw Business Schools.....		346.80
Miss B. Shenstone.....		300.00
L. N. Silverthorne.....		20.00
C. E. Snelling.....		20.00
Miss M. Tressider.....		20.00
Miss L. Tucker.....		10.00
W. L. Valens.....		100.00
H. B. Van Wyck.....		130.00
W. K. Welsh.....		100.00
Miss E. E. Wheeler.....		20.00
D. E. S. Wishart.....		15.00
Mrs. Florence E. Woodcock.....		70.00
D. M. Young.....		10.00
Sundry persons.....		71.80
		<hr/>
	\$	6,571.60

School Maintenance

Office supplies, printing, postage and incidentals (\$1,574.57):

Bay Salvage Co., office furniture.....	\$	141.50
T. Eaton Co., desk pads, etc.....		13.05
D. Gestetner (Canada), stencils, ink, etc.....		76.40
Office Specialty Manufacturing Co., chairs, desk.....		99.25
Postage.....		201.00
Registered Nurses Association of Ontario, addressing and stamping envelopes.....		33.17
Robbins & Townsend, typewriter maintenance.....		16.80
Standard Engravers, half tones.....		32.24
Underwood Elliott Fisher, rebuilt machine.....		113.66
University Press, printing and stationery.....		406.47
Accounts under \$10.00 (14).....		69.83

Clerical assistance:

Mrs. L. Clarkson, 13 weeks.....		238.56
Mrs. Jessie Moody.....		20.25
Sundry disbursements by Secretary: stationery, \$9.48; telegraph and telephone, \$40.07; sundries and supplies, \$1.05; transportation, \$11.15.....		61.75
Superintendent's Dept., telephone, \$7.18; labour, \$43.46.....		50.64

Classroom equipment and supplies, library and advertising (\$456.17):

T. Eaton Co., books, etc.....		44.76
Ingram & Bell, thermometers, etc.....		55.02
McAinsh & Co., books.....		13.83

MacMillan Co., books.....	\$	30.45	
Ridpath's Ltd., repairs.....		20.00	
University Press, binding, etc.....		21.32	
Advertising and subscriptions:			
Canadian Hospital, advertising, subscription.....		13.25	
Canadian Nurse, advertising.....		25.00	
Canadian Public Health Association, advertising.....		19.00	
Globe and Mail, advertising.....		13.50	
MacLean Publishing Co., advertising.....		45.15	
Toronto Daily Star, subscription, advertising.....		18.30	
University of Toronto Monthly.....		12.00	
Accounts under \$10.00 (24).....		96.40	
Sundry disbursements by Secretary: stationery, \$14.34; sundries and supplies, \$10.71; transportation, \$2.55.....		27.60	
Superintendent's Dept., material.....		.59	
Graduation Expenses and Fellowship Payments (\$123.00):			
Birks Ellis Ryrie Ltd., pins.....		116.25	
Accounts under \$10.00 (4).....		6.75	
Travelling and Entertainment, etc., Examination of domestic staff (\$181.22):			
Dr. Jessie A. McGeachy, professional services.....		10.00	
Miss M. B. Millman, field work.....		11.10	
Miss E. K. Russell, travelling expenses.....		52.55	
F. E. Silvester, musical leadership.....		50.00	
Eric Treadwell, musical assistance.....		10.00	
Miss M. J. Wilson, travelling expenses.....		47.57	
Refunds of fees and residence dues (\$300.50):			
Miss K. R. Caswell.....		38.50	
Miss T. Reilly.....		69.00	
Miss D. F. Runge.....		82.00	
Miss L. Thordarson.....		111.00	
			\$ 2,635.46

Residence Maintenance

Residence Physician:			
Dr. J. G. Falconer.....	\$	200.00	
Wages, food, laundry and miscellaneous (\$19,204.24):			
Pay lists, wages of maids, etc.....		6,570.00	
Allen Manufacturing Co., laundry.....		427.49	
Barker Bredin Bakeries, bread.....		340.92	
Canada Bread Co., cakes.....		12.64	
Canada Packers Ltd., provisions.....		71.43	
Christie, Brown & Co., biscuits.....		88.16	
Club Coffee Co., coffee.....		197.56	
Dominion Rug Weaving Co., rugs.....		124.00	
T. Eaton Co., drapes, towels.....		634.39	
Gibson's Cleaners, cleaning drapes.....		166.74	
S. Gumpert Co. of Canada, jelly powder.....		20.56	
H. J. Heinz Co., pickles.....		92.45	
Earl Hubbard.....		10.40	
Ingram & Bell Ltd., drugs.....		42.61	
John Kay Co., rugs.....		29.70	
Edward King, exterminator.....		17.00	
Kraft Cheese Ltd., cheese.....		135.05	
S. Lightfoot & Son, fruit, vegetables.....		14.50	
Lines Ltd., meat.....		879.99	
Marshall Co. Ltd., provisions.....		724.85	
Michie & Co., provisions.....		37.46	
National Grocers Co., provisions.....		1,395.46	
Wm. Neilson Ltd., ice cream.....		210.12	
T. Nicola, fruit.....		152.16	
Porter & Black, eggs.....		442.17	
Silverwood's Dairy, milk and cream.....		1,334.53	
Slichter's Ltd., flowers.....		15.00	
St. Lawrence Fish Market, fish.....		322.92	
Toronto Hydro Electric System, iron.....		11.80	

Victoria Paper & Twine, paper.....	\$ 54.50
West Disinfecting Co., disinfectants.....	15.30
White & Co., vegetables.....	2,111.77
John H. Wickson, meat, provisions.....	1,899.28
G. H. Woods & Co., drinking cups.....	26.00
Accounts under \$10.00 (12).....	63.09
Sundry disbursements by Secretary: provisions, \$325.00; stationery, \$16.77; transportation, \$6.40; sundries and office supplies, \$35.06.....	383.23
Superintendent's Dept., labour, \$32.67; material, \$96.34.....	129.01
Furnishings and replacements (\$890.72):	
Canadian Tumbler Co., tumblers.....	7.90
T. Eaton Co., towels, etc.....	694.56
Donald MacLean, towels, etc.....	49.95
Robert Simpson Co., dishes, etc.....	131.72
Superintendent's Dept., labour.....	6.59
	\$ 20,294.96

Contingencies

(Nothing Spent)

Maintenance of Building (No. 7 Queen's Park)

Fuel (\$1,212.81):	
Department of Public Works, heat.....	\$ 1,200.00
P. Burns & Co., fuel.....	12.81
Gas, \$267.84; electric current, \$292.87; water, \$139.35.....	700.06
Caretaker's Supplies:	
Superintendent's Dept., material.....	65.64
Repairs and Renewals (\$2,247.48):	
Wm. Bartlett & Son, shades.....	52.32
Hospital & Kitchen Equipment Co., dishwasher, sink, etc.....	345.65
Kelvinator of Canada, refrigerator units.....	350.00
* W. A. Richardson, waterproofing basement, etc.....	110.00
J. D. Ryder, chimney cleaning.....	25.00
Superintendent's Dept., labour, \$1,165.11; material, \$199.40.....	1,364.51
Sundries:	
Bell Telephone Co., service.....	471.24
Caretaker, T. Marriott, 12 months.....	1,350.00
	\$ 6,047.23
	\$ 59,483.50
Charged to Revenue 1942-43.....	9,500.00
Charged to Rockefeller Fund.....	49,983.50
	\$ 59,483.50

XVI. SCHOOL OF SOCIAL WORK

Salaries

S. K. Jaffary, Director and Associate Professor (including additional allowance at \$300 from 1 October).....	\$ 4,125.00
Miss A. C. McGregor, Associate Director and Assistant Professor (including additional allowance at \$300 from 1 October).....	3,025.00
Miss B. M. Finlayson, Assistant Professor.....	2,600.00
Dr. Margaret Strong, Lecturer (Sessional).....	600.00
Special Lecturers (Sessional):	
Miss N. Lea.....	150.00
Dr. Gwen Mulock (paid also \$3,000 in Health Service).....	150.00
Miss M. Bell.....	75.00
M. M. Cohn.....	75.00

R. E. Mills.....	\$ 75.00	
Miss D. Hobden.....	75.00	
Miss A. B. Carver.....	50.00	
Miss L. Gates.....	50.00	
Miss M. Fleming.....	37.50	
B. W. Heise.....	37.50	
Part-time Assistants in Case Work, (Sessional):		
Miss D. Wilensky.....	300.00	
Miss N. Thompson.....	300.00	
M. Tarail, Instructor (Sessional).....	800.00	
Miss E. B. Bambridge, Secretary-Librarian.....	1,475.00	
		\$ 14,000.00

Maintenance of Department

Office supplies, printing, calendar, postage and incidentals (\$740.44):		
American Association of Schools of Social Work, membership dues	\$ 111.28	
Postage.....	123.70	
Robbins & Townsend, inspection, ribbons, etc.....	144.85	
University Press, printing and stationery.....	98.87	
Clerical Assistance:		
Mrs. Lillian Kay, 54½ days.....	156.15	
Miss Olive Rosengren, 1 week.....	17.50	
Travelling Expenses:		
G. Davidson.....	10.00	
S. K. Jaffary.....	6.80	
Accounts under \$10.00 (7).....	33.39	
Sundry disbursements by Secretary: books, \$5.31; stationery, \$8.41; telegrams, etc., \$6.28.....	20.00	
Superintendent's Dept., telephone, \$10.92; freight, \$6.98.....	17.90	
Departmental Library (\$269.84):		
Miss Kathleen Riddle, library assistant.....	50.00	
Russell Sage Foundation, books.....	12.06	
Subscriptions:		
American Public Welfare Association.....	13.86	
Family Welfare Association of America.....	15.66	
New Republic.....	12.02	
University Press, books.....	57.90	
Accounts under \$10.00 (27).....	108.34	
		\$ 1,010.28
		<u>\$ 15,010.28</u>

XVII. SCHOOL OF PHYSICAL AND HEALTH EDUCATION

Salaries

Administration:		
E. S. Ryerson, Director (paid \$500 as Professor of Health Assessment and Promotion; also in Faculty of Medicine and in Dentistry).....		
Miss C. H. Layton, Secretary.....	\$ 1,750.00	
Mrs. Margaret Graham, Assistant Secretary (paid also \$300 in Physical Education—Women and \$400 in Athletics and Physical Training—Women).....	500.00	
Functional Anatomy:		
Associate Professors:		
H. A. Cates (also in Faculty of Medicine).....	800.00	
A. W. Ham (also in Faculty of Medicine).....	250.00	
R. K. George, Assistant Professor (also in Faculty of Medicine).....	250.00	
H. D. Ball, Assistant (also in Faculty of Medicine).....	250.00	

Applied Physiology:

R. E. Haist, Assistant Professor (paid also in School of Hygiene and from Medical Research Best Funds).....	\$ 1,400.00
M. L. Bunker, Demonstrator (paid also from Medical Research Banting Funds).....	500.00

Health Assessment and Promotion:

E. S. Ryerson, Professor (also Director of School, without salary; paid also in Faculty of Medicine and in Dentistry).....	500.00
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Lecturers (Sessional—without salary):

Miss M. L. Northway, Psychology (paid in Faculty of Arts)
Miss H. C. Plummer, Hygiene and Preventive Medicine (paid in Faculty of Medicine).....	.....

Temporary Lecturers, at \$5 per Lecture:

Mrs. Elizabeth C. Robertson (also in Faculty of Medicine) ..	15.00
A. D. A. Mason (also in Faculty of Dentistry).....	15.00
R. G. Armour (also in Faculty of Medicine).....	15.00
E. W. McHenry (also in School of Hygiene).....	15.00
C. M. Hincks.....	10.00
J. T. Phair (also in School of Hygiene).....	10.00
R. W. I. Urquhart (also Director of Health Service and in Faculty of Medicine)	10.00
W. J. Gardiner (also in Faculty of Medicine and in University Extension)	10.00
F. F. Tisdall (also in Faculty of Medicine).....	5.00
Trevor Owen (also in Faculty of Medicine).....	5.00
Dr. Gwen Mulock (also in Health Service).....	5.00
G. S. Young (also in Faculty of Medicine).....	5.00
Gordon Bates (also in Faculty of Medicine).....	5.00
S. K. Jaffary (also in School of Social Work).....	5.00

Zoology:

Demonstrators (Sessional):

Miss V. E. Engelbert (also in Faculty of Arts).....	200.00
Mrs. R. D. C. Marvel (also in Faculty of Arts).....	200.00

Physical Education—Men:

Warren A. Stevens, Associate Professor (also Director of Athletics and Physical Training)	300.00
M. G. Griffiths, Assistant Professor (paid as Assistant Director, Athletics and Physical Training) .....	.....
J. E. McCutcheon, Associate (also in Athletics and Physical Training).....	100.00
C. Zwygard, Assistant (Sessional, also in Athletics and Physical Training).....	800.00
J. Primeau, Temporary Instructor in Hockey.....	50.00

Clerical Assistants (Temporary):

Mrs. Malvina Griffiths.....	20.00
J. J. Del Grande.....	7.00

Physical Education—Women:

Assistant Professors:

Miss F. A. Somers.....	2,425.00
Miss J. M. Forster (also in Athletics and Physical Training)	700.00
Miss D. N. R. Jackson (also in Athletics and Physical Training).....	700.00
Mrs. S. E. McCatty, Associate (also in Athletics and Physical Training).....	300.00
Mrs. Margaret Graham, Assistant in Music (also in Administration and in Athletics and Physical Training).....	300.00

 \$ 12,432.00

Maintenance

Administration:

General Expenses (\$625.23):

Alexander Studio, film, prints.....	\$ 51.84
Bell Telephone Co., service.....	119.69
Business Properties Ltd., share of lighting expense, 415 Yonge Street.....	63.93
T. Eaton Co., share of water account, 415 Yonge Street.....	40.87
Parisian Laundry, laundry.....	40.35
Postage.....	55.00
University Press, printing and stationery.....	147.45
Mrs. E. Gardiner, swimming attendant, 150 hours.....	79.51
Accounts under \$10.00 (2).....	14.29
Sundry disbursements by department.....	10.00
Superintendent's Dept., labour.....	2.30

Supplies and Equipment (316.72):

Robert Chambers, film.....	39.13
T. Eaton Co., stationery, file holder, etc.....	129.81
University Press, printing and stationery.....	100.24
Accounts under \$10.00 (3).....	18.83
Sundry disbursements by department.....	15.00
Superintendent's Dept., freight, \$4.10; labour, \$8.52; ma- terial, \$1.09.....	13.71

Applied Physiology (\$165.00):

General Films Ltd., sound films.....	120.00
Ingram & Bell, drugs.....	45.00

Health Assessment:

Superintendent's Dept., freight.....	6.70
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Physical Education—Men (\$423.00):

T. Eaton Co., uniforms.....	28.53
D. Gestetner (Canada), stencils.....	54.30
University of Toronto Athletic Association, use of Arena...	25.00
H. W. Walters, life buoy.....	11.28
University Press, books, printing and stationery.....	204.87

Clerical Assistance:

J. J. Del Grande, 22 hours.....	11.00
Mrs. M. Griffiths, part-time.....	25.00
Accounts under \$10.00 (11).....	53.62
Sundry disbursements by department.....	9.40

Physical Education—Women (\$271.69):

Archery Craft, arrows.....	15.60
T. Eaton Co., towels, etc.....	71.31
Fidelity Circulation Co., subscriptions.....	13.50
John A. Madsen Co., repairing volley balls, etc.....	28.50
University of Toronto Athletic Association, use of Arena...	69.00
University Skating Club.....	15.00
H. A. Wilson Co., guides, balls, etc.....	23.79
Accounts under \$10.00 (4).....	24.99
Sundry disbursements by department.....	10.00

 \$ 1,808.34

Camp Tanamakoon Expenses:

Instructors:

Miss C. Jackson, travelling expenses.....	\$ 12.50
Miss S. Macklen, honorarium, \$30.00; travelling expenses, \$12.50.....	42.50
Miss J. Manson, honorarium, \$40.00; travelling expenses, \$12.50.....	52.50
Miss S. McCatty, travelling expenses.....	12.50
Miss O. McNeill, honorarium, \$50.00; travelling expenses, \$12.50.....	62.50
Miss M. G. Hamilton, room and board for students and staff and camp rental.....	763.82

Southam Press, camp folders.....	\$	83.70	
Sundry expenditures; drugs, \$10.84; sundries, \$12.44.....		23.28	
	\$	1,053.30	
Less fees paid by students.....		493.92	
	\$	559.38	
			\$ 14,799.72
Less charged to Mary G. Hamilton Fund.....			559.38
			\$ 14,240.34

XVIII. UNIVERSITY EXTENSION AND PUBLICITY

Salaries

W. J. Dunlop, Director (paid also honorarium of \$1,200 as Acting Manager of University Press).....	\$	5,500.00	
Assistant Directors:			
B. W. Sharpe.....		2,800.00	
J. Marshall.....		1,900.00	
Miss D. de F. Milner, Secretary.....		1,600.00	
Miss L. B. Alexander, Assistant.....		1,250.00	
R. P. Brown, Clerk, at \$1,250; on war service from October.....		438.57	
Stenographers:			
Miss M. E. Drummond.....		900.00	
Miss B. Kingston, at \$900; on loan to Royal Ontario Museum from 1 January.....		450.00	
Miss M. M. Hargreaves, at \$1,000. from 1 September.....		833.32	
Miss K. M. Davis.....		850.00	
Miss B. W. McClellan, at \$1,100; resigned 31 August.....		183.34	
			\$ 16,705.23

Maintenance of Department

(a) Extension:

Instructors (\$41,148.34):

Dr. Margaret R. Abel.....	\$	600.00
E. A. Allen.....		100.00
J. G. Andison.....		436.00
R. W. Angus.....		10.00
R. G. Armour.....		50.00
Mrs. M. B. Arnold.....		240.00
J. J. Bailey.....		72.00
J. W. Bain.....		10.00
W. Baird.....		119.00
Miss Caroline Baldock.....		100.00
Miss I. G. Balthazard.....		72.00
B. Baranowski.....		10.00
L. S. Beattie.....		56.00
S. Beatty.....		22.00
C. B. Bell.....		35.00
D. E. Bell.....		60.00
R. J. R. Bell.....		150.00
K. S. Bernhardt.....		922.00
H. A. Bewick.....		150.00
V. W. Bladen.....		160.00
H. Boeschenstein.....		300.00
Miss Elizabeth Bowling.....		50.00
G. N. Bramfitt.....		200.00
P. H. Brieger.....		150.00
Mrs. Elizabeth M. Britton.....		60.00
Miss M. Brookstone.....		222.00
Mrs. D. A. Brown, 2 months.....		200.00
Miss Grace Brown.....		80.00
G. W. Brown.....		280.00
W. J. Brown.....		102.00

K. A. Burgess	\$ 10.00
Canadian Association for Adult Education	1,000.00
C. Canning	32.50
Juan Cano	340.00
Miss Olive Cartwright	400.00
Community Life Training Institute	850.00
D. G. Coulton	40.00
Miss Frances Cowie	300.00
H. S. M. Coxeter	720.00
D. G. Creighton	150.00
J. G. Creighton	38.00
John H. Creighton (travelling expenses, \$200.00)	620.00
A. G. Croal	39.00
F. R. Crocombe	520.00
T. A. Crowther	30.00
Waclaw Czerwinski	25.00
T. Norman Dean	20.00
Mrs. V. E. Dearborn	150.00
St. E. de Champ	150.00
D. B. de Lury	200.00
Miss D. V. Despard	1,200.00
J. M. Elson	500.00
N. J. Endicott	300.00
Bernard Etkin	40.00
J. G. Falconer	30.00
E. Fidler	450.00
R. D. C. Finch	300.00
Miss Margaret Finlay	600.00
Mrs. R. Finley	2,400.00
Dr. Ruth M. Franks	200.00
W. G. Frisby	200.00
A. Frumkin	45.00
W. J. Gardiner	530.00
Miss Dorothy Gatird	11.00
R. K. George	187.50
Thomas B. Godfrey	300.00
T. A. Goudge	30.00
Mrs. A. I. Graham	1,200.00
F. R. Griffin	10.00
J. W. Hamilton	150.00
J. E. M. Hancock	220.00
Miss Rita Harland	40.00
H. G. Harvey	67.00
K. F. Helleiner	415.00
S. G. Hennessey	220.00
E. W. Hewson	10.00
R. K. Hicks	420.00
F. S. Hogg	32.00
Capt. M. McIntyre Hood	10.00
F. J. Horwood	200.00
Hospital for Sick Children	60.00
J. A. Houpert	200.00
G. W. Howland	180.00
H. A. Innis	15.00
Institute of Child Study	200.00
Miss Elsie Jackes	100.00
W. J. Jakimiuk	15.00
C. B. Kay	95.00
J. D. Ketchum	330.00
Mrs. Jessie Kidd	300.00
A. Lacey	10.00
G. B. Ladner	100.00
L. Laking	150.00
R. R. Langford	420.00
J. E. Laughlin	200.00
Miss Nora Lea	50.00
Miss H. P. Le Vesconte	600.00
Miss Lillian Le Vesconte	50.00
F. I. Lewis	20.00
H. A. Logan	420.00
J. A. Long	100.00
Miss Isabel Loudon	1,200.00

H. R. MacCallum	\$ 430.00
W. J. McCurdy	310.00
James M. Macdonnell	10.00
D. J. McDougall	398.00
Ronald A. McEachern	10.00
Dr. Jessie A. McGeachy	120.00
J. P. McGillivray	224.00
E. W. McInnis	150.00
J. C. McInnis	400.00
A. T. McLachlan	1,200.00
G. A. McMullen	200.00
Miss K. I. McMurrich	600.00
Mrs. O. G. McNeil	10.00
Miss E. Martin	200.00
S. G. Murray	406.00
Morley Neal	150.00
G. M. Neff	10.00
J. A. Newcombe	380.00
Mrs. Sally Norell	120.00
Miss R. J. Northcott	300.00
M. L. Northway	150.00
P. W. Oates	189.50
Ontario College of Art	700.00
D. D. Panabaker	100.00
J. H. Pepper	50.00
P. A. Petrie	16.50
Physics Department	300.00
D. W. Pratt	30.00
E. J. Pratt	200.00
D. F. Putnam	75.00
N. W. Radforth	404.00
J. J. Rae	470.00
Nelson Ribey	150.00
R. G. Riddell	220.00
K. H. Rogers	200.00
Miss E. M. Rosengren	50.00
Miss Mary Russell	40.00
J. H. Ryan	300.00
E. Stanley Ryerson	200.00
H. E. Rykert	10.00
R. M. Saunders	542.00
School of Nursing	180.00
H. Shields	27.50
B. P. Skey	250.00
Dr. Florence A. Smith	806.00
V. G. Smith	400.00
William Smith	50.00
H. G. Soward	20.00
E. E. Sparrow	10.00
B. M. Springbett	400.00
Flight Lieut. J. Sproule	10.00
Gordon G. Steele	200.00
W. Stepniewski	5.00
Milton L. Stokes	10.00
H. Stykolt	5.00
B. P. Sullivan	10.00
H. Paul Sutton	33.00
M. D. C. Tait	250.00
R. T. Tanner	95.00
T. Tarczvnski	10.00
G. Tatham	279.00
Griffith Taylor	570.00
Mrs. D. Thompson	150.00
S. A. Thomson	40.00
N. V. Walker	37.50
Miss Gertrude Watt	60.00
B. Wilkinson	75.00
E. T. Williams	100.00
Mrs. F. E. Woodcock	1,200.00
James W. Young (expenses \$30.24)	40.34
R. E. Young	15.00

Attendants (\$1,240.50):

W. Banton.....	\$	20.00
F. Borebank.....		88.40
Mrs. W. Grace Campbell.....		13.50
E. Chadwick.....		71.50
A. Clarke.....		104.10
Mrs. Mona A. Colesberry.....		52.50
Miss Marjorie Drummond.....		40.50
Robert Evans.....		51.00
Miss Marion M. Hargreaves.....		52.50
Miss Bernita Hart.....		18.00
H. Hill.....		9.50
A. G. Keel.....		147.50
Miss Betty Kingston.....		47.50
Mrs. A. H. Lowe.....		28.50
Miss Joyce McClennan.....		30.00
J. McCormick.....		75.00
J. Marshall.....		100.00
Miss D. F. Milner.....		10.50
W. J. Scott.....		66.50
Miss L. Thompson.....		43.50
G. Town.....		25.00
W. H. Tully.....		45.00
G. Turner.....		16.00
Arthur Verrall.....		42.00
Robert Verrall.....		42.00

APPORTIONMENT OF THE FOREGOING

	Instructors	Attendants	Travel- ling Expenses	Total
Summer Courses.....	\$6,922.00	\$ 20.00	\$ 200.00	\$ 7,142.00
Teachers Classes.....	5,850.15	140.00		5,990.15
Correspondence Courses.....	1,995.00			1,995.00
Evening Tutorial Classes.....	6,497.35	1,080.50		7,577.85
Rural Tutorial Classes.....	1,000.00			1,000.00
Can. Assoc. for Adult Education...	1,000.00			1,000.00
Short Courses.....	20.00			20.00
Occupational Therapy.....	8,240.00			8,240.00
Physiotherapy.....	8,158.50			8,158.50
Business Courses.....	1,235.00		30.34	1,265.34

Remuneration to Instructors, Attendants, etc., as detailed above..... \$42,388.84

Sundry Expenses:

Summer Courses:

University Press, printing and stationery..... 40.00

Teachers' Courses (\$31.32):

University Press, stationery..... 15.50

Accounts under \$10.00 (10)..... 15.82

Evening Classes (\$145.25):

Ryerson Press, duplex screen..... 26.75

Toronto Conservatory of Music, piano rental..... 100.00

Accounts under \$10.00 (2)..... 9.00

Superintendent's Dept., labour..... 9.50

Occupational Therapy (\$746.00):

T. Eaton Co., chest of drawers..... 15.75

Toronto Association of Occupational Therapy, use of rooms..... 475.00

Superintendent's Dept., labour, \$154.13; material, \$101.12.. 255.25

Physiotherapy (\$2,913.16):

Allen Manufacturing Co., laundry..... 9.93

P. Burns & Co., fuel..... 41.25

T. Eaton Co., curtains..... 40.05

John A. Madsen Manufacturing Co., bars..... 195.00

Toronto Board of Education, portable school..... 2,345.43

Superintendent's Dept., labour, \$188.90; material, \$92.60... 281.50

Radio Technique:

Superintendent's Dept., extra cleaning McLennan Laboratory § 320.00

Business Courses (\$390.27):

Commerce Journal, partial cost of text books..... 304.77
University Press, books..... 85.50

Books for Loan to Extension Students (\$100.23):

University Medical Publishers..... 4.68
University Press..... 95.00
Superintendent's Dept., freight..... .55

Office Expenses (\$4,133.79):

Canadian Pacific Railway, telegrams..... 46.44
Department of Mining Engineering, stencils..... 13.75
D. Gestetner, ink, paper, stencils..... 1,546.05
McLennan Laboratory Research Fund, use of microphone... 200.00
Postage..... 700.00
Robbins & Townsend, inspection, carbon paper..... 65.80
University Press, printing and stationery..... 1,490.14
Accounts under \$10.00 (2)..... 14.71
Sundry disbursements by Director: telephone, \$15.63; sup-
plies, \$3.85; sundries, \$2.71..... 22.19
Superintendent's Dept., labour, \$26.11; material, \$8.60.... 34.71

Extra Clerical Assistance (\$1,981.49):

Mrs. Mona Colesberry, 12 months..... 886.83
Mrs. F. E. Davey, 24 weeks..... 399.50
Miss Audrey Gilroy, 16 weeks, 5 days..... 269.33
Miss Betty Ham, 8 weeks, 2 days..... 133.33
Miss Lois Kilby, 22 weeks, 3 days..... 292.50

(b) Publicity:

Advertising and Announcements (\$1,727.91):

Air Force Review..... 10.00
Branksome Hall..... 10.00
Canadian Association of Social Workers..... 10.00
Canadian Association of Occupational Therapy..... 75.00
Canadian Churchman..... 16.80
Canadian Federation of University Women..... 20.00
Canadian Medical Association..... 20.40
Canadian Physiotherapy Association..... 37.50
Canadian Society of Forestry Engineers..... 50.00
"Cap and Gown," Wycliffe College..... 15.00
College of Optometry, the Reflex..... 50.00
Copp Clark Co..... 30.00
Dufferin School Old Boys' Association..... 15.00
Echoes, Peterborough Collegiate Institute..... 38.50
Educational Courier..... 28.00
Evening Telegram..... 164.20
Globe Printing Co..... 305.80
Hamilton Normal School..... 10.00
Harbord Review..... 12.50
Labour Leader Publishing Co..... 50.00
Normal School..... 20.00
Ontario Bonspiel..... 25.00
Ontario Educational Association..... 25.00
Ontario School Trustees and Ratepayers Association..... 20.00
Ottawa Normal School..... 12.00
"The Roleur"..... 15.00
"The School," Ontario College of Education..... 98.00
Toronto Daily Star..... 172.70
Transcanada Press..... 150.00
"The Twig," University of Toronto Schools..... 12.00
United Church Publishing House..... 42.00
University of Toronto Monthly..... 60.00
Wilson Publishing Co..... 51.87
University Press..... 25.00
Accounts under \$10.00 (5)..... 30.64

Issue of University Bulletins, exhibits and other forms of publicity (\$1,814.44):			
Canadian Press Clipping Bureau, service.....	\$	50.00	
Photographic Service, prints, slides.....		51.40	
Postage.....		640.00	
University Press, printing and stationery.....		1,073.04	
Travelling Expenses of organizers and speakers:			
W. J. Dunlop.....		35.18	
			\$56,767.88
Less credits:			
Sale of publications.....	\$2,642.45		
Sale of star maps.....	59.17		
Sale of bulletins.....	19.50		
Sale of mimeograph supplies.....	1,387.04		
Dominion Government Grant, Personnel Adminis- tration Course No. 1.....	617.98		
Dominion Government Grant, Personnel Adminis- tration Course No. 2.....	428.97		
		\$ 5,155.11	
			\$ 51,612.77
			\$ 68,318.00

XIX. MEN'S RESIDENCES

Maintenance of Buildings

(a) University (North, East and South Houses):			
Heat and Light.....	\$	4,880.53	
Fuel:			
P. Burns & Co.....		113.69	
Water.....		306.91	
Caretaker's Supplies:			
Superintendent's Dept., material.....		335.90	
Cleaning and House service \$5,653.30):			
Allen Manufacturing Co., laundry.....		401.02	
Superintendent's Dept., labour.....		5,252.28	
Repairs and Renewals (\$1,646.67):			
Wm. Bartlett & Son, shades.....		76.24	
Mrs. Mary Scollick, hemming sheets.....		9.63	
Superintendent's Dept., labour, \$928.17; material, \$632.63..		1,560.80	
Caretaker, H. Brown, 12 months.....		1,400.00	
		\$14,337.00	
Less heat and light supplied by Central Power Plant.....		4,880.53	
			\$ 9,456.47
(b) University College (No. 73 St. George Street):			
Light.....	\$	133.11	
Fuel (\$873.76):			
P. Burns & Co.....		154.55	
Halliday Bros.....		719.21	
Gas, \$9.00; water, \$101.22.....		110.22	
Caretaker's Supplies:			
Superintendent's Dept., material.....		115.88	
Cleaning and Furnaceman (\$2,612.86):			
Allen Manufacturing Co., laundry.....		100.14	
Superintendent's Dept., labour.....		2,512.72	
Repairs and Renewals (\$663.74):			
Robert Simpson Co., curtains.....		234.43	
Superintendent's Dept., labour, \$354.66; material, \$74.65..		429.31	
		\$ 4,509.57	

Less light charged to Central Power Plant.....	\$ 133.11	
Credits: repairs and renewals.....	12.62	
		145.73
		<u>\$ 4,363.84</u>
		<u>\$ 13,820.31</u>

XX. WOMEN'S RESIDENCES AND UNION

Maintenance of Buildings

Whitney Hall:

Heat and Light.....	\$ 4,886.75	
Fuel:		
P. Burns & Co.....	83.98	
Gas, \$378.22; water, \$449.59.....	827.81	
Repairs and Renewals (\$2,475.49):		
Allen Manufacturing Co., laundry.....	18.78	
Wm. Bartlett & Son, shades.....	34.94	
High Park Window Cleaners.....	28.00	
John Inglis Co., installing tube, etc.....	49.60	
Kelvinator Co. of Canada, refrigerator repairs.....	12.25	
Accounts under \$10.00 (2).....	9.50	
Superintendent's Dept., labour, \$1,912.19; material, \$410.23	2,322.42	
Furnace and Boiler man:		
Superintendent's Dept., labour.....	443.22	
		\$ 8,717.25
Less heat and light charged to Central Power Plant.....	4,886.75	
		<u>\$ 3,830.50</u>

92 and 94 St. George Street:

Fuel (\$887.25):		
P. Burns & Co.....	\$ 145.42	
Halliday Bros.....	739.56	
Superintendent's Dept., labour.....	2.27	
Gas, \$17.55; electric current, \$125.49; water, \$73.00.....	216.04	
Repairs and Renewals (\$919.91):		
Central Window Cleaners.....	7.04	
Superintendent's Dept., labour, \$700.25; material, \$212.62..	912.87	
Furnace and Boiler man:		
Superintendent's Dept., labour.....	133.31	
		<u>\$ 2,156.51</u>

86 Queen's Park (Graduate House):

Fuel (\$898.22):		
P. Burns & Co.....	\$ 213.70	
Halliday Bros.....	683.49	
Superintendent's Dept., labour, \$1.38; material, 40 cents. . .	1.78	
Gas, \$26.78; water, \$36.09.....	62.87	
Repairs and Renewals (\$1,122.08):		
Wm. Bartlett & Son, shades.....	90.24	
Department of National Defence, jacket heater.....	72.20	
Ocean Chemicals, fumigating.....	50.00	
Accounts under \$10.00 (2).....	5.57	
Superintendent's Dept., labour, \$657.98; material, \$246.09..	904.07	
Furnace and Boiler man:		
Superintendent's Dept., labour.....	98.33	
		\$ 2,182.25
Less sundry credits.....	17.05	
		<u>\$ 2,165.20</u>

University College Women's Union:

Heat and Light.....	\$ 1,430.02
Gas, \$85.16; water, \$47.65.....	132.81
Repairs and Renewals (\$1,082.98):	
Vitrolite Products of Canada, vitrolite.....	40.18
Accounts under \$10.00 (3).....	19.00

Superintendent's Dept., labour, \$745.28; material, \$278.52	\$ 1,023.80	
Caretaker, Leo Cole, 12 months	1,450.00	
		\$ 4,095.81
Less heat and light charged to Central Power Plant	\$1,430.02	
Credits: repairs and renewals	5.92	
		1,435.94
		\$ 2,659.87
		<u>\$ 10,812.08</u>

Housekeeping Account

(a) Combined General Charges:

Provisions (\$26,884.33):

Acme Farmers Dairy, milk	\$ 2,303.77
B. Amodeo & Son, fruit and vegetables	4,705.69
Arcade Florist, flowers	76.00
Barker Bredin Bakeries, bread	391.98
Belle Ewart Ice & Fuel, fuel	87.50
Betty's Ltd., jam	70.47
Bowes Co., provisions	660.14
Canada Bread Co., rolls, etc.	151.34
Canada Dry Ginger Ale, soft drinks	140.39
Canada Packers, meat	832.27
Christie Brown & Co., biscuits	72.31
City Dairy, milk	798.35
Craig's Gold Medal Bakery, cakes	31.79
T. Eaton Co., cakes, vegetables	17.79
Everist Bros., vegetables	224.80
D. Gumpert Co. of Canada Ltd., jelly powder	24.58
Samuel Harris, provisions, meat	3,745.05
Hart House, eggs	219.60
H. J. Heinz Co., canned goods	80.08
Harry Horne Co., jelly powder	65.74
Hudson's Bay Co., vegetables	26.94
Kraft Cheese, cheese	108.18
Lines Ltd., meat	1,072.38
MacIver Co., provisions	418.38
McCormick's Ltd., biscuits	66.24
D. McIntyre & Co., fish	601.89
Marshall's Co., provisions	2,428.75
National Grocers Co., provisions	2,245.06
Wm. Neilson Ltd., ice cream	558.88
Ontario Co-operative Honey Producers, honey	55.65
Porter & Black, eggs	333.18
Pure Gold Manufacturing Co., coffee	492.22
Purity Bread Ltd., bread	116.64
J. M. Schneider Ltd., meat	1,081.60
Select Food Products, provisions	52.73
E. D. Smith & Sons, jam, fruit, etc.	68.76
M. J. Smith, vegetables	85.60
Watson Food Products, food	77.00
George Weston Ltd., biscuits	68.88
Wonder Bakeries, bread, etc.	572.06
York Trading Ltd., provisions	1,606.72
Accounts under \$10.00 (4)	17.67
Sundry disbursements by Miss M. B. Ferguson	29.28

Cleaning and House Service (\$10,562.87):

Cassidy's Ltd., dishes	30.70
T. Eaton Co., bowls, etc.	54.67
A. Guinness & Co., brushes, serviettes	165.36
Hospital & Kitchen Equipment Co., butter cutter	13.25
Hygiene Products, soap	33.16
Robert Simpson Co., linen	18.52
Wrought Iron Range Co., utensils	30.70
Accounts under \$10.00 (3)	8.65
Pay lists, wages of maids, etc.	9,478.45
Sundry disbursements by Miss M. B. Ferguson	83.00
Superintendent's Dept., labour, \$605.61; material, \$40.80	646.41

Furnishings and Sundry Renewals (\$912.70):

Auston Manufacturing Co., peeling machine.....	\$ 185.00
Cassidy's Ltd., tumblers, dishes.....	207.41
T. Eaton Co., chairs, mats.....	404.84
Gray's Furniture, coffee urn.....	16.00
Stacey Electric, washer repairs.....	26.60
Accounts under \$10.00 (3).....	24.70
Superintendent's Dept., labour, \$46.00; material, \$2.15....	48.15

Office Supplies, infirmary service, etc. (\$121.00):

T. Eaton Co., stationery, drugs, etc.....	18.48
Grand & Toy, desk lamps.....	14.15
Postage.....	10.00
University Press, books and stationery.....	43.97
Accounts under \$10.00 (4).....	7.72
Sundry disbursements by Miss M. B. Ferguson.....	26.68

Staff Salaries (additional to Dean of Women charged under University College General):

Dietitians (with living allowance valued at \$400 each):	
Miss V. R. Murphy, 12 months.....	1,700.00
Miss Phyllis West, 12 months.....	1,100.00
Secretary Hostess (with living allowance valued at \$400):	
Miss M. Taylor, 12 months.....	1,000.00
Nurse Housekeeper (with living allowance valued at \$400):	
Mme. Josette Ledoux.....	1,100.00

\$43,380.90

Less charged to Women's Union.....	\$ 400.00
Less charged to Whitney Hall.....	600.00

1,000.00

\$ 42,380.90

(b) University College Women's Union:

Cleaning and House Service (\$1,104.17):

T. Eaton Co., cleaning supplies, etc.....	\$ 23.60
Maids' wages.....	611.18
Parisian Laundry.....	123.84
Parker's Dye Works, cleaning.....	27.00
Turco-Persian Rug, rugs cleaned.....	13.08
Accounts under \$10.00 (4).....	26.76
Sundry disbursements by Miss M. B. Ferguson.....	5.57
Superintendent's Dept., labour, \$113.02; material, \$160.12..	273.14

Furnishings and sundry renewals (\$106.60):

Brown's Upholstery, chairs repaired.....	36.50
T. Eaton Co., chairs, mats, etc.....	51.31
Gray's Furniture, furniture repairs.....	7.50
Superintendent's Dept., labour, \$10.97; material, 32 cents..	11.29

Housekeeping—miscellaneous (\$41.05):

T. Eaton Co., subscriptions, etc.....	15.70
Heintzman & Co., tuning piano.....	7.50
Sundry disbursements by Miss M. B. Ferguson.....	17.85

Share of Salaries detailed under Combined General Charges.....	400.00
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8 1,651.82

(c) Whitney Hall:

Cleaning and House Service (\$5,567.70):

T. Eaton Co., cleaning supplies.....	\$ 53.78
John Leckie Ltd., laundry bags.....	36.85
Maids' wages.....	3,973.57
Parisian Laundry, laundry.....	626.14
Parker's Dye Works, cleaning.....	245.45
Accounts under \$10.00 (3).....	8.75
Superintendent's Dept., labour, \$143.36; material, \$479.80..	623.16

Furnishings and Sundry Renewals (\$2,030.54):

Brown's Upholstery, chairs repaired.....	430.15
T. Eaton Co., mats, etc.....	174.69
Anthony Foster & Sons, damask.....	197.84
Grand & Toy, desk, lamps.....	17.85

Hoover Co., vacuum cleaner repairs	\$	7.10	
Robert Simpson Co., mattresses, smoking stand		1,140.17	
H. Smith, chest of drawers		40.00	
Superintendent's Dept., labour, \$21.15; material, \$1.59		22.74	
Miscellaneous—Piano, Magazines, etc. (\$15.65):			
T. Eaton Co., subscriptions		8.15	
Miss M. B. Ferguson, radio license		2.50	
Heintzman & Co., tuning piano		5.00	
Share of Salaries detailed under Combined General Charges		600.00	
			\$ 8,213.89
(d) 92 and 94 St. George Street (Hutton House):			
Cleaning and House Service (\$1,192.49):			
T. Eaton Co., cleaning supplies	\$	21.98	
Maids' wages		911.08	
Parisian Laundry, laundry		109.04	
Turco-Persian Rug, rugs cleaned		12.17	
Accounts under \$10.00 (2)		9.00	
Sundry disbursements by Miss M. B. Ferguson		18.98	
Superintendent's Dept., labour, \$16.24; material, \$94.00		110.24	
Furnishings and Sundry Renewals (\$288.27):			
Brown's Upholstery, chairs recovered		93.25	
T. Eaton Co., ironing board, etc.		30.42	
A. Foster & Sons, material		38.58	
Accounts under \$10.00 (2)		5.90	
Superintendent's Dept., material		120.12	
Miscellaneous (\$5.00):			
Miss M. B. Ferguson, radio license		2.50	
Heintzman & Co., piano tuning		2.50	
Meals for Resident Head		160.00	
			\$ 1,645.76
(e) 86 Queen's Park:			
Cleaning and House Service (\$1,297.14):			
T. Eaton Co., cleaning supplies, etc.	\$	6.49	
Maids' wages		822.49	
Parisian Laundry, laundry		53.17	
Parker's Dye Works, cleaning		29.30	
Robert Simpson Co., rods and fittings		59.50	
Turco-Persian Rug, cleaning rug		13.00	
Sundry disbursements		14.13	
Superintendent's Dept., labour, \$33.87; material, \$265.19		299.06	
Furnishings and Sundry Renewals (\$138.63):			
Brown's Upholstery, repairing chairs		56.00	
Anthony Foster & Sons, material		11.33	
Accounts under \$10.00 (4)		24.06	
Superintendent's Dept., material		47.24	
Miscellaneous:			
Miss M. B. Ferguson, radio license		2.50	
			\$ 1,438.27
Less credits: student damages	\$	339.01	
napkin rings, keys, etc.		6.50	
sale of material		55.45	
			400.96
			\$ 1,037.31
			\$ 54,929.68
			\$ 65,741.76

XXI. CENTRAL POWER PLANT

(a) Operating Expenses:

Fuel (\$115,083.91):

Great Lakes Coal Co.	\$114,976.37
Imperial Oil Co.	76.88

Superintendent's Dept., labour, \$11.75; material, \$18.91	\$	30.66	
Hydro-Electric current, \$32,453.38; water, \$494.95		32,948.33	
Engineer's Supplies, removal of ashes, repairs and renewals and miscellaneous items (\$13,726.29):			
Aikenhead Hardware, extension ladder		13.62	
Babcock, Wilcox, Goldie & McCulloch, pump repairs		45.62	
Beldham Asbestos Packing Ltd., gaskets, brushes, etc.		192.20	
Canadian Charts & Supplies, glass pens, charts		33.08	
Canadian Fairbanks Morse Co., insulag		18.75	
Canadian Gasket Co., gaskets		37.45	
Canadian Inspection & Testing Co., coal analysis		48.00	
Dearborn Chemical Co., treatments		440.89	
Dominion Wheel Foundries, grates		997.40	
Downtown Welding, welding		91.70	
Foster Wheeler Ltd., arch plates		217.57	
Garlock Packing Co., rings		87.62	
A. P. Green Firebrick Co., bricks		541.49	
Gutta Percha Rubber Co., washers		11.40	
John Inglis Co., boiler repairs		377.53	
McCull Frontenac Oil Co., oil		396.81	
Robinson Clay Products Co., tile		117.03	
Smart Turner Machine Co., pump repairs		39.10	
G. F. Sterne & Sons, cement		134.83	
Turnbull Elevator Co., bearing		42.78	
United Steel Corporation, bearing repairs		87.67	
University Press, forms		14.58	
Accounts under \$10.00 (5)		35.17	
Superintendent's Dept., freight, \$2.05; labour, \$8,265.36; material, \$1,436.59		9,704.00	
(b) Engineers, assistant engineers, firemen and trimmers (\$25,606.34):			
Chief Engineer, C. S. Moseley, 12 months		2,900.00	
Assistant Engineers:			
L. McMaster, 12 months and overtime		1,878.07	
W. Smith, 12 months and overtime		1,865.56	
A. Jenkinson, 12 months		1,730.00	
H. C. McLean, 10 months		1,425.00	
W. E. Abbott (on war service from August 1942) 3 months		427.50	
A. E. McHugh (on war service from August 1940)		60.90	
Firemen at 60 cents to 64 cents per hour:			
Sundry persons		8,837.33	
Trimmers, boiler cleaners and pump attendants at 58 cents to 64 cents per hour:			
Sundry persons		6,481.98	
		\$187,364.87	
Less credits: sale of cinders, etc.		740.02	
		<u>\$186,624.85</u>	

XXII. MISCELLANEOUS AND GENERAL

Bursaries

Awards to sundry students:

Faculty of Arts	\$	6,700.00	
Faculty of Applied Science		1,071.00	
		<u>\$</u>	7,771.00

Contingencies

Chartered Trust and Executor Co., valuation of No. 63 St. George Street, \$50.00; commission on collection of postponed fees, \$42.52	\$	92.52
Birks-Ellis-Ryrie, engraving medals, etc.		31.80
City Treasurer, local improvement taxes, 78 Queen's Park, \$92.62; 119 St. George Street, \$13.80		106.42
Dr. Geo. Coulton, Special Lecturer in History, and Mrs. Coulton, assistance towards medical expenses		300.00
Dunlops Ltd., flowers for funerals		57.50

King's Printer, portion of cost of printing University Annual Report. . .	\$ 221.20
Poppy Fund of Toronto, wreath for Remembrance Day Service.	26.00
University of Toronto, Employees Association, donation towards picnic	50.00
Accounts under \$10.00 (2).	7.50

Workmen's Compensation:

Workmen's Compensation Board, to cover allowances to employees, etc.	1,029.58
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Medical Services for injured employees, etc.:

St. John's Convalescent Hospital.	69.00
Toronto General Hospital.	66.00
Toronto Western Hospital.	5.00
Dr. N. S. Clark.	10.00
Drs. G. E. Richards and A. C. Singleton.	58.00
Dr. Roy Thomas.	151.00
Dr. Stuart A. Thomson.	10.00
Dr. Ralph Wilkins.	15.00
Sundry doctors (2).	4.50
Taxis, ambulances, etc.	21.80

 \$ 2,332.82

Publications and Societies

Alumni Federation.	\$ 2,500.00
American School of Oriental Research, Bagdad.	100.00
American School of Oriental Research, Jerusalem.	100.00
Association of American Universities.	50.00
British School of Archaeology, Jerusalem.	100.00
Royal Astronomical Society.	150.00
Royal Society of Canada.	400.00
Universities Bureau, London, England.	268.76
Students Administrative Council (re students' lodgings).	100.00

 \$ 3,768.76

Receptions to Societies and University Visitors

Expenses re sundry public lectures (\$388.91):

Prof. M. Barzin.	\$ 43.57
Canadian Institute of International Affairs.	25.00
Dr. H. W. L. Dana.	52.48
Prof. R. D. C. Finch.	44.97
Prof. O. Halecki.	75.00
Prof. B. Higgins.	31.00
Commissioner D. C. Lamb.	25.00
Corliss Lamont.	41.41
Ontario Library Association.	30.00
Prof. E. J. Simmons.	20.48

Catering on sundry occasions (\$399.67):

Hart House, teas and luncheons, \$228.30; sundry guests, \$18.10. . .	246.40
York Club, entertainment re Special Convocations, etc.	150.77
Overtime service, Mrs. A. Yates.	2.50

 \$ 788.58

Travelling Expenses

President and Academic Staff (\$720.03):

President H. J. Cody.	\$ 134.10
Prof. R. W. Angus.	50.00
Prof. E. A. Arthur.	40.00
Dr. C. A. Corrigan.	25.00
A. B. Fennell.	4.55
Miss Muriel Foster.	18.90
Dean W. E. Gallie.	63.05
Prof. Duncan Graham.	34.50
Prof. S. K. Jaffary.	24.30
Dr. L. F. Krueger.	25.00
Dr. A. D. A. Mason.	25.00
Prof. T. J. Meek.	34.96

M. A. Peacock.....	\$	24.20
Dr. H. M. Robb.....		25.00
Dr. E. S. Ryerson.....		109.37
Prof. G. Taylor.....		82.10

Out of town members of the Senate (\$473.93):

Judge D. J. Cowan.....		78.80
Dr. W. J. Deadman.....		20.70
Dr. J. H. Hardy.....		39.75
E. D. McGilvray.....		29.40
Dr. H. M. Morrow.....		11.05
T. M. Mulligan.....		102.60
J. P. S. Nethercott.....		10.65
Dr. J. B. Reynolds.....		31.30
H. S. Robertson.....		30.80
W. J. Salter.....		77.28
Prof. A. R. Walker.....		41.60
		<hr/>
	\$	1,193.96
		<hr/>
	\$	<u>15,855.12</u>

XXIII. CAPITAL ACCOUNT CHARGES

Accountant, Supreme Court of Ontario, thirty-fourth annual payment on debenture issue of 1909.....	\$25,260.00
Less portion charged to Ontario College of Education	10,000.00
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Toronto General Hospital, thirty-second annual payment on debenture issue of 1911, re grant to Toronto General Hospital.....	15,157.00
Toronto General Hospital, thirty-second annual payment on debenture issue of 1911, re Old Pathological Building.....	6,568.00
Accountant, Supreme Court of Ontario, twenty-eighth annual payment on debenture issue of 1915, re Hart House.....	5,975.00
Accountant, Supreme Court of Ontario, nineteenth annual payment on debenture issue of 1924, re Forestry Building.....	10,000.00
Accountant, Supreme Court of Ontario, fourteenth annual payment on debenture issue of 1929, re Banting Institute.....	64,193.00
Royal College of Dental Surgeons, interest on liability of \$50,000....	2,000.00
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	<u>\$119,153.00</u>

XXIV. SPECIAL RESEARCH

Departmental Appropriations

(a) Arts:

Botany:

Research Assistants (\$687.36):

C. D. McKen, 3 months (paid also in Department).....	\$	175.00
J. J. Miller, 3 months (paid also in Department).....		175.00
Mrs. G. S. Hillary, at \$180; resigned 31 May (paid also in Department).....		165.00
G. F. D. Duff, 2 months.....		100.00
L. Laking, one-half month.....		35.00
A. R. A. Taylor, one-half month.....		30.00
Miss M. Smith, 28 hours.....		7.36

Expenses (\$2,203.91):

American Institute of Physics, reprints.....	16.79
American Instrument Co., flasks.....	113.38
British Drug Houses, drugs.....	127.31
Canadian Laboratory Supply Co., chemicals, glassware.....	45.08
Canadian Liquid Air Co., nitrogen, oxygen.....	44.49
Central Scientific Co., chemicals, filter paper, etc.....	216.01
R. H. Chappell, glassblowing.....	185.14
Eastman Photographic Stores, chemicals, films, etc.....	17.23
T. Eaton Co., pulleys, belts.....	12.73
Fisher Scientific Co., heater.....	12.74
Genetics Laboratory Supplies, specimens.....	70.83
D. H. Hamly, wrenches.....	26.18

E. Hoffman Machinery Supply, drill press.....	\$ 122.70
McLennan Laboratory, steel rollers, etc.....	42.00
Medicine Hat Potteries, flower pots.....	76.68
Milton-Thompson Electric Co., motor, etc.....	31.25
National Research Council, reprints.....	75.00
New Phytologist, reprints.....	17.04
Robinson Clay Products Co., crocks.....	15.80
Russill Hardware Co., clamps.....	23.86
Ryerson Film Service, film.....	47.88
Safety Supply Co., chemical respirators.....	29.60
Robert Simpson Co., hardware.....	22.91
Telfer Paper Box Co., filing cases.....	64.15
Tomsert Contractors, loam, fertilizer.....	91.50
Toronto Envelope Co., envelopes.....	24.30
Fred Wood, drying trays.....	76.00
Travelling and collecting expenses:	
H. S. Jackson.....	15.67
L. C. Coleman.....	12.60
Accounts under \$10.00 (21).....	114.32
Sundry disbursements by department.....	10.00
Superintendent's Dept., labour, \$299.84; material, \$102.90..	402.74
	\$ 2,891.27

Zoology:

Research Assistants (Sessional—\$2,950.50):

Miss G. Giles.....	\$ 600.00
J. H. Folwell (paid also in Department).....	500.00
J. C. Hall.....	500.00
Miss B. Bott, at \$400, and 4 weeks at \$12.50.....	450.00
L. G. Monteith.....	400.00
L. P. Chiasson, 3 months.....	270.00
Miss A. M. Ironside.....	142.50
Miss M. Marriott, 1 month (paid also in Department).....	88.00

Expenses (\$1,020.87):

Canadian Medical Association, reprints.....	10.50
Central Scientific Co., filter paper, etc.....	90.66
T. Eaton Co., lettuce, meat.....	17.12
Faurot Protective Identification System, inkless pads, paper	50.21
R. Laidlaw Lumber Co., sawdust.....	29.00
Maple Leaf Milling Co., feed.....	100.44
Postage.....	12.00
Ralston Purina Co., feed.....	256.46
J. Frank Raw Co., duplex slide rule.....	13.55
Spadina Road Pharmacy, films.....	47.80
Toronto Radio & Sports Co., refrigerator.....	315.00
Accounts under \$10.00 (12).....	68.13
Sundry disbursements by department.....	10.00

Fisheries Research:

\$ 3,971.37

Research Assistants (\$1,519.08):

F. E. J. Fry, at \$1,250 (also in Department) on War Service.....	.....
R. R. Langford, 12 months (paid also in Department).....	1,250.00
Mrs. Virginia S. Black, 21½ weeks, at \$12.50.....	269.08

Expenses (\$2,307.33):

American Wildlife Institute, reprints.....	34.76
A. E. Black, metric micrometers.....	25.00
Borden Co., klim.....	46.94
British & American Motors Ltd., motor repairs.....	55.51
Department of Lands and Forests, motor boat.....	200.00
National Research Council, reprints.....	40.20
Troyer Natural Science Service, fish.....	84.00
Accounts under \$10.00 (5).....	27.42
Sundry disbursements by department: car expenses, gas, oil, etc., \$276.65; provisions, \$818.47; living expenses and cook's wages, \$350.34; hardware and lumber, \$174.55; travelling expenses, \$106.69; postage and sundries, \$53.30	1,780.00
Superintendent's Dept., freight.....	13.50

\$ 7,797.78

Less sundry credits.....	\$ 19.08	
Less paid by Dominion Government.....	520.50	
	<u> </u>	\$ 539.58
		<u> </u> \$ 7,258.20
(b) Medicine:		
Experimental Medical Research:		
Salaries (\$3,420.00):		
W. Cowan, Chief Technical Assistant.....		\$ 1,800.00
L. Hughes, Laboratory Assistant.....		840.00
F. Hughes, Animal Caretaker.....		780.00
Expenses (\$1,716.92):		
Abbott Laboratories Ltd., pentothal, etc.....		129.37
Allen Manufacturing Co., laundry.....		73.41
Cullen & Sons, animals.....		136.50
Eugene Factory Service of Canada, animal clipper.....		39.03
Ingram & Bell, gloves, syringes, needles, etc.....		207.95
F. Jennings, sawdust.....		50.00
John McGillian, vegetables.....		120.00
Ralston Purina Co., feed.....		518.13
Ross-Miller Biscuit Co., dog biscuits.....		71.94
Accounts under \$10.00 (3).....		12.90
Superintendent's Dept., labour, \$59.22; material, \$298.47..		357.69
		<u> </u>
		\$ 5,136.92
Charged to Dunlap Bequest.....	\$3,500.00	
Charged to Reeve Bequest.....	500.00	
	<u> </u>	4,000.00
		<u> </u> \$ 1,136.92
(c) Applied Science:		
Applied Physics:		
E. L. Dodington, Research Assistant, 5 months (paid also in Department).....		875.00
Chemical Engineering:		
Research Assistants (\$2,550.00):		
W. G. MacElhinney, 5 months (paid also in Department)...		825.00
E. T. Williams, 5 months (paid also in Department).....		825.00
J. G. Breckenridge, 3 months (paid also in Department)....		525.00
B. Marks, 2 months, 1 week.....		375.00
Expenses (\$785.68):		
Aikenhead Hardware, saw.....		83.50
Canadian Laboratory Supplies, chemicals, glassware.....		118.73
Central Scientific Co., thermometers, filter paper, etc.....		38.46
Macy Machinery Co., saws.....		72.50
Accounts under \$10.00 (2).....		1.77
Superintendent's Dept., telephone, \$13.86; freight, \$181.86; labour, \$139.80; material, \$135.20.....		470.72
Civil Engineering—Surveying and Geodesy (\$1,125.00):		
T. L. Rowe, Research Assistant, 3 months (paid also in Dept.)		450.00
H. V. Steer, Mechanician, 4½ months (paid also in Departments of Applied Physics and Civil Engineering—Surveying and Geodesy).....		675.00
Electrical Engineering:		
Expenses:		
Canadian General Electric Co., switches.....		5.19
Mechanical Engineering:		
Salaries (\$720.00):		
G. H. D. Martin, 2 months, 1 week (paid also in Department)		370.00
R. R. Service, 2 months.....		350.00

Expenses (\$191.47):

Armstrong Cork & Insulation Co., corkboard.....	\$ 15.08
C. Straus, plaster repairs.....	10.00
Accounts under \$10.00 (4).....	17.16
Superintendent's Dept., labour, \$132.20; material, \$17.03..	149.23

Publications, Clerical Assistance (\$188.08):

American Society of Mechanical Engineers, reprints.....	26.64
Miss D. Birkett, extra clerical assistance.....	75.00
National Research Council of Canada, reprints.....	23.94
University Press, printing and binding.....	59.86
Superintendent's Dept., freight.....	2.64

\$ 6,440.42

Charged to Wallberg Bequest.....	6,440.42
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(d) Dentistry:

H. K. Box, Research Professor, half-time.....	\$ 3,500.00
A. Fenton, Laboratory Technician, Periodontology (paid also \$175 from Dental Research Fund).....	1,500.00

\$ 5,000.00

\$ 16,286.39

Banting and Best Department of Medical Research

(a) Banting Research:

C. H. Best, Professor (paid also \$6,000 in Physiology).....	\$ 5,000.00
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Professors of Medical Research:

G. E. Hall, at \$5,000; on War Service; contribution to T.I. & A.A.....	200.04
H. C. Bazett, at \$8,000 in United States funds.....	8,880.00

Associate Professors:

W. R. Franks, at \$3,700; less refund of \$3,700 on account of R.C.A.F. stipend.....	
C. C. Lucas.....	3,500.00
D. A. Irwin, at \$3,800; resigned 28 February.....	2,533.34
Lady Banting, widow of Sir Frederick Banting, allowance.....	2,000.00

Research Associates:

J. E. Goodwin, at \$2,900; wartime bonus, \$100.....	3,000.00
S. F. Macdonald, at \$2,500 from 1 November to 31 January—\$625.00 plus \$27.50 additional allowance and \$41.25 wartime bonus.....	693.75
A. MacDonald (part-time; paid also in Faculty of Medicine)	365.00

Research Assistants:

J. M. R. Beveridge, 7 months at \$1,700; 5 months at \$1,900; wartime bonus \$139.17.....	1,922.51
J. B. Bateman, 9 months at \$1,600; 3 months at \$1,400-\$1,550 and \$130 wartime bonus (paid also \$850 from special funds).....	1,680.00
Miss J. M. Lang, at \$1,500; wartime bonus \$125.....	1,625.00
D. C. O'Connell, 6 months at \$1,200; 6 months at \$1,600; wartime bonus \$120.....	1,520.00
J. H. W. Willard, from 1 September at \$1,500; wartime bonus \$104.16.....	1,354.16
Miss M. M. Shaw, 10 months full time at \$1,320; 2 months part-time at \$660; wartime bonus \$107.67 (paid also \$118.42 from special funds).....	1,317.67
M. L. Bunker, 6 months; wartime bonus \$50.50 (paid also \$500 in School of Physical and Health Education).....	570.50
C. Von Seeman, 2 months at \$1,650; wartime bonus \$22.08..	297.08
A. J. Chechalk, 2 months; wartime bonus \$22.74.....	256.74

Temporary:

E. F. Thompson.....	80.00
D. Fraser.....	77.00
R. Jamieson.....	38.50

On War Service:	
L. B. Macpherson.....	.....
N. R. Stephenson.....	.....
Research Fellows:	
Miss E. Melrose, at \$1,480; wartime bonus \$122.73.....	\$ 1,602.74
C. S. McArthur, 2 months at \$800; 10 months at \$1,200; wartime bonus \$85.84; (paid also \$800 in Faculty of Medicine).....	1,219.18
Mrs. Rosemary B. Hawkins, 3 months at \$80; wartime bonus \$23; (paid also \$132 from Medical Research Best Funds and \$720 from Special Funds).....	263.00
Assistants:	
Miss M. K. O'Grady, at \$1,080; wartime bonus \$104.....	1,184.00
Miss A. J. Carmichael, at \$1,200 from 1 September; wartime bonus \$91.66.....	1,091.66
Mrs. Marion McNeely, at \$780 from 1 September; wartime bonus \$65.....	715.00
Miss E. Speers, at \$1,140; resigned 10 October; wartime bonus \$29.72.....	346.39
C. R. Cowan, Senior Technical Assistant and Controller, at \$2,500; on war service; contribution to pension fund...	75.00
Technicians:	
M. C. Wyand, at \$1,600 from 12 August; wartime bonus \$115.31.....	1,534.67
H. M. Douglas, at \$1,260; wartime bonus \$113.....	1,373.00
F. W. Dunn, at \$720; wartime bonus \$72.....	792.00
T. Lennox, at \$720; wartime bonus \$72.....	792.00
C. Cassie, at \$720; resigned 28 February; wartime bonus \$48.....	528.00
G. Parkes, at \$1,300; on war service from September; wartime bonus \$38.33.....	495.50
J. R. Williamson, at \$1,200; resigned 30 September; wartime bonus \$27.50.....	327.50
Emerick Roakes, temporary.....	242.47
G. Annis, 22 days at \$55; wartime bonus \$3.90.....	42.90
On War Service:	
L. C. Brock, at \$1,440; on war service; contribution to Pension Fund.....	39.60
J. E. Walker, at \$1,200; on war service; contribution to Pension Fund.....	30.00
Technical Assistants:	
Mrs. Gladys Steele, at \$800; wartime bonus \$80.....	880.00
C. R. Shorney, at \$1,080 from 15 August to 28 February; wartime bonus \$56.76.....	646.11
C. Stiles, 2 months at \$55; from 1 September to 22 March at \$60; wartime bonus \$50.02.....	550.20
Miss L. Fairnie, at \$80 from 14 January to 19 June; wartime bonus \$41.07.....	451.74
A. Greig, at \$720; resigned 31 August; wartime bonus \$12..	132.00
Temporary:	
S. Olyan.....	95.64
Miss A. R. Grant.....	49.89
W. Hardie.....	12.85
Mrs. Alison Moffitt, Laboratory Attendant, at \$720; wartime bonus \$72.....	792.00
Miss B. Fearnside, Laboratory Assistant, at \$55 per month from 24 March; wartime bonus \$17.92.....	197.12
Miss E. L. Mahon, Secretary, at \$1,250; wartime bonus \$112.50..	1,362.50
Miss M. L. Wilkinson, Secretarial Assistant and Librarian, at \$1,080; wartime bonus, \$104.....	1,184.00
Secretarial Assistants:	
Miss M. J. Millar, at \$1,140; wartime bonus \$107.....	1,247.00
Miss F. F. Herbert, at \$1,000; wartime bonus \$100.....	1,100.00

Expenses (\$21,500.22):

Abbott Laboratories, chemicals	\$	68.42
Aikenhead Hardware, hardware		24.10
Allen Manufacturing Co., laundry		198.02
American Society of Biological Chemists, subscription		27.75
W. Banton, typing and mimeographing, 39 hours at 50 cents per hour		19.50
Barker-Bredin Bakeries, bread		85.44
Bond Engineering Works, brackets, etc.		143.06
Borden Co., dry ice		52.62
British Drug Houses, casein, gelatine		308.12
Cambridge University Press, reprints		16.55
Canada Colours and Chemicals Ltd., chemicals		91.18
Canada Packers, meat, etc.		15.56
Canadian General Electric Co., lamp holder, motor, etc.		113.53
Canadian Laboratory Supplies, chemicals, glassware		868.17
Canadian Medical Association, reprints		34.00
Canadian National Telegraphs		18.81
Canadian Pacific Railway, telegrams		114.45
Canadian Westinghouse Co., mirrors		12.05
Carbo Ice (Ontario), dry ice		84.53
Carnahan's Ltd., drugs		16.98
Carswell Co., books		28.62
Walter A. Carveth & Co., film masks		132.00
Central Scientific Co., glassware, chemicals, etc.	2,330	21
R. H. Chappell, glassblowing		90.90
Connaught Laboratories, rats, etc.		403.83
Consolidated Optical Co., lenses		29.40
Corbett-Cowley, coats		187.14
E. Cullen & Son, animals		586.84
Delamere & Williams, pump, etc.	1,000	00
Eastman Kodak Co., chemicals		623.83
Eastman Photographic Stores, plates, etc.		611.96
T. Eaton Co., rulers, desk lamp, sugar, etc.		504.06
C. Emmett, animals		235.20
Envelope Folders Ltd., folders		16.50
Fuller Brush Co., brushes		15.32
General Office Furniture Co., desk, chairs		62.00
Grand & Toy, paper, typewriter stand		104.45
Gutta Percha Rubber Co., eye glass shields, etc.		77.12
J. Haldane, overtime services		13.00
Hamilton Health Association, reprints		38.80
J. F. Hartz & Co., drugs, etc.		30.84
Hobbs Glass Co., plexiglass		10.49
Hynson Westcott & Dunning, drugs		11.28
Imperial Optical Co., pliers, etc.		19.25
Ingram & Bell, bandages, syringes, needles, etc.		728.02
Insulin Committee, rabbits		12.00
Invisible Lens Inc., glasses	603	56
Johnson Office Furniture Co., chair, cabinet, etc.		71.50
Johnston Industrial Plastics Ltd., plastics		90.85
Kern Co., negocoll, etc.		42.09
S. Lightfoot & Sons, vegetables		40.25
Lockhart's Camera Exchange, filter, etc.		23.65
McCutcheon's Camera Shop, bulbs, film, etc.		70.46
McKague Chemical Co., chemicals		11.28
Mallinckrodt Chemical Works, petroleum, alcohol		38.43
Merck & Co., chemicals		112.84
Metallic Roofing Co., installations and repairs		390.00
Mimeograph Co., stencil paper		17.73
C. V. Mosby Co., reprints		14.86
Munson Supply Co., keys		15.00
National Research Council, reprints		11.00
Northern Electric Co., transformer		32.67
Office Specialty Manufacturing Co., cards, folders		21.90
Paragon Testing Laboratories, acid		23.15
Postage	200	60
Queen City Glass Co.		21.22
Ralston Purina Co., feed		327.39
Remington Rand Ltd., reconditioned typewriter		65.00
Renco Therapeutic Co., evaporator repairs		150.00

Renold-Coventry, reducer, spin gears	\$ 68.33
Richards Glass Co., jars	22.70
Risebrough & Jackson, feed	38.69
Robbins & Townsend, typewriter maintenance	37.20
Rohm & Haas Co., plastic plexiglass	89.19
E. S. Ruddy Co., transformers, tubing, etc.	25.43
Ryerson Press, ampro model	410.00
Safety Supply Co., goggles	54.80
Frank Sercombe, animals	17.50
Fred Shorney, cover glasses, film	21.32
Robert Simpson Co., camera, coveralls, etc.	343.08
John S. Steele, reprints	12.00
Toronto Elevators Ltd., feed	274.47
Toronto Hydro-Electric System, fan	41.80
Waverley Press, reprints	17.25
Wholesale Radio Co., resistors, plugs, switches, etc.	194.83
John Wyeth Bros., drugs	122.50

Travelling Expenses:

D. A. Irwin	48.46
C. R. Shorney	321.32
J. H. Ridout	92.69
A. E. MacDonald	63.93
J. E. Goodwin	188.04
University Press	769.59
Accounts under \$10.00 (44)	243.47
Sundry disbursements by department: hardware, \$60.77; stationery and drugs, \$56.74; sundries, \$35.35; telephone and telegrams, \$3.77; car tickets and transportation, \$20.25; ice and food supplies, \$38.12	215.00
Superintendent's Dept., telephone, \$302.89; freight, etc., \$248.16; labour, \$2,391.31; material, \$1,585.44	4,527.80
Contribution to Pension Fund	627.50
	<hr/>
	\$79,807.17

Credited from Banting Research Foundation	\$16,000.00
Rockefeller Foundation—Psychiatry	3,250.00
Silicosis Committee	5,000.00
Richard Stephen Creagh Bequest	176.64
C. H. Best, return of Naval stipend	3,800.00
Sale of material	383.40
Charged to Insulin Committee Grants	46,197.13
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	74,807.17

(b) Best Research:

Physiology:

D. Y. Solandt, Associate Professor (paid also in Faculty of Medicine and in School of Hygiene)	\$ 300.00
R. E. Haist, Assistant Professor (paid also in School of Hygiene and in School of Physical and Health Education)	1,700.00
E. Fidler, Lecturer and Research Associate (paid also in Faculty of Medicine)	300.00

Research Assistants:

S. B. Raska, at \$1,620, and \$75 additional allowance; wartime bonus \$131	1,826.00
Miss M. S. Moorhouse, at \$1,020; wartime bonus, \$101	1,121.00
W. S. Hoar, part-time \$744.34; wartime bonus \$54.70 (paid also \$1,432.31 in Faculty of Medicine)	799.04
M. J. Wilson, 4 months (paid also \$400 in Faculty of Medicine)	400.00
Miss H. J. Bell, at \$300; portion of wartime bonus \$25 (paid also \$1,200 in Faculty of Medicine)	325.00
Arno E. Town, honorarium	388.50
Miss D. Ursula Dale, at \$120; wartime bonus \$12 (paid also \$900 in Faculty of Medicine)	132.00
Mrs. Rosemary B. Hawkins, Fellow, at \$120; wartime bonus \$12 (paid also \$720 from special funds and \$263 from Medical Research Banting Fund)	132.00
F. L. Robinson, Head of Technical Staff, at \$500; wartime bonus \$33 (paid also \$2,000 in Faculty of Medicine)	533.00

Technical Assistants:

D. E. McLeod, at \$19 per week, \$991.18; wartime bonus \$99.13.....	\$ 1,090.31
Mrs. A. I. Laing, at \$950; wartime bonus \$95.....	1,045.00
Mrs. Ivy Scott, at \$780; wartime bonus \$78.....	858.00
Mrs. J. M. Williamson, at \$780 less \$24.32 paid by Workmen's Compensation Board—\$755.68; wartime bonus \$78.....	833.68
Miss R. A. Riggs, at \$800, resigned 30 April; wartime bonus \$66.67.....	733.34
A. J. Stonyer, at \$480; wartime bonus \$48 (paid also \$669.68 from special funds).....	528.00
C. Scattergood, at \$875; on war service; contribution to pension fund.....	21.90

Temporary Technical Assistants, at \$14 to \$19 per week and wartime bonus:

J. Wright, 42 weeks, 1 day.....	742.14
J. Wigglesworth, 28 weeks, 3 days.....	475.22
R. Greig, 25 weeks, 3 days.....	448.80
B. Lentine, 15 weeks, 1 day.....	266.95
Miss M. Edson, 14 weeks, 2 days.....	264.00
Miss A. G. Macdonald, 13 weeks, 3 days.....	237.60
P. G. Hopperton, 9 weeks, 4 days.....	222.95
Miss M. Thornhill, 13 weeks, 3 days.....	210.48
C. E. Caron, 8 weeks, 5 days.....	174.90
D. C. Roberts, 6 weeks, 5 days.....	120.27
Miss P. Macnab, 5 weeks, 5 days.....	108.54
Mrs. F. Lutton, 3 weeks, 3 days.....	74.25
R. Fletcher, 3 days.....	7.70
J. D. Illingworth, Temporary Assistant Animal Caretaker (paid also \$147.50 in Faculty of Medicine).....	18.88
Miss D. M. Secord, Secretarial Assistant (paid also \$1,250 in Faculty of Medicine).....	150.00
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	\$ 16,589.45

Physiological Hygiene:

Dr. Jessie H. Ridout, at \$2,500 from 1 November, \$1,666.67; wartime bonus \$110 (transferred from Connaught Laboratories)	1,776.67
J. Scattergood, Technical Assistant, at \$1,150; on war service; contribution to pension fund.....	31.65
	<hr/>
	\$ 1,808.32
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	\$ 18,397.77

Expenses (\$11,605.41):

Canadian Electrical Supply Co., batteries.....	28.38
Canadian Fairbanks Morse Co., belting, drills.....	62.63
Canadian General Electric Co., lamp receptacles.....	160.20
Canadian Kodak Sales, filters.....	102.60
Canadian Laboratory Supplies, chemicals, glassware, etc.....	337.88
Central Scientific Co., glassware, chemicals.....	839.53
Connaught Laboratories, animals, etc.....	211.11
Consolidated Plate Glass Co., eye test charts.....	70.56
Coulter Copper & Brass Co., blood plasma vacuum drying units..	600.00
E. Cullen & Sons, animals.....	915.80
Delamere & Williams Ltd., ice making evaporator (to be paid by Government Grant, see 1943-44).....	1,000.00
T. Eaton Co. Ltd., meat, vegetables, ink, etc.....	526.95
Film Art, motion pictures.....	226.97
F. W. Fisher Co., filing cases.....	72.52
General Films Ltd., films.....	360.00
Ingram & Bell, chemicals, syringes, etc.....	606.20
Kelley Feed & Seed, feed.....	927.20
Laidlaw Lumber Co., lumber.....	26.11
N. Langmuir Manufacturing Co., plates.....	37.20
Richards Glass Co., glassware.....	99.12
Charles C. Thomas Co., reprints.....	22.94
Triplett Electrical Instrument Co., microammeters.....	51.02
Weston Electric Instrument Corporation, photronic cells, etc....	481.80
Fred J. Whitlaw & Co., clinitest sets.....	105.00
Wholesale Radio Co., tubes, switches, etc.....	505.35
University Press, stationery.....	46.90
Accounts under \$10.00 (8).....	29.30

Travelling expenses:

C. H. Best		\$ 511.07	
D. Y. Solandt		209.64	
L. B. Jacques		48.36	
W. S. Hoar		29.45	
R. E. Hlaist		36.70	
J. B. Bateman		86.74	
A. E. McDonald		187.43	
W. A. Feasby		47.38	
W. G. Eggleton		83.08	
Ruth C. Partridge		29.60	
C. R. Shorney		34.10	
Superintendent's Dept., freight, \$117.64; labour, \$170.70; material, \$1,346.50			1,634.84
Contribution to Pension Fund			213.75
			<u>\$30,003.18</u>
Sale of Naval equipment, etc.	\$3,041.40		
Charged to Insulin Committee Grants	21,961.78		
			<u>25,003.18</u>
		\$ 5,000.00	
			<u>\$ 10,000.00</u>
			<u>\$ 26,286.39</u>

APPENDIX III.

University Press

Ledger Balances (net) as at 30th June, 1942:

Contingent Reserve Account	\$ 7,246.08
Surplus Account	19,099.94
	<u>\$ 26,346.02</u>

Transactions for the year ending 30th June, 1943

Receipts from the Press, Book Department and Publications	\$316,813.65	
Expenditures (including plant purchased and charged to Surplus Account)	\$312,042.00	
Grant to Alumni Federation of the University of Toronto	2,500.00	
	<u>314,542.00</u>	
		<u>\$ 2,271.65</u>
		<u>\$ 28,617.67</u>

Note

The above figures cover the accounts passing through the Bursar's Office. Supplementary thereto the Acting Manager of the Press had on hand on the 30th June, 1943, as shown by his records, inventories, etc., (including work in progress) \$66,871.48; accounts receivable (less reserve) \$23,967.87 less sundry liabilities (net) \$9,716.55, making with the above cash balance of \$28,617.67 a total surplus over liabilities of \$110,065.55.

Details of Expenditure

Salaries and Wages, including Wartime Bonus, (\$109,552.79):

A. Gordon Burns, Manager, at \$4,800.00; on war service from 1 July to 15 September and from 1 December	\$ 1,112.50
W. J. Dunlop, Acting Manager, (paid also \$5,500.00 as Director of University Extension and Publicity)	1,200.00
Miss E. M. Walker, Secretary	2,327.25
Clerks:	
Miss I. E. McTaggart	1,698.75
Mrs. Ellen W. Buzek	1,310.00
Miss N. Reany	1,310.00
Miss M. Storey, at \$1,200.00; on war service from February	991.50
Mrs. Florence Friendship	1,231.25

Miss R. Buchan.....	\$ 1,178.75
Miss R. Mitchell.....	1,152.50
Miss C. Carroll.....	1,126.25
Miss M. MacMurray.....	1,017.50
George Edwards, Caretaker.....	1,730.00
Pay lists, wages of employees.....	92,166.54

Editorial Services (\$3,897.50):

Mrs. Alison Hewitt, General Editor.....	\$ 2,097.50
Mrs. M. L. Bladen.....	50.00
V. W. Bladen.....	415.00
A. Brady.....	100.00
G. W. Brown.....	400.00
P. Child.....	200.00
S. D. Clark.....	10.00
D. G. Creighton.....	175.00
W. P. M. Kennedy.....	250.00
R. G. Riddell.....	25.00
Miss E. M. Rosengren.....	25.00
A. S. P. Woodhouse.....	150.00
Payments to contributors to publications.....	280.00
Payments of royalties and returns from sales.....	6,491.81

Supplies and general operating expenses (\$75,123.39):

Acco Canadian Co., binders, plastic screws, etc.....	418.60
Aikenhead Hardware, padlocks, scissors, etc.....	69.17
Alexander & Cable, lithographing.....	140.00
Art Metropole, protractors, pencils, etc.....	102.03
Barber Ellis of Canada Ltd., stationery.....	1,395.31
Blackhall & Co., bookbinding.....	157.32
Border Brokers, brokerage, duty, etc.....	5,997.30
Bostitch Canada Ltd., staples.....	100.00
R. Bourne & Son, covers.....	127.80
Brigden's Ltd., printing.....	218.35
J. R. Brooks, music paper.....	45.50
Brown Bros. Ltd., stationery, etc.....	2,626.11
Buntin, Gillies & Co., paper.....	305.34
Buntin, Reid Co., paper, etc.....	3,932.76
Charles Bush Ltd., ink, paper.....	1,031.36
Bernard Cairns, rubber stamps.....	34.28
Canadian Carbon & Ribbon Co., carbon, etc.....	257.20
Canadian Label & Webbing Co., tape.....	27.51
Canadian Linotype Ltd., repairs.....	1,892.56
Canadian Metal Co., metal.....	1,310.26
Canadian Pacific Railway Co., telegrams.....	45.03
Canadian Paper Wholesale Ltd., paper.....	252.39
Carbon Paper Service Bureau, carbon.....	36.79
Carroll's Canadian Metals, metal.....	81.70
Eugene E. Carroll Co., grinding knives.....	43.15
Hamilton Cassells, K.C., legal services.....	32.00
Central Scientific Co., scalpels, cases, etc.....	334.03
Clarkson, Gordon, Dilworth & Nash, auditor's remuneration.....	140.00
Cooper & Beatty Ltd., composition.....	296.98
Copp Clarke Co., binders, etc.....	231.02
A. R. Davey & Co., card trays, etc.....	27.52
Delaney & Pettit, glue, etc.....	149.50
W. R. D'Eye Paper Pads, pads.....	265.18
Walter Dickinson & Co., leads, tape.....	366.71
Dixon Pencil Co., pencils.....	62.74
Dominion Blank Book Co., covers, etc.....	493.25
Dominion Envelope Co., envelopes.....	76.06
Dominion Paper Box Co., cores.....	67.42
Eagle Pencil of Canada, pencils.....	295.19
Eclipse Fountain Pen & Pencil Co., pens.....	50.70
E. B. Eddy Co., paper.....	5,636.84
Elliott Addressing Machine Co., stencils, servicing.....	67.41
Eversharp Canada Ltd., pens, repairs, etc.....	96.16
W. J. Gage & Co., examination books, paper, etc.....	5,816.65
D. Gestetner, ink, stencils.....	96.12
Grand & Toy, ledger sheets, indexes, etc.....	185.44
Graphic Engravers, engraving.....	1,705.00

Fred W. Halls Paper Co., paper.....	\$ 288.40
G. A. Hardie & Co., flannelette.....	70.16
W. E. Hardman Co., paper ruling.....	113.75
Harris, Seybold, Potter Ltd., cutter and stitcher repairs.....	48.40
Henderson Bros. Ltd., paper ruling, slides.....	509.20
C. H. Johnson & Son, cartage.....	705.25
Keuffel & Esser Co., slide rules.....	31.85
Laekie Manufacturing Co., pins, etc.....	43.20
The Levis, wipers.....	229.17
Lockett Loose Leaf Ltd., covers, etc.....	2,216.46
Lumley & Hewitt, paper ruling and punching.....	29.25
Meredith, Simmons & Co. Ltd., paste.....	26.00
Might Directories Ltd., city directory.....	41.11
Mono-Lino Typesetting Co., linotyping, stickers.....	652.12
Monotype Co. of Canada, brackets, valve, etc.....	732.71
Moore Type Foundry Ltd., rule, leads, etc.....	139.69
Murray Printing Co. Ltd., typesetting.....	486.10
National Metal Co., metal.....	151.80
Nichols Advertisers Ltd., pads.....	76.46
O. J. Ouellette Cie., keyboard paper.....	322.20
Parker Fountain Pen Co., pens, repairs.....	445.37
B. A. Phillips Ltd., pennants, crests.....	283.97
Photo Engravers & Electrotypers Ltd., halftones.....	310.77
Provincial Paper Ltd., paper, enamel.....	11,470.69
Raine Engraving Co., dies, etc.....	55.08
Ratcliff Paper Co. Ltd., paper, twine.....	32.24
L. A. Reeves Ink Co. (Canada) Ltd., ink.....	39.50
Reliable Electric Co., motor repairs.....	81.70
Reliance Engravers Ltd., zincs, halftones.....	2,060.94
Robbins & Townsend, typewriter maintenance, etc.....	170.45
Roneo Co. of Canada Ltd., stencils, etc.....	29.25
T. Sanderson, pads.....	52.00
Savoy & Sons, envelopes, paper.....	207.07
Service Linotyping Co., linotyping.....	109.47
W. A. Sheaffer Pen Co. of Canada Ltd., pens, repairs.....	76.22
Simonds Canada Saw Co., paper knives, etc.....	220.27
Howard Smith Paper Mills Ltd., paper.....	919.70
N. Smith Belting Works Ltd., belting.....	91.76
Standard Embossing Co. Ltd., letterheads, etc.....	370.70
Stephen Sales Ltd., ink, stencils.....	526.05
Toronto Envelope Co. Ltd., envelopes.....	1,456.93
Toronto Graphic Arts Association, dues, etc.....	687.00
Toronto-St. Catharines Transport Co., cartage.....	226.55
Toronto Type Foundry Co. Ltd., wire, etc.....	193.71
Typographic Service Ltd., typesetting.....	62.00
Underwood Elliott Fisher Ltd., ribbons, etc.....	87.05
United Paper Mills Ltd., paper, etc.....	5,762.86
Universal Thread Co., thread.....	106.47
Venus Pencil Co., pencils.....	69.59
Victoria Paper & Twine Co. Ltd., paper, twine, etc.....	414.96
Visible Records Ltd., rules.....	285.77
L. E. Waterman Co. Ltd., ink, pens, repairs.....	771.39
Whyte Hook Paper Co., cloth, foil, etc.....	780.47
Wilson Munroe Co. Ltd., cover paper, etc.....	2,099.21
York Electrotypers, electros.....	87.71
Accounts under \$25.00 (61).....	425.50

Books, etc. (\$78,137.45):

Academic Press.....	50.11
Academy Book Store.....	351.17
Thos. Allen Ltd.....	178.38
Allyn & Bacon.....	369.32
American Chemical Society.....	43.50
American Institute of Steel Construction.....	225.00
American Journal of Physiology.....	52.85
American Library Association.....	74.31
American Medical Association.....	181.47
Animated Fusion Training Chart Co.....	34.85
Annual Reviews Inc.....	108.75
D. Appleton-Century Co.....	2,148.07

Baker, Voorhis & Co.....	\$ 45.68
Barnes & Noble Inc.....	304.69
Blakiston Co.....	646.14
Blue Ribbon Books Ltd.....	37.50
Book Shop Medical Field Service School.....	63.00
British Medical Journal.....	45.60
Bureau of Publications.....	64.60
Burgess Publication Co.....	33.00
Butterworth & Co. (Canada) Ltd.....	29.30
Callaghan & Co.....	32.20
Canada Law Book Co. Ltd.....	35.80
Canadian Association for Adult Education.....	70.74
Canadian Dental Research Foundation.....	86.40
Canadian Geographical Society.....	29.00
Canadian Institute of International Affairs.....	29.16
Canadian Nurses Association, reprints.....	93.90
Canadian Pharmaceutical Association.....	112.50
Canadian Political Science Association.....	43.50
Carswell Co. Ltd.....	210.17
Cassell & Co. Ltd.....	106.52
Jacques Cattell Press.....	59.04
W. & R. Chambers.....	73.90
Chemical Publishing Co.....	42.46
Chemical Rubber Co.....	333.00
J. & A. Churchill Ltd.....	187.36
Clarke Irwin & Co. Ltd.....	2,903.75
College Book Co.....	41.19
Wm. Collins Sons & Co.....	111.44
Columbia University Press.....	139.50
Commonwealth Fund.....	51.22
Copp Clarke Co.....	3,050.64
John P. Craig.....	63.70
Wm. Dawson Subscription Service.....	401.66
J. M. Dent & Sons (Canada).....	705.70
Walter Dickinson & Co. Ltd.....	64.79
Dodd, Mead & Co.....	407.08
Dominion Blank Book Co. Ltd.....	38.69
E. P. Dutton & Co.....	33.30
T. Eaton Co. Ltd.....	42.09
Les Editions Varietes.....	56.25
Edwards Bros.....	572.43
Farrar & Reinhart.....	56.27
Forest Press.....	268.10
W. J. Gage & Co. Ltd.....	479.08
General Publishing Co.....	50.87
Ginn & Co.....	1,671.53
Grenville Books.....	39.60
Harcourt, Brace & Co.....	192.28
Harper & Bros.....	555.02
Harvard University Press.....	162.47
W. Heffer & Sons Ltd.....	30.23
Paul Hoehner Inc.....	39.83
Houghton Mifflin Co.....	656.54
Industrial Press.....	237.55
International Correspondence School Co.....	229.68
Interscience Publishers.....	164.96
H. K. Lewis & Co. Ltd.....	26.90
Life Underwriters Association of Canada.....	31.74
J. B. Lippincott Co.....	836.31
Longmans Green & Co.....	2,431.69
McAinsh & Co. Ltd.....	6,032.36
McClelland & Stewart Ltd.....	701.88
McGill University, contribution republishing book.....	422.80
McGraw-Hill Book Co.....	6,383.07
George J. M. McLeod Ltd.....	183.23
MacMillan Co. of Canada Ltd.....	12,010.87
Mack Printing Co.....	99.53
Medico-Dental Publishing Co.....	296.87
Merck & Co. Ltd.....	208.00
C. V. Mosby Co.....	32.44
Musson Book Co. Ltd.....	317.04

National Bureau of Standards	\$ 31.00
National Education Association	27.63
National Recreational Association	49.13
National Research Council of Canada	62.50
Sgt. Major T. L. Neal	169.00
Thos. Nelson & Sons Ltd.	273.29
Nordenman Publishing Co.	47.00
Northern Mines Press Ltd.	31.50
W. H. Norton Co.	39.67
Theo. E. Obrig	39.00
Odyssey Press	162.27
Oxford University Press	52.66
George Philip & Son	79.18
Physicians Record Co.	81.83
Physiological Review	33.00
Sir Isaac Pitman & Sons (Canada) Ltd.	1,442.94
Prentice-Hall Inc.	547.29
Princeton University	150.52
Professional Press	63.20
Psychological Corporation	51.64
Receiver General of Canada	311.77
Reinhold Publishing Corporation	279.09
Renouf Publishing Co.	27.82
Ronald Press Co.	28.15
Ryerson Press	1,090.89
S. J. Reginald Saunders	94.67
Science Press Printing Co.	35.75
Charles Scribner's Sons	65.07
Simpkin Marshall Ltd.	1,461.64
Sheed & Ward	28.40
C. K. Smoley & Sons	41.76
H. M. Stationery Office	256.86
G. E. Stechert & Co.	28.43
Superintendent of Documents, Washington	165.00
Sutherland International Despatch	73.04
Charles C. Thomas	44.12
A. W. Tucker	69.18
University of Chicago Press	116.15
University of Wisconsin Press	32.56
University Prints	133.65
D. Van Nostrand Co.	742.63
West Publishing Co.	84.00
Weston Institute	25.65
John Wiley & Sons	7,088.53
Williams & Wilkins Co.	9,670.63
H. W. Wilson Co.	80.74
World Book Co.	29.95
Accounts under \$25.00 (452)	2,175.93
Sundry purchases second hand books	256.03
Miss Olive Weir, reporting address by Dr. Herman Finer	26.00
A. G. Burns, travelling expenses	71.94
Microscopes	7,184.36
Advertising, \$1,460.69; postage and excise, \$2,839.37; bank charges and exchange, \$2,863.74; cleaning, \$273.85; freight, express and cartage, \$325.06; meals for night work, \$178.94; sundries, \$233.82 ...	8,175.47
Heat and light, \$2,782.93; gas, \$297.72; telephone, \$369.00; water, \$112.11	3,561.76
Superintendent's Dept., labour, \$413.63; material, \$453.09	866.72
Collector of Customs and Excise, sales tax	7,492.18
Contribution to Employees Pension Account	980.63
Plant Account (\$12,700.00):	
Toronto Type Foundry, machinery	2,700.00
Transferred to Revenue	10,000.00
	\$314,542.00

APPENDIX IV.

Superintendent's Stores and Sundry Labour Account

Ledger Balance, 30th June, 1942.....	\$ 22,068.82
Purchases made during 1942-43 (\$135,183.74):	
Acco Petroleum Products, mineral spirits, cleansol.....	\$ 468.99
Acme Paint & Varnish Company, paint.....	29.42
Adams Bros. Harness Ltd., felt.....	35.33
Aikenhead Hardware Co., hardware.....	1,310.50
Armstrong Cork & Insulation Co., corkboard.....	71.43
Associated Chemical Co., chemicals.....	439.56
J. & A. Aziz, sheeting, towels.....	260.30
Baines & David, Ltd., steel.....	263.71
Beardmore & Co., belting.....	25.31
Beldam's Asbestos Packing Ltd., twists, graphite, etc.....	172.44
Bennett & Wright, Ltd., welding.....	70.00
Berry Bros. Inc., varnish, etc.....	334.89
Boake Manufacturing Co., lumber.....	2,763.42
Boeckh & Co., brushes, etc.....	65.53
British Columbia Plywoods Ltd., wallboard.....	45.41
Brooks Marble & Tile Co., tile repairs.....	709.57
Brown Boggs Foundry & Machine Co. blades.....	66.64
Builders Supplies Ltd., cement, etc.....	293.55
Robert Bury & Co., lumber, etc.....	2,032.23
Canada Building Materials Ltd., cement, etc.....	51.05
Canada Hardware Ltd., hardware.....	208.89
Canada Metal Co., metal.....	370.48
Canada Packers Ltd., soap, linseed.....	557.45
Canada Wire & Cable Co., wire.....	114.47
Canadian Allis Chalmers Ltd., texropes.....	73.59
Canadian Asbestos Ontario Ltd., asbestos, graphite, cement.....	557.88
Canadian Carborundum Co., oxide wheels, etc.....	34.09
Canadian Durex Abrasives Ltd., emery cloth, etc.....	49.18
Canadian Fairbanks Morse Co., casters, etc.....	91.71
Canadian General Electric Co., electrical supplies.....	1,636.14
Canadian Germicide Co., sanitary supplies.....	82.29
Canadian Ingersoll Rand Co., valves, etc.....	26.06
Canadian Industrial Alcohol, drum.....	83.60
Canadian Industries Ltd., paint, etc.....	398.92
Canadian Johns Manville Co., felt, etc.....	158.88
Canadian Mill Supply Co., cotton.....	71.60
Canadian National Carbon Co., brushes.....	137.36
Canadian National Institute for the Blind, brooms.....	406.83
Canadian Oil Co. Ltd., kerosene.....	51.32
Canadian Powers Regulator Co., repairs.....	35.72
Canadian S.K.F. Co., bearings.....	29.21
Canadian Sirocco Co., fan, motors.....	500.94
Central Scientific Co., regulators, test tubes.....	119.81
Champion Dishwashing Machine Co.....	41.35
Clark & Son, plastering repairs.....	79.10
A. C. Cockburn, sheets.....	167.50
Commercial Chemical Co., paint.....	26.36
Consolidated Plate Glass Co., glass.....	541.54
Continental Can Co. of Canada, cans and caps.....	32.81
George Cooke & Co., wax.....	26.73
Corbett-Cowley Ltd., laboratory coats, etc.....	686.38
Coulter Copper & Brass Co., switch plates.....	60.66
Crane Ltd., laundry tray, valves, etc.....	1,177.52
Crown Diamond Paint Co., brushes & paint.....	563.54
W. H. Cunningham & Hill, valves, curtain hooks, etc.....	133.77
Currie Products Ltd., felt, paint, etc.....	849.74
Danforth Wallboard & Insulations, Ltd., wallboard.....	95.11
Darnell Corporation of Canada, casters, etc.....	66.10
Dearborn Chemical Co., chemicals.....	27.69
Derrett Ltd., jute twine.....	51.08
Diamond Cleaners & Soap Ltd., soap.....	655.22
W. E. Dillon & Co., steel grill.....	43.79
Henry Disston & Sons, repair cutter knives, etc.....	82.84
Dominion Bridge Co., bands, etc.....	64.99
Dominion Carbon Brush Co., brushes.....	80.83

Dominion Glass Co., water bottle, wine jars.....	\$	91.86
Dominion Linseed Oil Co., oil.....		494.39
Dominion Oxygen Co., oxygen, etc.....		309.52
Downing & Co., fuses.....		401.30
Drew Brown Ltd., wax.....		429.24
Drummond McCall & Co., brass rods, tubing, steel, etc.....		84.33
C. A. Dunham & Co., radiator traps, reducing valves, etc.....		721.68
T. Eaton Co., cocoa mats, sealers, stools, gloves, etc.....		491.54
E. B. Eddy Co., paper towels, etc.....		528.00
Electrolux Canada Ltd., repairs, etc.....		83.10
Ellis & Howard, lighting units, flashlights, batteries, etc.....	1,488.	10
Empire Brass Manufacturing Co., valves, plumbing supplies, etc.....	838.	11
Ennis Wonder Polish Co., polish.....	86.	40
Evans & Co., chamois.....	99.	96
Exide Batteries of Canada, batteries.....	78.	69
Fairbanks Lumber & Coal Co., lumber.....	54.	58
E. B. Fielding & Co., turpentine.....	1,068.	38
Thomas Firth & John Brown Ltd., stainless steel, etc.....	203.	31
Fuller Brush Co., mops.....	142.	35
Garage Supply Co., battery, plugs, etc.....	88.	82
Garlock Packing Co., packing.....	29.	76
General Dry Batteries of Canada, batteries.....	189.	07
General Steel Wares, Ltd., pails.....	113.	57
Gooderham & Worts, Ltd., alcohol, spirits.....	33,873.	48
B. Greening Wire Co., wire.....	126.	94
Grinnell Co. of Canada, hardware.....	2,108.	16
A. Guinness & Co., napkins, tray covers, etc.....	63.	28
Gurney Foundry Co., jacket heater, etc.....	28.	86
Gutta Percha Rubber Co., hose, tubing, etc.....	55.	27
Hamilton Carhartt Manufacturing Co., overalls.....	50.	09
Joe Hampton, sand and gravel.....	57.	00
T. H. Hancock, Ltd., doors.....	45.	36
J. Hannen, wood turning, etc.....	51.	57
Hardinge Bros. of Canada, patrol clocks, etc.....	546.	00
W. Harris & Co., ground glue, etc.....	41.	04
Hart & Cooley Manufacturing Co., coats.....	41.	12
George H. Hees Son & Co., blind cord, webbing, etc.....	50.	52
George M. Hendry Co., chalk.....	104.	96
Huntington Laboratories, Ltd., seal-o-san, etc.....	48.	15
Hydro Electric Power Commission, lamps, etc.....	2,749.	47
Imperial Oil Co., axle grease, candles, etc.....	115.	48
Imperial Varnish & Color Co., paint, varnish.....	179.	75
John Inglis & Co., repairs.....	429.	33
International Varnish Co. Ltd., paint, enamel.....	1,647.	51
I. Johnson & Son, poles.....	49.	06
S. C. Johnson & Son, enamel.....	27.	83
George Keith & Son, grass seed.....	242.	55
Kilgour's Ltd., towels, dixie cups, bags, etc.....	5,037.	98
La France Fire Engine & Foamite, Ltd., extinguishers, refills.....	457.	84
R. Laidlaw Lumber Co., granulated wool, wallboard.....	175.	81
John Leckie Ltd., bunting, etc.....	88.	14
A. C. Leslie & Co., steel plates.....	27.	29
The Levis, wipers.....	165.	00
Livingston Stoker Co., stoker.....	425.	00
London Soap Co., soap.....	495.	00
Lowe Bros. Co., enamel, paint.....	28.	55
McBean & Verrall, lumber.....	122.	59
MacCallum Manufacturing Co., sweeping compound, etc.....	350.	00
McCull-Fontenac Oil Co., oils.....	62.	03
McFarlane Gendron Manufacturing Co., ladder, trestles.....	132.	30
McIntyre & Taylor Ltd., grates, drain, etc.....	86.	62
Alex. McKay & Co., cement.....	27.	65
McKay-Muldoon Ltd., gravel, cement, etc.....	87.	63
Masco Co. Ltd., batteries, flashlights, switches, etc.....	5,564.	52
Merck & Co., chemicals.....	1,815.	81
A. Middleton Co., paint, etc.....	627.	39
Minneapolis-Honeywell Regulator Co., pressuretrol, tubes, etc.....	48.	98
Moffats Ltd., switches, etc.....	25.	52
Mollenhauer Contracting Co., concrete flooring.....	1,189.	00
Monarch Belting Co., leather belting.....	31.	53
Benjamin Moore & Co., paint.....	139.	20

Wallis Moore Paint Co., paint.....	\$ 404 27
J. H. Morin & Co., shellac, etc.....	187 21
James Morris Brass Manufacturing Co., plumbers' supplies.....	719 66
Mount Royal Metal Co., sheet lead, solder, etc.....	156 33
Moyer School Supplies, blackboard, erasers, etc.....	69 52
A. Muirhead & Co., paint.....	173 85
Alexander Murray & Co., roofing supplies.....	182 43
National Drug & Chemical Co., chemicals, beeswax.....	224 16
National Grocers Co., matches, etc.....	131 25
Neptune Meters Ltd., water meter.....	62 21
New Sanitary Wiper & Waste, waste, cheesecloth.....	432 73
Nichols Chemical Co., chemicals, acid.....	1,777 44
Northern Electric Co., electricians' supplies.....	93 12
O/Cedar of Canada, polish, mops.....	59 40
Oliver Lumber Co., lumber.....	372 44
Page Brothers, soap, etc.....	661 27
Pannill Door Co., doors, storm sash.....	189 51
Pease Foundry Co., plumbers' supplies.....	32 34
Peckover's Ltd., brass rods, steel, etc.....	280 32
Pilkington Bros., glass.....	426 95
Planet Bicycle Co., key blanks.....	25 70
Proctor & Gamble Co. of Canada, soap.....	286 00
Provincial Treasurer, truck license.....	36 00
Pryal & Nye, batteries.....	41 79
Railway & Power Engineering Corporation, wire rope.....	38 93
Ritchie Fuels, wood.....	53 00
James Robertson Co. Ltd., plumbers' supplies.....	1,140 12
Robinson Clay Products, fire clay, etc.....	192 48
Rolls & Darlington, drugs, etc.....	83 54
Roofers Supply Co., roofing material.....	597 01
Frank B. Ross Co., wax.....	360 20
Royal Metals Manufacturing Co., tables.....	111 72
Russill Hardware Co. Ltd., locks.....	31 90
Salem's Garage, repairs, oil, etc.....	38 68
Samuel Son & Co., steel.....	2,232 11
Sangrams & Co., electrical supplies.....	213 43
Satin Finish Hardwood Flooring Ltd., lumber.....	224 09
Scarfe & Co., paint.....	280 98
Scotfield-Donald Ltd., chemicals.....	108 00
Shannon Bros. of Canada, lumber.....	534 61
Shaw & Wright, hinges, screws, etc.....	773 29
Shawinigan Chemicals, chemicals.....	19 82
Shell Oil Co. of Canada, acetone.....	1,216 32
Sherwin-Williams Co. of Canada, paint.....	25 85
W. Sherwood & Son, repairs, coil, wire, etc.....	584 50
T. S. Simms & Co., brushes, varnish.....	494 51
Robert Simpson Co., chairs, blankets, etc.....	1,795 46
John B. Smith & Sons, lumber.....	2,501 99
Square D. Company, electricians' supplies.....	812 66
Standard Chemical Co., acetone, drums.....	1,493 60
Standard Sanitary & Dominion Radiator Ltd., heaters.....	283 48
Steel Co. of Canada, benzol.....	35 10
G. F. Sterne & Sons, varnish, etc.....	506 34
Stewart & Wood, paint, glue, etc.....	259 51
S. F. Stinson & Son, lumber, etc.....	1,613 16
Michael Stuart Co., traps.....	115 90
Sturgeon's Ltd., paint.....	452 62
Superior Electric Supply Co., switches, fan, etc.....	1,123 44
Superior Sash Co., sash.....	25 85
Superior Stores, nails.....	27 14
Supertest Petroleum Corporation, kerosene, etc.....	42 50
L. S. Tarshis & Sons, electric fan.....	35 00
Textile Products Ltd., flannelette, towels, etc.....	904 40
Thayers Ltd., gasoline, anti-freeze.....	731 02
Toronto Asphalt Roofing Co., roofing.....	106 12
Toronto Salt Works, calcium chloride rock salt.....	44 30
Trane Co. Ltd., coils, etc.....	74 42
Trelco Ltd., paint.....	27 23
Turnbull Elevator Co., contacts, coil, etc.....	52 76
United Farmers Co-operative Co. Ltd., lead.....	91 10
Vacu-Draft Ltd., wall mounting.....	93 75

Victoria Paper & Twine Co., towels, etc.....	\$ 752.40
C. C. Wakefield & Co., oils.....	311.98
Arthur Welch Co. Ltd., insulation.....	240.00
West Disinfecting Co., chemicals.....	142.53
White's Hardware Ltd., hardware.....	667.23
A. C. Wild & Co., pipe coverings, etc.....	360.74
Wilson & Cousins Ltd., fire hose, etc.....	346.02
G. H. Wood & Co., paper cups, soap dispensers, etc.....	265.55
A. L. Wynston Jr. Ltd., electrical supplies.....	93.06
University Press, printing and stationery.....	47.61
Accounts under \$25.00 (132).....	1,101.76
Superintendent's Dept., freight, \$143.43; labour, \$7,120.24.....	7,263.67

\$130,134.14

Less credits:

Dominion Government, refund of tax on alcohol	\$25,264.22	
Ontario Government, refund of tax on gasoline and varsol.....	126.04	
Sale of material.....	763.14	
	26,153.40	\$103,980.74
		\$126,049.56

Sundry labour as per pay lists:

Trade mechanics and general workmen.....	\$171,991.67	
Firemen, nightwatchmen, etc.....	52,831.23	
Cleaners and miscellaneous.....	142,111.87	
	\$366,934.77	
		\$492,984.33

Apportionment of the foregoing:

	Labour	Material
Administration (\$53,849.36):		
Bursar's Office.....	\$ 48.01	\$ 30.04
Registrar's Office.....	352.26	6.31
Superintendent's Office.....	1,533.56	30.10
Central Stores.....	1,150.00	
Grounds.....	13,747.07	766.76
Protective Service.....	17,081.01	
Telephones.....	4,812.76	
Convocation and Simcoe Halls.....	11,965.71	1,694.36
184 College Street.....	515.37	116.04
Library (\$5,315.44):		
Maintenance.....	225.22	142.87
Building.....	4,081.97	865.38
Athletics, Physical Training, etc. (\$7,739.70):		
Athletics and Physical Training—Men.....	28.69	8.28
Athletics and Physical Education—Women.....	3.26	30.83
Health Service.....	309.32	111.04
Hart House—share of maintenance.....	4,934.03	1,452.06
44 Hoskin Avenue.....	685.13	177.06
Royal Ontario Museum.....	45,278.39	3,038.84
Faculty of Arts (\$57,234.69):		
Applied Mathematics.....	3.02	.61
Astronomy.....	.94	18.93
Botany.....	292.70	301.84
Chemistry.....	1,716.95	1,812.62
Fine Art.....	112.01	21.82
Geography.....	16.55	10.00
Geology.....	17.48	20.22
Mineralogy.....	86.89	19.97
Physics.....	598.59	491.47
Political Economy.....	3.00	.82
Psychology.....	60.01	35.23
Zoology.....	290.87	754.05
University College Departments.....	.50	.08
University College General Expenses.....	50.21	11.18

Baldwin House	\$ 1,593.56	\$ 194.23
Biological Building	3,232.52	523.24
Botany Building	3,533.91	481.79
Chemical Building	3,482.45	866.15
David Dunlap Observatory	1,240.96	210.47
Economics Building	5,378.86	867.65
McLennan Laboratory	7,890.28	2,572.44
Military Studies Building	1,830.14	271.67
Psychology Buildings	2,645.85	296.75
University College Building	9,213.53	1,295.58
No. 43 St. George Street	789.00	107.15
No. 45 St. George Street	992.58	148.49
No. 47 St. George Street	692.61	134.27
Faculty of Medicine (\$39,231.11):		
Anatomy	194.79	240.12
Bio-Chemistry (including Zymology)	476.87	811.27
Hygiene and Preventive Medicine	29.87	24.62
Medicine and Paediatrics	20.31	135.31
Pathological Chemistry	4.43	90.66
Pathology and Bacteriology	1,105.26	1,069.53
Pharmacy and Pharmacology	20.22	157.80
Physiology	172.93	328.99
Surgery	3.10	.30
Therapeutics	4.30	.77
Art Service		7.31
General Expenses	29.49	12.48
Anatomical Building	3,709.64	462.49
Banting Institute	9,003.70	1,228.07
Hygiene Building	12,780.00	1,581.41
Medical Building	4,775.06	750.01
School of Hygiene:		
Maintenance	289.42	60.64
Faculty of Applied Science (\$23,078.36):		
Applied Physics	273.77	160.02
School of Architecture	21.78	59.83
Chemical Engineering and Applied Chemistry ..	1,155.40	1,451.44
Civil Engineering—Municipal and Structural ...	25.44	84.73
Civil Engineering—Surveying and Geodesy ...	89.16	76.64
Electrical Engineering	91.81	93.34
Engineering Drawing	229.97	119.73
Mechanical Engineering	214.88	300.63
Metallurgical Engineering	236.90	174.77
Mining Engineering	64.71	217.48
General Expenses	99.18	21.70
Photographic Service	9.83	19.95
Electrical Building	3,602.00	424.50
Engineering Building	3,866.62	844.59
Geodetic Observatory Building	466.33	59.50
Mining Building (including Mill Building)	7,133.53	1,388.20
Faculty of Dentistry (\$11,164.50):		
Laboratory and Infirmary Supplies	2,086.96	898.97
Dental Building	6,428.96	1,749.61
Faculty of Household Science (\$4,388.67):		
Household Science	139.72	47.92
Food Chemistry	127.43	45.34
Household Science Building	3,414.86	613.40
Faculty of Forestry (\$827.75):		
Maintenance	15.21	81.68
Forestry Building	568.01	162.85
School of Nursing (\$2,959.80):		
School Maintenance	43.46	.59
Residence Maintenance	39.26	96.34
Building, No. 7 Queen's Park	2,515.11	265.04

School of Physical and Health Education:

Maintenance.....	\$ 10.82	\$ 1.09
University Extension and Publicity.....	378.64	202.32

Men's Residences:

Maintenance of Buildings.....	9,047.83	1,159.06
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Women's Residences and Union (\$8,748.34):

Maintenance of Buildings.....	5,398.93	1,147.86
Housekeeping Account.....	990.22	1,211.33
Central Power Plant.....	33,883.45	1,455.50
Special Research (including Banting and Best)....	3,193.07	3,554.86
Superintendent's Stores.....	7,120.24	
Ontario College of Education.....	16,381.38	4,894.77
Work done for University Organizations, members of staff, sundry incidental accounts, etc. (including Accounts Receivable on 30th June, \$9,141.78)...	72,432.78	47,928.06
Cash sales.....		912.44

\$366,934.77 \$98,826.55

\$465,761.32

Ledger Balance 30th June, 1943..... \$ 27,223.01

(Superintendent's Inventory Value \$39,604.34)

APPENDIX V.

Ontario College of Education

Balance on hand 30 June, 1942.....	\$55,797.22
Receipts, 1942-43:	
Legislative Grant.....	\$255,000.00
Less salaries paid direct:	
A. Macdonald.....	\$3,150.00
C. T. Sharpe.....	2,126.25
	<u>5,276.25</u>
Fees of students.....	249,723.75
Use of Aura Lee Grounds (Ontario College of Education Athletic Field).....	56,507.03
	<u>600.00</u>
	\$362,628.00
Expenditures for salaries and maintenance for the year ending 30th June, 1943.....	\$297,832.33
Transferred to the Institute of Child Study.....	4,000.00
	<u>301,832.33</u>
	<u>\$ 60,795.67</u>

Salaries

J. G. Althouse, Dean (paid also \$350 for Extension Work.....) \$ 6,000.00

Professors:

J. O. Carlisle, Methods in Classics; also Supervisor of Practice Teaching, at \$5,000; ob. 17 September; 2 mos. salary paid to widow.....	2,083.35
W. G. Bennett, Commercial Subjects.....	4,700.00
G. A. Cornish, Methods in Science.....	4,700.00
W. J. Lougheed, Methods in Mathematics.....	4,700.00
Miss L. L. Ockley, Home Economics; also Supervisor of Women..	4,700.00
J. A. Long, Educational Research; also Director of Department (paid also \$1,210 for Extension work).....	4,600.00
B. C. Diltz, English and History.....	4,450.00
Miss W. G. Barnstead, Director of Library School and Associate Pro- fessor.....	4,500.00

Assistant Professors:

C. E. Phillips, History of Education; also Editor of "The School" (paid also \$350 for Extension Work and \$210 in School of Nursing).....	\$ 4,650.00
E. L. Daniher, History.....	4,300.00
Miss H. B. St. John, Modern Languages.....	4,300.00
F. Halbus, Physical Education.....	4,125.00
Adrian Macdonald, Elementary Subjects (paid by Department of Education of Ontario).....	.....
Miss R. E. Ratz, Home Economics.....	3,900.00
Miss B. Bassam (including \$133.33 balance for 1941-42; paid also honorarium of \$200 as Acting Librarian).....	3,433.33
Miss M. E. Silverthorn, Library Science, Library School.....	3,100.00

Lecturers and Instructors in University Schools:

G. N. Bramfitt, Diction and Voice Production.....	4,000.00
Miss H. L. Bryans, Physical Education.....	3,800.00
A. T. McLachlan, Manual Training (paid also \$1,200 for Extension Work).....	3,700.00
L. R. Bell, Music.....	3,300.00

Lecturers:

Miss A. Marsh, Art.....	3,625.00
M. D. Parmenter, Psychology.....	3,000.00
R. W. B. Jackson, Educational Research (paid also \$200 in Arts and \$280 for Extension Work).....	2,800.00
Miss V. B. Nichol, Home Economics.....	2,700.00
Miss L. P. E. Lockhart, Home Economics.....	2,500.00
Miss M. M. B. Davidson, Library Science.....	1,900.00

Instructors in University Schools:

A. C. Lewis, Headmaster (paid also \$200 as Instructor in Courses for degrees in Pedagogy and \$280 for Extension Work).....	4,700.00
G. A. Cline.....	4,000.00
A. G. Croal (paid also \$39 for Extension Work).....	4,000.00
J. L. Gill.....	4,000.00
Norman McLeod.....	4,000.00
N. L. Murch.....	4,000.00
P. A. Petrie (paid also \$16.50 for Extension Work).....	4,000.00
W. L. C. Richardson.....	4,000.00
J. G. Workman.....	4,000.00
R. F. S. Baird.....	3,900.00
J. D. Morrow.....	3,900.00
H. McGuire, at \$3,600; on War Service; contribution to T.I. & A.A. D. A. Glassey, 8 mos. at \$450.....	3,600.00
W. R. Stewart.....	3,350.00
H. A. Grainger, from 1 October at \$350 per mo.....	3,150.00
A. D. Lockhart.....	3,100.00
L. H. Newell.....	3,100.00
W. B. MacMurray.....	3,100.00
W. B. Gray, at \$2,700; on War Service from October.....	1,203.75
B. C. Taylor.....	2,500.00
J. S. Carlisle.....	2,000.00
C. T. Sharpe (paid by Department of Education of Ontario).....	.....
G. W. Cochrane, Instructor in Swimming and Supervisor of U.T.S. Athletic Grounds and Sport.....	3,000.00

Instructors in Library School (Sessional):

Miss L. H. Smith, Work with Boys and Girls.....	450.00
W. S. Wallace, College and University Libraries (paid also as University Librarian).....	350.00
Miss J. Merchant, School Libraries.....	150.00

Administration of Libraries:

Angus Mowat, at \$150; on War Service.....	.....
F. C. Jennings.....	150.00
Miss M. E. Poole, Special Libraries.....	150.00
C. R. Sanderson, Circulation of Books.....	150.00
Miss F. Trotter, Story-Telling.....	150.00

Occasional Lecturers, Library School:

M. P. Boone (paid also as Assistant Librarian and from Practice Teaching).....	\$ 400.00
Miss D. Randolph.....	95.26
J. A. Lowe.....	75.91
F. C. Jennings (paid also as Instructor in Library School).....	36.00
R. E. Crouch.....	31.40
E. C. Kyte.....	30.40
G. S. Brett (paid also in Arts).....	30.00
Miss Elizabeth Long.....	30.00
E. J. Pratt (paid also in Dentistry).....	30.00
Miss M. Fraser.....	20.20
Miss F. Waldon.....	18.85
Miss N. Bateson.....	16.00
A. Calhoun.....	15.00
Miss E. Morton.....	15.00
Miss A. Wright.....	15.00
Griffith Taylor, Special Lecturer in Geography (paid also \$4,000 in Faculty of Arts).....	2,500.00
Norman Davies, Lecturer in Methods in Agriculture (Sessional).....	300.00
A. C. Lewis, Instructor in Courses for degrees in Pedagogy (paid also as Headmaster of University Schools).....	200.00

Supply Teachers, at \$7.50 per day:

A. R. Looby.....	105.00
J. L. MacDowell.....	82.50
J. G. Devitt.....	45.00
E. W. Durocher.....	26.25
H. A. Grainger (paid also as Instructor).....	15.00
E. W. Rice.....	15.00
Miss D. A. Thompson, Librarian.....	2,700.00

Assistant Librarians:

Miss D. O. Walter.....	2,000.00
M. P. Boone (paid also \$400 as Occasional Lecturer in Library School).....	1,200.00
Miss M. Faircloth, Library Reviser in the Library School.....	1,200.00

Clerical Staff:

Miss L. Swinarton, Secretary.....	2,550.00
Miss E. G. Seldon, Clerk in the Headmaster's Office.....	1,700.00

Clerks:

Miss J. M. Jeffrey.....	1,850.00
Miss A. A. Elliott.....	1,700.00
Miss G. M. Harvey.....	1,700.00
Mrs. Catherine Grant.....	1,400.00

 \$196,048.20

Retiring Allowances:

Teachers' Insurance and Annuity Association, contribution of College for year ending 30th June, 1943, to retiring fund.....	\$ 3,944.45
Contribution of College for year ending 30th June, 1943, University Pension Fund—Employees.....	1,306.75

 \$ 5,251.20

Charges on Investment:

Accountant, Supreme Court of Ontario, proportion of annual payment on debenture issue of 1909 for interest and sinking fund.....	\$ 10,000.00
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Maintenance of Buildings:

Fuel (\$4,473.55):	
P. Burns & Co.....	\$ 27.50
Great Lakes Coal Co.....	4,224.23
Halliday Bros.....	221.82
Gas, \$248.19; electric current, \$1,679.88; water, \$187.19; telephone service, \$367.90.....	2,483.16

Caretaker's Supplies:

Superintendent's Dept., material.....	504.97
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Cleaning and furnaceman (\$7,703.65):	
Furnaceman, G. Thompson, 52 weeks.....	\$ 1,309.90
Superintendent's Dept., labour.....	6,393.75
Repairs and Renewals (\$3,984.67):	
Wm. Bartlett & Son, shades.....	24.25
Canadian Germicide Co., sanitary supplies.....	1.50
Canadian Power Regulator Co., maintenance of system.....	68.70
Engineering Equipment Co., enamel.....	99.00
John Inglis Co., steel tubes.....	74.18
Provincial Treasurer, licenses.....	10.00
Superintendent's Dept., freight, \$2.56; labour, \$816.49; material, \$2,887.99.....	3,707.04
Alterations in Room 306:	
Superintendent's Dept., labour, \$956.32, material, \$243.68..	1,200.00
Grounds:	
Superintendent's Dept., labour, \$562.61; material, \$75.67..	638.28
Caretaker and Engineer:	
J. Harding, 12 months (overtime \$126.50).....	1,661.04
Night Watchmen (\$1,577.91):	
W. N. Lotto, 10 months.....	1,150.00
Superintendent's Dept., labour.....	427.91
	\$24,227.23
Less credits: cleaning, \$378.00; caretaker's supplies, \$21.80; fuel, light, etc., \$150.50; piano fund, \$2.00; sale of material, \$20.00; replacements, \$62.13; telephones, \$41.38.....	675.81
	\$ 23,551.42
Maintenance of Aura Lee Grounds:	
Fuel (\$193.24):	
P. Burns & Co.....	\$ 27.36
Halliday Bros.....	165.88
Gas, \$26.83; electric current, \$39.83; water, \$32.18; telephone, \$107.40.....	206.24
Caretaker's Supplies:	
Superintendent's Dept., material.....	8.39
Repairs and Renewals:	
Superintendent's Dept., labour, \$284.86; material, \$96.04...	380.90
Sundries and Occasional Labour:	
Superintendent's Dept., labour.....	397.29
Caretaker:	
G. Cruickshank, 12 months (with living quarters valued at \$200 and overtime \$9.50).....	1,250.00
	\$ 2,436.06
Less credit for cleaning.....	1.50
	\$ 2,434.56
Maintenance of Instruction:	
Use of City Schools:	
Board of Education, City of Toronto.....	\$20,615.00
Use of Rural Schools (\$105.00):	
Honoraria to critic teachers—Agriculture:	
Principal R. H. King.....	50.00
D. G. McBain.....	25.00
W. A. Porter.....	25.00
Sundry persons.....	5.00

Honoraria to critic teachers in Rural Schools (\$110.00):	
Miss K. Dolan.....	\$ 25.00
Miss M. Fraser.....	25.00
Miss K. Morrison.....	25.00
Miss M. Mustard.....	25.00
George Woods.....	10.00
Dr. R. C. Jarvis, instructor in penmanship.....	95.00
Living expenses of teachers in training (\$134.10):	
Miss Elizabeth Arthur.....	10.00
Miss Marion Belch.....	10.00
Miss Mary Cunningham.....	10.00
Miss Elizabeth Moore.....	10.00
Miss Marion Pate.....	10.00
Miss Margaret Scott.....	10.00
Miss Dorothy Sharp.....	10.00
Miss Mary Silverthorne.....	14.55
Sundry travelling expenses:	
Canadian Pacific Railways.....	35.80
Accounts under \$10.00 (2).....	13.75
Art Gallery of Toronto, services in connection with practical teaching.....	6,000.00
Payments to Librarians who assist in practical work (\$1,066.75):	
Miss Helen Armstrong.....	75.00
Miss Bertha Bassam (expenses \$16.75).....	216.75
Miss Louise Boothe.....	75.00
Miss Myrtle Forman.....	75.00
Miss Elizabeth Gordon.....	75.00
Miss Margaret Johnston.....	75.00
Miss Isabelle Locheed.....	75.00
Miss M. L. Newton.....	25.00
Miss Jessie Rorke.....	75.00
Miss Eleanor Shaw.....	75.00
Miss Ethelwyn Wickson.....	75.00
Miss Cicely Wood.....	75.00
Miss H. G. B. Woolryche.....	75.00
Laboratory Assistance and Piano Assistance (\$518.80):	
Miss M. Clemens.....	400.00
Mrs. S. McKerrighan, 360 hours.....	118.80
Contingencies:	
Dean J. G. Althouse, reimbursement of travelling expenses, convention of Canada and Newfoundland Educational Association.....	224.50
Office Supplies (\$1,278.45):	
Bostitch Co. Ltd., staples.....	10.50
W. J. Gage, ledger sheets.....	20.95
D. Gestetner, stencils, ink.....	133.44
National Stationers, wheel pens.....	11.15
Office Specialty Manufacturing Co., cards, etc.....	42.00
Postage.....	308.00
Robbins & Townsend, typewriter maintenance.....	39.60
Stephen Sales, paper.....	56.10
Mrs. L. Turnbull, clerical assistance, 1 week, 1 day.....	25.80
University Press, printing and stationery.....	496.60
Accounts under \$10.00 (6).....	33.83
Sundry disbursements by department.....	13.77
Superintendent's Dept., labour, \$67.57; material, \$19.14.....	86.71
Office Supplies for Library School (\$294.21):	
Grand & Toy, slide arms, blotting paper.....	13.75
Mayer School Supplies.....	20.55
Postage.....	120.00
Robbins & Townsend.....	6.00
University Press, printing and stationery.....	113.24
Sundry disbursements by department: books and stationery, \$11.09; telephones and sundries, \$5.58.....	16.67
Superintendent's Dept., labour.....	4.00

General supplies and apparatus for classroom use (\$8,663.74):	
Aikenhead Hardware Co., hardware.....	\$ 28.08
American Council on Education, pamphlets, etc.....	15.78
Art Metropole, drafting paper, etc.....	15.90
Artists' Supply Co., paint.....	51.95
Board of Education, Minnesota.....	10.47
Bookshelf Bindery, binding.....	38.35
Boosey & Hawkes, music publications.....	20.93
Bureau of Educational Research Service, measurements, music tests.....	12.70
Canadian Laboratory Supplies, drugs.....	99.14
Canadian Liquid Air Co., valves, oxygen.....	14.66
Gus Cancilla, provisions.....	78.13
Central Scientific Co., burner, scales, plate, etc.....	125.79
Chadwick Electric Co., electrical supplies.....	24.18
Clarke Irwin Co., books.....	76.56
Copp Clark Co., books.....	104.45
J.M. Dent & Sons Ltd., books.....	92.43
Eastman Photographic Stores, films.....	30.14
T. Eaton Co., curtains, linoleum, tables, etc.....	431.81
Extra Curricular Publishing Co., text books.....	13.77
W. J. Gage & Co., books.....	53.96
General Films Ltd., sound projector.....	691.60
D. Gestetner, stencils.....	178.75
Ginn & Co., books.....	36.52
Globe Furniture Ltd., desks.....	465.00
Grand & Toy, trays, etc.....	127.85
J. M. Green Music Co., books.....	11.49
Gregg Publishing Co., books.....	13.65
Heintzman & Co., music.....	37.51
Houghton Mifflin Co., books.....	18.13
International Correspondence Schools, reprints.....	12.88
Keystone View Co., slide maker.....	23.37
Longmans Green & Co., books.....	20.56
Lyons Furniture Co., record cabinet.....	14.95
MacMillan Co. of Canada, books.....	28.12
George J. McLeod Ltd., books.....	45.91
Mason & Risch Ltd., piano rentals, cartage.....	29.00
Morgan-Dillow Co., monographs.....	21.19
Musson Book Co., books.....	11.43
National Committee for Mental Hygiene and Vocational Guidance, text books.....	18.00
Nisbet & Auld Ltd., cotton.....	16.00
Occupational Index Inc., pamphlets, etc.....	24.64
Office Specialty Manufacturing Co., desk, transfer cases.....	166.13
Promenade Music Centre, phonograph and records.....	111.79
Psychological Corporation, pamphlets, etc.....	262.88
Public School Publishing Co., music, etc.....	25.54
Radio Trade Supply Co., phono motor, etc.....	58.53
Rainbow Lantern Slide Co., slides.....	11.80
Robbins & Townsend, rental, etc.....	21.60
Ryerson Film Service, microfilm.....	10.90
Ryerson Press, binder, books, etc.....	92.12
G. Schunck, tuning piano.....	10.50
Science Research Associates, text books.....	162.06
Sears Ltd., hand punch.....	40.50
Robert Simpson Co., reflectors, towelling, etc.....	21.63
J. B. Smith & Sons, lumber.....	127.64
Leslie Victor Smith, lettering diplomas.....	99.45
Smithers & Bonellie, books.....	14.70
Static Shop, amplifier system.....	372.86
Stephens Sales, paper.....	68.85
St. John Ambulance Association, texts, charts.....	51.00
C. H. Stoelting Co., apparatus.....	61.22
Superintendent of Documents, Washington, pamphlets.....	22.32
Taylor Co., gym mat.....	27.54
Gordon V. Thompson, music.....	108.64
Troyer Natural Science Service, frogs.....	85.20
Underwood Elliott Fisher Ltd., typewriter rental.....	191.81
Warwick Bros. & Rutter, paper.....	132.84
Wholesale Radio, oscillator, etc.....	31.25

Harold A. Wilson Co., tennis nets.....	\$ 165.60
World Book Co., pamphlets.....	24.70
Payments to Examiners, extra mural candidates:	
J. G. Althouse.....	27.37
J. O. Carlisle.....	19.87
G. A. Cornish.....	43.87
E. L. Daniher.....	33.00
B. C. Diltz.....	34.12
J. A. Long.....	30.75
W. J. Loughheed.....	13.12
L. H. Newell.....	30.00
Miss Helen B. St. John.....	20.62
Sundry persons.....	6.74
Lecturers re Defence Training Course:	
Miss M. Henderson.....	10.00
Mrs. J. A. Long.....	60.00
Miss F. Morrison.....	20.00
University Press, books and stationery.....	298.78
Accounts under \$10.00 (68).....	275.57
Sundry disbursements by department: stationery, \$5.41; hardware, \$7.36; supplies, \$62.58; telephone, etc., \$10.00; sundries, \$8.75.....	
	94.10
Supplies and equipment for Library School (\$1,547.39):	
American Library Association, books.....	30.93
Association of American Library School, fees.....	10.00
Bookshelf Bindery, books.....	30.85
R. R. Bowker Co., subscription.....	20.90
Miss J. Chabot, book.....	10.00
Clarke Irwin Co., books.....	29.60
F. W. Faxon Co.....	10.31
Federal Floor Finishing Co.....	45.00
Gordon & Gotch, subscriptions.....	103.76
Grand & Toy, books, file.....	43.22
Lowe Martin Co., cards, etc.....	41.80
MacMillan Co. of Canada, books.....	25.08
Robbins & Townsend, inspection.....	16.70
Ryerson Press, books.....	32.80
Robert Simpson Co., linoleum, couch.....	358.50
L. C. Smith and Corona Typewriters, rentals.....	60.00
H. W. Wilson Co., books.....	107.01
University Press, books and stationery.....	103.50
Accounts under \$10.00 (29).....	109.61
Superintendent's Dept., freight, \$19.85; labour, \$49.41; material, \$288.56.....	357.82
Library Books, Periodicals, etc. (\$1,771.37):	
Clarke Irwin Co., books.....	21.49
Copp Clark Co., books.....	20.26
Mrs. Lenore Corbett, clerical assistance, 33 weeks.....	330.00
Wm. Dawson Subscription Service, subscriptions.....	102.00
Evans Bros. Ltd., subscription.....	10.18
George M. Hendry Co., books.....	17.66
Libraire Beauchemin, books.....	15.29
Library of Congress, cards.....	45.90
Longmans Green & Co., books.....	15.00
Lowe Martin & Co., library cards.....	45.98
Frank E. Lucas, subscription.....	35.10
MacMillan Co. of Canada, books.....	18.50
McClelland & Stewart Ltd., books.....	22.02
George J. McLeod Co., books.....	25.40
Ryerson Press, books.....	12.97
Mrs. P. Sandiford, books.....	16.00
H. W. Wilson Co., books.....	104.46
University Press, printing and stationery.....	775.07
Accounts under \$10.00 (34).....	138.09

Physical Education, including care of grounds, Field Day, Sports, etc. (\$405.69):

Associated Screen News, rental of films.....	\$	16.00
Independent Towel Supply, towels.....		26.30
Lackie Manufacturing Co., medals, cups.....		202.68
University of Toronto Athletic Association, practice privileges at Varsity Arena.....		100.00
H. A. Wilson Co., volley balls, etc.....		32.42
Accounts under \$10.00 (2).....		9.70
Superintendent's Dept., material.....		18.59

Lunchroom Equipment (\$77.11):

Cassidy's Ltd., dishes, etc.....	45.50
T. Eaton Co., towelling.....	16.56
Superintendent's Dept., labour, \$14.95; material, 10 cents...	15.05

Graduate Courses and Summer Session:

Instructors (\$2,240.00):

J. G. Althouse.....	350.00
R. H. B. Jackson.....	280.00
A. C. Lewis.....	280.00
J. A. Long.....	350.00
Adrian Macdonald.....	350.00
F. W. Minkler.....	280.00
C. E. Phillips.....	350.00

Department of Educational Research:

Dr. Margaret McKim, Special Lecturer.....	250.00
Miss K. M. Hobday, Secretary and Research Assistant.....	2,200.00

Clerical Assistants (\$4,783.33):

Miss M. Graham.....	1,600.00
Miss M. Spalding.....	1,500.00
Miss A. Bossence.....	900.00
Miss D. Whiting, at \$1,000; resigned 31 January.....	583.33
Mrs. Jean Heeley, 10 weeks at \$20.....	200.00

Temporary Assistants for Scoring Tests (\$416.58):

Mrs. A. W. Chisholm.....	192.60
Mrs. A. J. Phillips.....	185.78
Miss Marguerite Bagshaw.....	27.20
Miss Mary Bagshaw.....	6.00
Miss S. Clark.....	5.00

Office supplies, printing, etc. (\$2,493.34):

Educational Courier, advertising.....	27.50
D. Gestetner, ink, stencils.....	649.85
Grand & Toy, file, chair pad, repairs.....	10.50
Mitchell & McGill, folders.....	16.50
Lowe Martin & Co., cards, etc.....	24.54
Postage.....	163.50
Robbins & Townsend, typewriter maintenance.....	32.65
Ryerson Press, cards, etc.....	11.34
"The School," advertising.....	30.00
University Press, printing and stationery.....	1,278.13
Accounts under \$10.00 (2).....	7.59
Sundry disbursements by department: stationery, \$10.71; customs, 90 cents; sundries, \$10.96; hardware, \$2.46; supplies, \$4.29.....	29.32
Superintendent's Dept., freight.....	211.92

Students' Social Activities (\$256.59):

Miss Elizabeth Boyd, Secretary, Students Association, refreshments, etc., for student activities.....	43.75
Robert Simpson Co., slip covers.....	189.46
Accounts under \$10.00 (5).....	23.38

Publication of "The School" and distribution in Training Schools:

"The School" subscriptions.....	5,000.00
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 \$ 60,546.95

 \$297,832.33



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