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Ontario Legislative Assembly

SESSIONAL PAPERS

VOL. LVIII.—PART III.

THIRD SESSION

OF THE

SIXTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

SESSION 1926

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1927



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- No. 2 Estimates—Supplementary, for the service of the Province for the year ending October 31st, 1926. Presented to the Legislature, March 11th, 1926. *Printed.* Further Supplementary Estimates for the year ending October 31st, 1926. Presented to the House, March 26th, 1926. *Printed.* Estimates for the year ending October 31st, 1927. Presented to the Legislature, March 29th, 1926. *Printed.*

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- No. 3 Report of the Department of Lands and Forests for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 4 Report of the Department of Mines for the year 1925. Presented to the Legislature, March 18th, 1926. *Printed.*
- No. 5 Report of the Inspector of Legal Offices for the year 1925. Presented to the Legislature, March 12th, 1926. *Printed.*
- No. 6 Report of the Superintendent of Insurance for the year 1925. Presented to the Legislature, March 26th, 1926. *Printed.*

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- No. 7 Report of the Registrar of Loan Corporations for the year 1925. Presented to the Legislature, March 26th, 1926. *Printed.*
- No. 8 Report of the Department of Public Works for the year 1925. Presented to the Legislature, March 18th, 1926. *Printed.*
- No. 9 Report of the Department of Game and Fisheries for the year 1925. Presented to the Legislature, March 22nd, 1926. *Printed.*
- No. 10 Report of the Department of Labour for the year 1925. Presented to the Legislature, March 18th, 1926. *Printed.*

- No. 11 Report of the Department of Education for the year 1925. Presented to the Legislature, March 18th, 1926. *Printed.*
- No. 12 Report of the Board of Governors of the University of Toronto for the year 1925. Presented to the Legislature, February 11th, 1926. *Printed.*

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- No. 13 Report upon Births, Marriages and Deaths for the year 1925. *Not Printed.*
- No. 14 Report of the Provincial Board of Health for the year 1925. Presented to the Legislature, March 16th, 1926. *Printed.*
- No. 15 Report respecting the Hospitals for Insane, Feeble-minded and Epileptic. Presented to the Legislature, April 1st, 1926. *Printed.*
- No. 16 Report of the Board of Parole for the year 1925. Presented to the Legislature, March 9th, 1926. *Printed.*
- No. 17 Report respecting Hospitals and Charitable Institutions for the year 1925. Presented to the Legislature, April 1st, 1926. *Printed.*
- No. 18 Report respecting Prisons and Reformatories for the year 1925. Presented to the Legislature, April 1st, 1926. *Printed.*
- No. 19 Children, Neglected and Dependent, Report for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 20 Report of the Board of License Commissioners on the operation of the Ontario Temperance Act for the year 1925. Presented to the Legislature, April 1st, 1926. *Printed.*
- No. 21 Report of the Department of Agriculture for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 22 Report of Statistics Branch of the Department of Agriculture for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 23 Report of the Temiskaming and Northern Ontario Railway Commission for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 24 Report of the Ontario Railway and Municipal Board for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
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- No. 26 Report of the Hydro-Electric Power Commission for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 27 Report of the Provincial Auditor for the year 1924-1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 28 Report of the Workmen's Compensation Board for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 29 Report of the Ontario Veterinary College for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 30 Return to an Order of the House, that there be laid before this House a return of the Legislative grants for the year 1925 paid to Rural Public and Separate Schools in the Counties and Districts, and to Urban Public and Separate Schools in the Counties and Districts which, in accordance with the provisions of the amendment to the Schools Act, passed in 1922, were classed as Rural Schools and received grants as such. Presented to the Legislature, February 11th, 1926. Mr. Belanger. *Not Printed.*
- No. 31 Copies of the Regulations and Orders-in-Council made under the authority of the Department of Education Act, or of the Acts relating to public schools, separate schools or high schools. Presented to the Legislature, February 16th, 1926. *Not Printed.*
- No. 32 Report of the Librarian on the state of the Library for the year 1925. Presented to the Legislature, February 16th, 1926. *Not Printed.*
- No. 33 Report of G. T. Clarkson, Esq., appointed by Commission, dated June 5th, 1925, to enquire whether the prices at which gasoline and oils are sold to the people of Ontario are just and fair. Presented to the Legislature, March 7th, 1926. *Not Printed.*
- No. 34 Report of the Queen Victoria Niagara Falls Park Commission. Presented to the Legislature, February 22nd, 1926. *Printed.**
- No. 35 Return to an Order of the House, dated 3rd April, 1925, That there be laid before the House a Return, showing:—1. What was the total expenditure on account of Provincial Highways from the inception of the Provincial Highways System up to December 31st, 1924. 2. Of the expenditure stated in reply to Question No. 1, what amounts have been refunded to Ontario by (a) county municipalities, (b) cities, (c) by the Dominion Government. 3. Of the expenditure stated in reply to Question No. 1, what amounts have been levied upon but remain unpaid by (a) county municipalities, (b) cities, and (c) the Dominion Government. 4. Of the expenditure stated in reply to Question No. 1, what

*Not bound in Sessional Volumes.

further amounts will be levied upon (a) county municipalities, (b) cities, (c) the Dominion Government. 5. What is the total amount of expenditure on Provincial Highways remaining after all deductions, to be borne by the Provincial Government. 6. Of the expenditure stated in reply to Question No. 1, what amount was expended upon repair and maintenance, as distinguished from construction. 7. Of the expenditure stated in reply to Question No. 1, what amounts have been refunded to Ontario by (a) county municipalities, (b) cities, and (c) by the Dominion Government. 8. Of the expenditure stated in reply to Question No. 6, what amounts have been levied upon, but remain unpaid, by (a) county municipalities, (b) cities, (c) the Dominion Government. 9. Of the expenditure stated in reply to Question No. 6, what further amounts will be levied upon (a) county municipalities, (b) cities, (c) the Dominion Government. 10. What is the total amount of expenditure on Provincial Highways for maintenance remaining after all deductions, to be borne by the Provincial Government. 11. Of the total expenditure by the Government upon highways in the Province of Ontario, what amount has been paid out of current revenue and what amount has been capitalized. 12. During the years 1921, 1922, 1923, what amount of the annual expenditure was paid out of revenue and what amount capitalized. 13. Against the capitalized debt in respect of the expenditure upon roads, have any sums been credited from any source whatsoever; if so, what amounts, from what source. 14. Of the capitalized debt in respect of roads, has there been any scheme or plan to retire this debt by a sinking fund or by annual payments. If so, what is the amount of the annual payment at the present time necessary to retire this debt. If no such plan has been in operation, what would be the annual sum necessary to retire the Government's capital expenditure upon roads, if such plan was adopted and over how many years would such plan run. Presented to the Legislature, February 22nd, 1926. Mr. Wallis.
Not Printed.

- No. 36 Report of the Ontario Athletic Commission for the year 1925. Presented to the Legislature, February 25th, 1926. *Not Printed.*
- No. 37 Return to an Order of the House, dated February 20th, 1925, That there be laid before this House a Return showing:—1. What was the maximum available supply of electric power in each of the systems, Niagara System, St. Lawrence System, Rideau System, Ottawa System and the Central Ontario and Trent Systems, as operated under the Hydro-Electric Power Commission for Ontario in each of the years, 1919, 1920, 1921, 1922, 1923 and 1924. 2. What was the total distribution of electrical power by the Hydro-Electric Power Commission for Ontario in each of the said systems for each of said years. 3. What was the total demand upon the Hydro-Electric Power Commission for Ontario for electrical power in each of said systems in each of said years. 4. What further electrical power is procurable by

Hydro-Electric Power Commission for Ontario in each of the above systems when the developments already undertaken or under construction are completed. 5. What is the maximum supply of electrical power procurable by the Hydro-Electric Power Commission for Ontario in each of said systems with the present developments completed and operating to full capacity. 6. What was the total combined supply of electrical power furnished by the Hydro-Electric Power Commission for Ontario from all of said systems combined in the year 1924. 7. What was the total demands for electrical power upon the Hydro-Electric Power Commission for Ontario in all of said systems combined for the year 1924? 8. What was the total amount of electrical power used through the Hydro-Electric Power Commission for Ontario in all of said systems combined in the year 1924. 9. What additional amount of electrical power is it estimated by the Hydro-Electric Power Commission for Ontario will be procured from the proposed development of power from the St. Lawrence River. 10. What is the estimated cost of the Hydro-Electric Power Commission for Ontario of the proposed power developments contemplated by the Hydro-Electric Power Commission for Ontario on the River St. Lawrence. Presented to the Legislature, March 2nd, 1926. Mr. Sinclair. *Not Printed.*

- No. 38 Return to the Order of the House, dated March 6th, 1925, That there be laid before this House a Return, showing what amount has been expended by the Province of Ontario, in (a) the provisional electoral district of Algoma; (b) the provisional electoral district of Sudbury; (c) the provisional electoral district of Sault Ste. Marie; (d) the provisional electoral district of Manitoulin, on account of (1) colonization roads, (2) roads under authority of by-laws, (3) trunk roads, (4) work or construction of any other kind, authorized or coming under the Northern or Northwestern Ontario Development Act, in each of the following years: 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921, 1922, 1923 and 1924; also the provisional electoral district of Nipissing for 1924, and the provisional electoral district of Sturgeon Falls for 1924. Presented to the Legislature, March 2nd, 1926. Mr. Mageau. *Not Printed.*
- No. 39 Return to the Order of the House, dated March 20th, 1925, That there be laid before this House a Return, showing:—1. What amount of Provincial bonds has been purchased by the Government since January 1st, 1920. 2. In each purchase of bonds, what was (a) the date of purchase; (b) the date of maturity of bonds; (c) the interest rate of bonds; (d) the price paid for the bonds; (e) the person or firm through whom the purchase was made. Presented to the Legislature, March 2nd, 1926. Mr. Doherty. *Not Printed.*
- No. 40 Return to the Order of the House, dated March 27th, 1925. Order of the House for a Return to be laid before this House showing

all communications, letters and documents of all kinds passing between Mr. Trotter, of Little Current; David Irving, Fish Inspector, Little Current; Mr. Hawkins, of Blind River and the Department of Game and Fisheries, or any other Department of the Government, in connection with the issuing of pound net licenses in White Fish Bay. Presented to the Legislature, March 2nd, 1926. Mr. Sinclair. *Not Printed.*

- No. 41 Return to the Order of the House for a Return showing all correspondence, documents, memorandums, petitions or papers of any kind, and in any way relating to the formation of a new union school section out of part of School Section No. 1 in East Whitby Township and part of School Section No. 5 in Darlington Township, now or at any time in the hands of the Minister of Education, or in any part of the Department of Education. Presented to the Legislature, March 4th, 1926. Mr. Sinclair. *Not Printed.*
- No. 42 Return to the Order of the House for a Return showing all the information furnished to the Legislature as to the requirements and resources of the electoral districts in the provisional Judicial districts of Ontario by the Legislative Secretary for Northern Ontario, as required of him under "The Legislative Secretary for Northern Ontario Act, 1924," the times at which the same was furnished, and to which Minister the same was furnished, and showing, also, what duties in addition to those required by said Act were imposed upon the Legislative Secretary for Northern Ontario by Order-in-Council, letter or otherwise, the time when same were imposed, and the Report or Reports of the said Legislative Secretary for Northern Ontario upon the performance of the same. Furnished to the Legislature, March 4th, 1926. Mr. Sinclair. *Not Printed.*
- No. 43 Copies of Orders-in-Council pursuant to section 73 of The Ontario Insurance Act, 1924. Presented to the Legislature, March 9th, 1926. *Not Printed.*
- No. 44 Report on the Distribution of the Revised and Sessional Statutes for the year 1925. Presented to the Legislature, March 17th, 1926. *Not Printed.*
- No. 45 Return to the Order of the House, dated March 20th, 1925, that there be laid before this House a Return, showing:—1. What is the amount or amounts paid by the Government of the Province of Ontario since the 1st of January, 1912, to date, to counsel, solicitors and other parties, mentioning the names of such counsel, solicitors and other parties, with the dates of the divers payments so made, in any of the proceedings in the following litigation, *viz.:* (1) *Re Mackell vs. Board of Trustees of the Catholic Separate Schools of the City of Ottawa*; (2) Motion to commit chairman of said Board for alleged contempt of Court; (3) *Board of Trustees vs. The Quebec Bank and the Bank of Ottawa*; (4) Board

of Trustees *vs.* The Separate School Commission of Ottawa to have it declared that the Act of the Legislature of Ontario, being 5 George V, chapter 45, be declared *ultra vires*; (5) Board of Trustees *vs.* The Quebec Bank and the Corporation of the City of Ottawa; (6) Board of Trustees *vs.* Bank of Ottawa and others; (7) Board of Trustees *vs.* Quebec Bank and others; (8) Board of Trustees *vs.* Murphy and others; (9) Consolidated case, Board of Trustees *vs.* Quebec Bank and others; (10) Reference to Appellate Division of the Supreme Court of Ontario; (11) Any amount paid by way of fees to counsel or solicitors for preparation and drafting of Act of the Legislature, and more particularly the Act of 5 George V, chapter 45, and 7 George V, chapters 59 and 60; (12) in all proceedings held before the First Division Court of the County of Carleton to garnishee moneys alleged to belong to said Board of Trustees and detained by the Corporation of the City of Ottawa; (13) generally, all sums paid by any of the Departments of the Government of this Province to counsel, solicitors, draughtsmen, agents and other parties in connection with any of the above litigations and matters. Presented to the Legislature, March 15th, 1926. Mr. Belanger. *Not Printed.*

- No. 46 Return to the Order of the House, dated March 20th, 1925, that there be laid before this House, a Return showing:—1. What appointments to public positions have been made by the present Government in the riding of North Ontario. 2. Were the appointments so made, or any of them, and, if any of them, which of them, suggested or recommended by Mr. Daniel Watson Walls, the defeated Conservative candidate at the election of June, 1923. Presented to the Legislature, March 15th, 1926. Mr. Widdifield. *Not Printed.*
- No. 47 Report of the Minimum Wage Board for the year 1925. Presented to the Legislature, March 16th, 1926. *Printed.*
- No. 48 Report of the Agricultural Enquiry Committee on the Marketing of Agricultural Products. Presented to the Legislature, March 17th, 1926. *Printed.*
- No. 49 Report of the Fish and Game Committee of the Ontario Legislature. Presented to the Legislature, March 23rd, 1926. *Printed.**
- No. 50 Report of the Public Service Superannuation Board for the year 1925. Presented to the Legislature, March 24th, 1926. *Not Printed.*
- No. 51 Return to the Order of the House, dated March 26th, 1925, that there be laid before the House, a Return showing:—1. What amounts of money have been paid by the Hydro-Electric Power Commission for fire insurance premiums each year during the past ten fiscal years. 2. What amounts have been received by the Commission during the same period from the insurance companies for losses by fire. 3. What amounts of money have

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- been paid by the Province of Ontario for fire insurance premiums each year during the past ten fiscal years. 4. What amounts have been received by the Province of Ontario during the same period from the insurance companies for losses by fire. Presented to the Legislature, March 24th, 1926. Mr. Freeborn. *Not Printed.*
- No. 52 Report of the Queen Victoria Niagara Falls Park Commission. Presented to the Legislature, March 26th, 1926. *Printed.**
- No. 53 Report of the Department of Northern Development and of the Colonization of Roads Branch for 1926. Presented to the Legislature, March 26th, 1926. *Printed.*
- No. 54 Copies of Orders-in-Council in accordance with the provisions of Section 27 of the Department of Education Act. Presented to the Legislature, March 26th, 1926. *Not Printed.*
- No. 55 Report of the Secretary and Registrar for the Province for the year 1925. Presented to the Legislature, March 31st, 1926. *Not Printed.*
- No. 56 Report of the Commissioner of Provisional Police Force for 1925. Presented to the Legislature, March 31st, 1926. Mr. Sinclair. *Not Printed.*
- No. 57 Return to the Order of the House, dated March 5th, 1926, that there be laid before this House a Return, showing an agreement made on or about August 4th, 1922, between the Department of Lands and Forests and George B. Nicholson and Austin Nicholson, in regard to trespasses set out in detail in said agreement and the disposition of the same by adjustment. Presented to the Legislature, April 1st, 1926. Mr. Sinclair. *Not Printed.*
- No. 58 Return to the Order of the House, dated April 9th, 1925, that there be laid before the House a Return, showing:—1. What was the total estimated tender of McNamara Construction Company for pavement and shoulders on road from Sudbury to Coniston. 2. What did the work actually cost. 3. What were the tenders of other contractors for this work. 4. What was the total estimated tender of the McNamara Construction Company for pavement from Timmins to South Porcupine. 5. What did the work actually cost. 6. What were the tenders of other contractors for this work. Presented to the Legislature, April 1st, 1926. Mr. Fisher. *Not Printed.*
- No. 59 Report of the Civil Service Commissioner for the year 1925. Presented to the Legislature, April 1st, 1926. *Not Printed.*

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No. 60	Report of the Mothers' Allowance Commission. Presented to the Legislature, April 1st, 1926. <i>Printed.</i>
No. 61	Report of the Commissioner of Extra-mural Employment of Sentenced Persons Act. Presented to the Legislature, March 6th, 1926. <i>Printed.</i> See Sessional No. 16.
No. 62	Department of Public Highways. <i>Printed.</i>

LOAN AND TRUST CORPORATIONS' STATEMENTS

BEING

ABSTRACTS FROM FINANCIAL STATEMENTS
MADE BY

BUILDING SOCIETIES, LOAN CORPORATIONS, LOANING LAND
CORPORATIONS, AND TRUST COMPANIES

FOR THE YEAR ENDED
31st DECEMBER, 1925

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO

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DEPARTMENT OF INSURANCE

TO THE HONOURABLE W. H. PRICE, K.C., M.P.P.,*
Minister in Charge of the Department.

SIR,—I have the honour to submit herewith the Twenty-ninth Annual Report of the Registrar of Loan Corporations for the year 1926 (business for the year ended 31st December, 1925).

The statements included in this report are arranged alphabetically according to the classes of corporations defined by the Act, namely, Loan Corporations, Loaning Land Corporations, and Trust Companies. In addition, there are certain statistical tables, tabulated summaries and comparative statements more fully described in the Table of Contents.

The preliminary text submitted with the abstract of this report under date of July 1st, 1926, outlining registry changes during the year and important features of 1925 business, is included herewith on the next following page. The publication and distribution of an abstract of this report early in July should relieve any embarrassment occasioned by the delayed publication, owing to circumstances beyond the control of the Department, of the present detailed report.

ADDITIONAL REGISTRY CHANGES

Since the publication of the abstract I have the following registry changes to report.

The registry of the Canadian Northern Prairie Lands Company, Limited, a loaning land corporation under the Loan and Trust Corporations Act, was, at the request of the corporation, cancelled by the Registrar, pursuant to the provisions of Section 126 of the said Act, on the 16th day of November, 1926, and the supplementary letters patent bearing date 2nd March, 1909, by virtue of which the company was constituted a loaning land corporation under the provisions of the Loan Corporations Act, was cancelled and the company declared to be and remain hereafter a company subject to the terms and provisions of the Ontario Companies Act by Order-in-Council dated 22nd day of November, A.D. 1926. It is understood that the company is winding up its affairs and has taken voluntary liquidation proceedings under The Companies Act.

By an agreement dated the 15th day of July, 1926, the Huron and Erie Mortgage Corporation, of London, Ontario, acquired by purchase the assets

*The Hon. Mr. Price succeeded the Hon. Mr. Nickle as Minister in charge of the Department on the 18th day of October, 1926.

and liabilities, business, rights, property and goodwill, etc., of the Hamilton Provident and Loan Corporation with head office in Hamilton, Ontario. This agreement was ratified and confirmed by the shareholders of both companies and subsequently approved by His Honour the Lieutenant Governor-in-Council. The transfer became effective as of the 1st day of January, 1926.

All of which is respectfully submitted.

A handwritten signature in black ink, reading "S. Heikla-Fowler". The signature is written in a cursive, flowing style with a large initial "S".

Registrar of Loan Corporations.

Parliament Buildings,
December 15th, 1926.

PRELIMINARY TEXT SUBMITTING ABSTRACT REPORT, JULY 1st, 1926

TO THE HONOURABLE W. F. NICKLE, K.C., M.P.P.,
Minister in Charge of the Department.

SIR,—I have the honour to submit herewith an abstract of the Twenty-ninth Annual Report of the Registrar of Loan Corporations of Ontario upon the affairs of all registered loan corporations, loaning land corporations and trust companies doing business in Ontario during the year ended 31st December, 1925.

This report shows in tabulated summaries the financial condition of these corporations as taken from their annual statements filed with the Department on or before the last day of February, 1926, in respect to their business for the preceding calendar year, subject in some cases to certain adjustments and corrections necessary to secure uniformity and comply with the provisions of the Act. It is to be distinctly understood, however, that subsequent to the annual inspection now proceeding, the statements herein contained are subject to such further changes or modifications as may, in the opinion of the Registrar, be necessary to show the true and correct financial condition of each corporation. The Department does not assume responsibility for the correctness of the figures submitted or for the valuation of the securities which compose the assets of the corporations.

The report is arranged alphabetically according to the class of corporations defined by the Act, namely, loan corporations, including loaning land corporations, and trust companies.

REGISTRY CHANGES

Since the publication of last year's report, one loan corporation was by special Act given trust company powers and its name changed; two loan corporations were by special Act amalgamated and reincorporated as a trust company, and a newly incorporated company with Dominion charter became registered.

By 16 George V, Chapter 121, the British Mortgage Loan Company of Ontario, with head office in Stratford, was given trust company powers and its name changed to the British Mortgage and Trust Corporation of Ontario. It became registered as a trust company on May 1st, 1926.

By 16 George V, Chapter 123, the Grey and Bruce Loan Company, and the Owen Sound Loan and Savings Company, both registered loan corporations with head offices in Owen Sound, were amalgamated and reincorporated as a trust company under the name of the Grey and Bruce Trust and Savings Company. The new company was registered as a trust company on May 1st, 1926.

On May 13th, 1926, the Guaranty Trust Company of Canada, with head office in Windsor, incorporated with Dominion charter dated 12th June, 1925, was registered.

OUTSTANDING FEATURES OF 1925 BUSINESS

A comparison of the summaries found in this report with those of the previous year shows an increase of more than \$15,600,000 in the total assets of loan and trust corporations registered in Ontario. Trust companies contributed about \$6,600,000 of this amount. Comparative summaries of the assets and liabilities of companies for the past six years will be found on pages 290 to 297.

Mortgage investments, amounting to more than \$202,000,000, constituted 63.5 per cent. of the total assets of all corporations. At the end of 1924 the total mortgage investments amounted to more than \$190,000,000 and constituted 62.9 per cent. of the total assets. The tendency to increase mortgage holdings is again apparent. The increase this year amounts to nearly \$12,000,000. The statement of mortgage investments of each of the corporations, classified as to provinces, is shown on pages 284 to 289. A schedule of like nature was included in last year's annual report, with which detailed comparisons may be made. A comparison of total mortgage investments held would indicate that both loan corporations and trust companies have been decreasing their holdings in western mortgages and increasing their Ontario and Quebec holdings. Corporations report a continued improvement in interest collections on western mortgages during the past year.

Real estate held for sale by all corporations amounted at the end of the year to slightly more than \$8,400,000 or 2.6 per cent. of the total assets. This marks an increase of approximately \$468,000 over the preceding year. It is to be noted that loan corporations show an increase of \$412,000, loaning land corporations an increase of \$186,000, and trust companies a decrease of more than \$130,000. It was noted a year ago that the amount represented by this class of asset had increased in 1923 by 16 per cent. and in 1924 by 12 per cent. This year's figures mark a further increase of more than 5½ per cent., indicating that foreclosures are continuing to be more rapid than sales.

Investments in Government bonds by all corporations increased during the year by \$1,700,000, the holding of this class of security by loan corporations increasing by more than \$1,758,000, accompanied by decreased holdings of trust companies amounting to \$58,000. The total investments in Canadian municipal securities show a decrease of approximately \$200,000. Investments in other bonds and stocks amount at the end of 1925 to nearly \$26,000,000 as compared with \$21,000,000 at the end of the preceding year.

There has been a substantial increase, \$5,350,000, in the amount of outstanding debentures of loan corporations payable in Canada. A year ago the increase noted was \$5,100,000. The following table shows the amount of debentures, both domestic and foreign, issued and outstanding at the end of each of the last eleven years. The remarkable reduction which occurred in 1924 in the amount of debentures payable abroad shows no sign of recovery.

	Payable in Canada	Payable abroad
*1915.....	\$28,435,263	\$77,675,532
*1916.....	28,169,467	73,784,756
*1917.....	28,805,785	69,094,057
1918.....	27,438,420	69,663,965
1919.....	26,224,619	69,991,837
1920.....	29,037,935	64,355,393
1921.....	29,982,858	62,814,676
1922.....	32,394,820	65,197,496
1923.....	34,290,528	68,350,622
1924.....	38,568,404	48,081,643
1925.....	43,927,864	48,045,898

*Interest not included.

The amount on deposit with loan and trust corporations amounts to \$44,275,000, an increase of almost \$5,200,000 over the preceding year. Deposits with loan corporations increased by \$3,325,000 and deposits with trust companies by \$1,900,000. Funds placed with trust companies for guaranteed investment increased in 1925 by more than \$3,400,000. The total increase in public funds placed with loan and trust corporations in Ontario, amounting to nearly \$14,000,000 in 1925, indicates the continued and increasing confidence of the public in these institutions. The total public funds held by loan and trust corporations on December 31st, 1925, for savings and investment amounted to more than one hundred and eighty million dollars.

The total amount of estates, trust and agency funds administered by trust companies shows a further substantial increase during the past year, the amount under administration at the end of the year being \$871,000,000, as compared with \$823,000,000, at the end of 1924.

The total net profit of loan corporations for the year 1925 amounted to \$5,982,126.92. The total profit of trust companies for the same period was \$2,272,465.14. Expenses of administration, as reported by the companies, amounted in the case of loan corporations to \$2,123,990.56, and in the case of trust companies to \$3,827,674.94. A statement including these figures is set out on page 298.

The value of shareholders' investments in these corporations as represented by paid-in capital, reserves, surplus and profit and loss accounts, showed in 1924 as \$123,524,000, and in 1925 \$125,142,000, an increase of more than \$1,617,000.

REVIEW OF 1926 LEGISLATION

The session of the Legislative Assembly which prorogued on April 8th, 1926, witnessed the introduction and enactment of five Bills touching the business of loan corporations and trust companies in Ontario.

1. *The Grey and Bruce Trust and Savings Company* (Bill No. 3), cited 16 Geo. V (1926), Cap. 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.

2. *The British Mortgage and Trust Corporation of Ontario* (Bill No. 32), cited 16 Geo V (1926), Cap. 121. This Act changed the name of the British Mortgage Loan Company of Ontario to the above and empowers the corporation to carry on the business of a trust company under The Loan and Trust Corporations Act.

These two Acts follow closely the precedents set by the Act respecting the Waterloo Trust and Savings Company in 1922, and the Act respecting the Victoria Trust and Savings Company in 1923.

3. *C.M. & G. Canadian Investments Limited* (Bill No. 21), cited 16 Geo. V (1926), Cap. 122. This Act confirms the incorporation of this company under The Ontario Companies Act and authorizes the company to loan money on mortgage or other security and to borrow money exclusively from the Clerical, Medical and General Life Assurance Society of England, a life insurance company not licensed in Canada. The number of shareholders of the company is limited to twenty-five and the company is deemed to be a loan corporation for the purposes of The Corporations Tax Act.

4. *The Ontario Companies Act, 1926* (Bill No. 168), cited 16 Geo. V (1926), Cap. 48. This Act contains an important amendment to section 3 of The Ontario Companies Act which reads as follows:

“Section 3 of The Ontario Companies Act is amended by adding thereto the following subsection:—

(2) Notwithstanding anything in the first subsection contained a private company may be incorporated under this Act with power to lend and invest money on mortgage or real estate or otherwise, and shall not by reason thereof be deemed a corporation within the meaning of The Loan and Trust Corporations Act, but the number of its shareholders shall be limited by its Letters Patent or Supplementary Letters Patent to five, and no such company shall issue bonds, debentures or debenture stock, or borrow money by the hypothecation of its securities except from the shareholders of the said company or receive money on deposit; provided that any such company shall be liable to payment of taxes as a loan corporation under Section 4 of The Corporations Tax Act.”

5. *The Loan and Trust Corporations Act, 1926* (Bill 167), cited 16 Geo. V (1926), Cap. 50. This Act makes the following amendment to The Loan and Trust Corporations Act:

“2.—(1) The Loan and Trust Corporations Act is amended by adding thereto the following:—

20a. A corporation shall possess as incidental and ancillary to the power set out in its Letters Patent, power to

(a) establish and support or aid in the establishment and support of associations, institutions, funds, trusts and conveniences calculated to benefit employees or ex-employees of the company, or its predecessors in business, or the dependents or connections of such persons, and grant pensions and allowances, and make payments towards insurance, and subscribe or guarantee money for charitable or benevolent objects, or for any exhibition or for any public, general or useful object.

(2) This section shall apply to and be deemed to validate any death benefit or pension schemes formulated or in existence at the time of the passing of this Act.”

The five Acts herein described came into force on the day upon which they received the Royal Assent, viz., April 8th, 1926.

All of which is respectfully submitted,



Registrar of Loan Corporations.

Parliament Buildings,
Toronto, Ont., 1st July, 1926.

CHAPTER 50.

An Act to amend the Loan and Trust Corporations Act.

Assented to 8th April, 1926.

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. This Act may be cited as *The Loan and Trust Corporations Act, 1926.* Short title.

2.—(1) *The Loan and Trust Corporations Act* is amended by adding thereto the following:— Rev. Stat. c. 184, amended.

20a. A corporation shall possess as incidental and ancillary to the powers set out in its Letters Patent, power to Powers of company as to benefit funds, etc., for employees and their families.

- (a) establish and support or aid in the establishment and support of associations, institutions, funds, trusts and conveniences calculated to benefit employees or ex-employees of the company, or its predecessors in business, or the dependents or connections of such persons, and grant pensions and allowances, and make payments towards insurance, and subscribe or guarantee money for charitable or benevolent objects, or for any exhibition or for any public, general or useful object.

(2) This section shall apply to and be deemed to validate any death benefit or pension schemes formulated or in existence at the time of the passing of this Act. Schemes heretofore established.

3. This Act shall come into force on the day upon which it receives the Royal Assent. Commencement of Act.

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NOTE

Section 112 of the Loan and Trust Corporations Act (R.S.O. 1914, Chap. 184) provides as follows:—

112.—(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.

I. LOAN CORPORATIONS

A. CORPORATIONS HAVING PERMANENT STOCK ONLY

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

***THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO**

Head Office, Stratford, Ontario.

OFFICERS

President—HON. NELSON MONTEITH, Stratford.

Vice-President—JAMES W. BROWN, Stratford.

Manager and Secretary—W. H. GREGORY, Stratford.

DIRECTORS

HON. NELSON MONTEITH, Stratford

JOHN WALDRON SCOTT, Listowel.

JOHN A. DAVIDSON, Stratford.

LEONARD M. JOHNSTON, Stratford.

JAMES W. BROWN, Stratford.

THOMAS BALLANTYNE, Stratford.

D. ARDIS DEMPSEY, Stratford.

Auditors—GEO. HAMILTON, Stratford. WILLIAM IRWIN, B.A., Stratford.

CAPITAL

Amount of Capital Stock authorized.....	\$ 5,000,000 00
Amount subscribed—ordinary.....	568,900 00
Amount paid in cash.....	568,900 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the corporation:			
Office premises.....	\$ 30,000 00		
Freehold land (including buildings).....	1,500 00		
		<u> </u>	\$ 31,500 00
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 3,400,944 35		
Second and subsequent mortgages.....	1,200 00		
Interest due.....	8,379 00		
Interest accrued.....	72,062 10		
		<u> </u>	3,482,585 45
			<i>(See Schedule B)</i>
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal.....	\$ 8,167 00		
Interest accrued.....	56 00		
		<u> </u>	8,223 00
4. Book value of bonds, debentures and debenture stocks:			
(a) Government :—Dominion, Provincial and United Kingdom.....	\$ 72,928 00		
Interest accrued.....	1,223 00		
		<u> </u>	\$ 74,151 00
(b) Canadian municipalities, school dis- tricts and rural telephone companies	\$ 542,022 00		
Interest due.....	717 00		
Interest accrued.....	12,785 00		
		<u> </u>	555,524 00
			629,675 00
5. Cash on hand.....			21,758 94
6. Cash on deposit with banks.....			69,567 56
			<u> </u>
Total Assets.....			<u> </u> <u> </u> \$ 4,243,309 95

*This Corporation was by special Act 16 Geo V (1926), Cap. 121 given the power to carry on business as a Trust Company under the Loan and Trust Corporations Act and its name changed to the British Mortgage and Trust Corporation of Ontario.

THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada.....	\$ 1,573,956	82
Interest due.....	958	29
Interest accrued.....	23,521	71
	<hr/>	\$ 1,598,436
2. Amount of money deposited with the corporation.....	\$ 1,374,731	34
Interest accrued thereon.....	25,063	66
	<hr/>	\$ 1,399,795
3. Dividends to shareholders declared and unpaid.....		40,000
		<hr/>
Total.....	\$	3,038,231 82

To Shareholders

4. Paid-up capital.....	\$	568,900	00
5. Reserve funds.....		610,000	00
6. General contingency reserve.....		10,000	00
7. Balance of Profit and Loss Account.....		16,178	13
	<hr/>	\$	1,205,078 13
Total.....	\$	4,243,309	95

REVENUE ACCOUNT

Income

1. Rents earned.....	\$	110	90
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$	215,016	69
(b) Bonds, debentures and stocks.....	39,737	03	
(c) Collateral loans.....	348	72	
(d) Bank deposits.....	1,053	00	
(e) Other interest earned.....	2,019	37	
	<hr/>		258,174 81
3. Profit on sale of securities and real estate.....		9,626	40
4. Amount by which ledger values of assets were written up.....		2,357	82
	<hr/>	\$	270,269 93

Expenditure

5. Interest incurred during the year on:			
(a) Debentures and debenture stock.....	\$	75,191	44
(b) Deposits.....	52,269	70	
(c) Other borrowed money (bank overdrafts).....	876	37	
	<hr/>	\$	128,337 51
6. Amount by which ledger values of assets were written down.....		185	05
7. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	10,644	16
(b) Provincial.....	2,303	79	
(c) Municipal.....	247	80	
	<hr/>		13,195 75
8. Commission on loans and on sale of debentures and real estate.....		7,686	46
9. All other expenses incurred—Salaries, \$17,046.00; directors' fees, \$3,256.00; notes of shareholders and auditors' fees, \$1,810.00; subscriptions, \$86.50; insurance, \$133.10; building repairs, \$267.60; printing and stationery, \$1,177.32; advertising, \$927.17; postage, telegrams, telephones and express, \$1,722.00; miscellaneous, \$1,684.61; total.....		28,110	30
10. Net profit transferred to Profit and Loss Account.....		92,754	86
	<hr/>	\$	270,269 93

THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO—Continued

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	3,623	27
Amount transferred from Revenue Account.....		92,754	86
Premium on capital stock sold during year.....		69,800	00
Total.....	\$	166,178	13
Dividends to shareholders declared during year.....	\$	70,000	00
Amount transferred to Special Reserves and Contingency Accounts.....		80,000	00
Balance of account at December 31st, 1925.....		16,178	13
Total.....	\$	166,178	13

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6.831%; (b) Loans on collateral security, 6.50% (c) Government Bonds, 4.90%; (d) Canadian municipalities, school districts, and rural telephone companies' debentures, 6.318%.
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 4%; debentures payable in Canada, 5%.
3. Loans written off: Hatchley Farm, \$4,000—written off, \$928.60; Humboldt bond interest, \$2,480.00—written off.
4. Officers of the Corporation who are under bond and for the following amounts respectively: W. H. Gregory, \$5,000; W. R. Bradshaw, \$2,000; W. F. Nickel, \$2,000.
5. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: Jan. 2, 1925, at 6%; Jan. 2, 1925, bonus of 2%; July 2, 1925, at 6%.
6. Date appointed for the Annual Meeting: Jan. 28, 1926. Date of last Annual Meeting, Jan. 22, 1925.
7. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$	217,517	46
(b) Interest on bonds and debentures.....		47,668	90
(c) Loans on collateral security; principal, \$333.00; interest.....		348	72
(d) Net revenue from real estate (less disbursements).....		110	90
(e) Revenue from bank balances.....		1,053	00
	\$	267,031	98
- 8 Amount of interest permanently capitalized during the year..... 2,953 10

CONSTATING INSTRUMENTS

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 V. c. 38 (O), now R.S.O. c. 184.

The lending and the borrowing powers of the company are derived from its Letters Patent and the above public general Statute.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total Interest accrued	Total
	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	3,402,144 35	8,379 00	72,062 10	3,482,585 45

THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	3,397,594 35	6,630 28	1,095 72	71,827 10	3,477,147 45
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....	1,200 00	61 35	49 65	69 00	1,380 00
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	3,350 00		542 00	166 00	4,058 00
Total.....	3,402,144 35	6,691 63	1,687 37	72,062 10	3,482,585 45

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Warehouse 294-6 Richmond St. W., Toronto.....	30,000 00			525 00	30,525 00
Apartment, 280 Bloor St. West, Toronto.....	20,000 00		340 00	190 00	20,530 00
Apartment, lot 21, Gordon Ave Toronto.....	45,000 00			281 00	45,281 00
12 different stores and properties, Stratford.....	25,000 00			585 00	25,585 00
Several blocks, stores, houses, etc., Stratford.....	75,000 00			852 00	73,852 00
Windsor Hotel property, Stratford.....	35,000 00			391 00	33,891 00
Weber Block, King St., Kitchener	25,000 00	7,800 00		355 00	32,875 00
Opera house, stores and apartments, Stratford.....	60,000 00	10,000 00		2,687 00	70,687 00
Total..	315,000 00	17,800 00	340 00	5,866 00	333,226 00

THE BROCKVILLE LOAN AND SAVINGS COMPANY

Head Office, Brockville, Ontario

OFFICERS

President—D. W. DOWNEY.
Vice-President—J. GILL GARDNER.

Manager—L. C. DARGAVEL.
Secretary—J. M. CLEMENTS.

DIRECTORS

D. W. DOWNEY.
J. GILL GARDNER.
C. S. COSSITT.

ALBERT GILMOUR.
ADAM FULLERTON.
FRANK H. FULFORD.

L. C. DARGAVEL.

AUDITORS—C. S. SCOTT & Co., Chartered Accountants, Hamilton, Ont.

CAPITAL

Amount of Capital Stock authorized.....	\$ 500,000 00
Amount subscribed:	
Ordinary.....	350,000 00
Amount paid in cash.....	350,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the corporation:			
Freehold land (including buildings).....	\$		14,633 06
2. Amount secured by mortgage on real estate, including:			
First mortgages.....	\$ 848,101 47		
Agreements for sale.....	17,898 91		
Interest due.....	3,418 89		
Interest accrued.....	16,413 90		
	(See Schedule B)		885,833 17
3. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and			
United Kingdom.....	\$ 10,226 40		
Interest accrued.....	90 40		
	\$	10,316 80	
(b) Canadian municipalities, school districts			
and rural telephone companies.....	\$ 84,600 17		
Interest due.....	140 50		
Interest accrued.....	573 35		
		85,314 02	
4. Cash on hand.....			95,630 82
5. Cash on deposit with banks.....			3,347 25
6. All other assets.....			5,413 50
			1,155 37
Total Assets.....	\$		\$ 1,006,013 17

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada.....	\$ 61,000 00		
Interest due.....	137 50		
Interest accrued.....	1,019 40		
		\$	62,156 90
2. Amount of money deposited with the corporation.....	\$ 363,378 54		
Interest accrued thereon.....	14,427 12		
			377,805 66
3. Taxes due and accrued, (Income Tax).....			3,171 29
4. Dividends to shareholders declared and unpaid.....			12,250 00
5. Salaries, rents and other expenses due and accrued.....			1,080 00
Total.....	\$		\$ 456,463 85

To Shareholders

6. Paid-up capital.....		350,000 00
7. Reserve fund.....		185,000 00
8. General Contingency Reserve.....		12,138 85
9. Balance of Profit and Loss Account.....		2,410 47
Total.....	\$	\$ 549,549 32
Total Liabilities.....	\$	\$ 1,006,013 17

THE BROCKVILLE LOAN AND SAVINGS COMPANY—Continued

REVENUE ACCOUNT

		Income	
1. Interest earned on:			
(a) Mortgages and agreements for sale	.....\$	64,901	61
(b) Bonds, debentures and stocks	.....	5,574	57
(c) Bank deposits	.....	579	14
		\$	71,055 32
2. All other revenue	.....		218 03
Total	.....\$		71,273 35

Expenditure

3. Interest incurred during the year on:			
(a) Debentures and debenture stock	.....\$	2,114	35
(b) Deposits	.....	14,427	12
(c) Other borrowed money	.....	455	68
		\$	16,997 15
4. Amount by which ledger values of assets were written down	.....		128 37
5. Licenses and taxes other than taxes on real estate:			
(a) Dominion	.....\$	3,931	51
(b) Provincial	.....	581	89
(c) Municipal	.....	364	47
		\$	4,877 87
6. Commission on loans and on sale of debentures and real estate	.....		1,743 00
7. All other expenses incurred:—Salaries, \$5,207.50; directors' fees, \$1,150.00; auditors' fees, \$450.00; legal fees, \$527.14; rents, \$736.48; travelling expenses, \$223.95; printing and stationery, \$566.48; advertising, \$136.38; postage, telegrams, telephones and express, \$367.24; miscellaneous, \$1,799.31	.....	
Total	.....\$	11,164	48
Less Exchange Cr	.....		67
		\$	11,163 81
8. Net profit transferred to Profit and Loss Account	.....		36,363 15
Total	.....\$		71,273 35

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	.....\$	5,547	32
Amount transferred from Revenue account	.....	36,363	15
Total	.....\$	41,910	47
Dividends to shareholders declared during year	.....\$	24,500	00
Amount transferred to Special Reserves and Contingency Accounts	.....	15,000	00
Balance of account at December 31st, 1925	.....	2,410	47
Total	.....\$	41,910	47

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 7.49%; (b) Government Bonds, 5½%; (c) Canadian municipalities, school districts, and rural telephone companies debentures, 5.90%.			
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 4%; debentures payable in Canada, 5½%.			
3. Officers of the Corporation who are under bond and for the following amounts respectively: Managing director, \$10,000; Secretary-treasurer, \$5,000.			
4. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 2 and July 2, 7%.			
5. Date appointed for the Annual Meeting: February 10, 1926. Date of last annual meeting, February 11, 1925.			
6. Amount of actual cash receipts during the year for:			
(a) Interest on mortgage investments	.....\$	61,263	09
(b) Interest on real estate sold under agreement	.....	919	60
(c) Interest on bonds and debentures	.....	5,942	39
(d) Revenue from bank balances	.....	579	14
		\$	68,704 22

THE BROCKVILLE LOAN AND SAVINGS COMPANY—Continued

CONSTATING INSTRUMENTS

Incorporated by declaration filed 11th May, 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 V., c. 38 (O), now R.S.O. 1897, c. 205. See R.S.O. 1914, c. 184.

The lending and borrowing powers are derived from the above public General Acts.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid		Total Interest due		Total Interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario, First Mortgages	847,305	08	3,332	24	16,136	60	796	39	867,570	31
Ontario, Agreements for Sale.....	17,823	70	86	65	277	30	75	21	18,262	86
Total.....	865,128	78	3,418	89	16,413	90	871	60	885,833	17

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Interest due and unpaid		Interest accrued	Total				
			Under six months	Six months and over						
	\$	c.	\$	c.	\$	c.				
1. First mortgages under which no legal proceedings have been taken.....	843,492	70	2,014	82	926	97	16,136	60	862,571	09
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	4,608	77	66	25	324	20	.....	.....	4,999	22
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage	17,898	91	36	70	49	95	277	30	18,262	86
(b) Aggregate amount of sale price of properties covered by such agreements, \$27,479.39.										
Total.....	866,000	38	2,117	77	1,301	12	16,413	90	885,833	17

THE BROCKVILLE LOAN AND SAVINGS COMPANY—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Amount of any additional advances or charges		Amount of instalments of principal due but unpaid		Interest accrued		Total amount at which carried in Corporation's books
	\$	c.	\$	c.	\$	c.	\$	c.	
Lot 35, Block 31, Brockville.	15,000	00					235	05	13,235 05
Lot 4, Block 31, Brockville.	16,000	00					448	40	14,448 40
Lots 45 and 46, Block 31, Brockville.	15,000	00			15,000	00	92	00	15,092 00
Part Lot 14, Block 29, Brockville.	23,000	00			23,000	00	520	15	23,520 15
Lots "B" 3 and 4, Block 1, Brockville.	13,000	00					174	50	13,174 50
N. ½ Lot 14, Block 10, N. 50' Lot 30, Block 10, S. pt. Lot 14, Block 10, Brockville.	12,500	00	93	50	1,000	00	226	00	12,819 50
Lot 10, Brock St., Kingston.	16,500	00					382	90	16,882 90
Lot 106, McIntyre St.; Lot 112, Main St., Lot 13, Klock Ave., North Bay.	20,000	00			1,000	00	383	25	19,383 25
Pt. Lot 10, Main Street North Bay.	12,000	00					189	85	12,189 85
Total.	143,000	00	93	50	40,000	00	2,652	10	140,745 60

THE CANADA LANDED AND NATIONAL INVESTMENT COMPANY, LIMITED
Head Office, Toronto, Ontario

OFFICERS

President—G. TOWER FERGUSSON. Vice-President—F. W. HARCOURT, K.C., LL.D.
 Managing-Director—E. SAUNDERS.

DIRECTORS

G. TOWER FERGUSSON. CHARLES J. HOLMAN, K.C., LL.D.
 F. W. HARCOURT, K.C., LL.D. JAMES PLAYFAIR.
 F. LEM. GRASETT, M.B., F.R.C.S. JOHN WATT.
 (Edin.). EDWARD SAUNDERS.
 Auditors—T. WATSON SIME, F.C.A. GEO. U. STIFF, F.C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 4,000,000 00
Amount subscribed—ordinary.....	2,410,000 00
Amount paid in cash.....	1,205,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the corporation:			
Office premises.....	\$ 35,000 00		
Freehold land (including buildings).....	69,948 78		
		_____	\$ 104,948 78
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 4,158,898 49		
Agreements for sale.....	55,376 29		
Interest due.....	23,749 74		
	<i>(See Schedule B)</i>	_____	\$ 4,238,024 52
3. Amount of loans secured by stocks, bonds and other collateral;			
Principal.....	\$ 8,902 96		
Interest due.....	Nil		
Interest accrued (not included).....			
4. Book value of bonds, debentures and debenture stocks:—			
(a) Government:—Dominion, Provincial and			
United Kingdom.....	\$ 1,171,107 68		
		_____	\$ 1,171,107 68
(b) Canadian municipalities, school districts			
and rural telephone companies.....	\$ 588,964 74		
Interest due.....	770 78		
		_____	589,735 52
(c) All other bonds.....	\$ 46,108 87		
Interest due.....	Nil		
Interest accrued (not included).....			
		_____	46,108 87
		_____	1,806,952 07
5. Cash on hand.....			386 03
6. Cash on deposit with banks.....			164,579 20
7. All other assets.....			48 67
		_____	_____
Total Assets.....			\$ 6,323,842 23

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada.....	\$ 252,721 55		
Interest due.....	451 94		
Interest accrued.....	2,283 00		
		_____	\$ 255,456 49
(b) Payable elsewhere than in Canada.....	\$ 3,214,208 25		
Interest due.....	Nil		
Interest accrued.....	22,932 76		
		_____	3,237,141 01
		_____	\$ 3,492,597 50
2. Taxes due and accrued.....			11,216 28
3. Dividends to shareholders declared and unpaid.....			45,494 95
4. Investment reserves.....			50,000 00
5. All other liabilities.....			11,994 29
		_____	_____
Total.....			\$ 3,611,303 02

THE CANADA LANDED AND NATIONAL INVESTMENT COMPANY, LIMITED—Continued

To Shareholders

6. Paid-up capital.....	\$ 1,205,000 00
7. Reserve fund.....	1,450,000 00
8. Balance of Profit and Loss Account.....	57,539 21
Total.....	<u>\$ 2,712,539 21</u>
Total liabilities.....	<u>\$ 6,323,842 23</u>

REVENUE ACCOUNT

Income

1. Rents earned—(including \$559.99 on office premises).....	\$ 772 13
2. Interest earned on:	
(a) Mortgages and agreements for sale.....	\$ 298,156 52
(b) Bonds, debentures and stocks.....	110,795 18
(c) Collateral loans.....	541 29
(d) Bank deposits.....	2,176 08
	<u>411,669 07</u>
3. Profit on sale of securities and real estate.....	1,958 26
4. All other revenue.....	2,570 56
Total.....	<u>\$ 416,970 02</u>

Expenditure

5. Interest incurred during the year on debentures and debenture stock.....	\$ 187,118 34
6. Premium on bonds purchased.....	2,873 69
7. Licenses and taxes other than taxes on real estate:	
(a) Dominion and British.....	\$ 21,263 41
(b) Provincial.....	3,056 78
(c) Municipal.....	716 95
	<u>25,037 14</u>
8. Commission on loans and on sale of debentures and real estate.....	5,682 90
9. All other expenses incurred—Salaries, \$40,343.05; directors' fees, \$10,000.00; auditors' fees, \$1,400.00; legal fees, \$80.30; rents, \$4,330.00; printing and stationery, \$973.02; advertising, \$516.67; postage, telegrams, telephones and express, \$656.97; miscellaneous, \$989.21; total.....	59,289 22
10. Net profit transferred to Profit and Loss Account.....	136,968 73
Total.....	<u>\$ 416,970 02</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 53,120 48
Amount transferred from Revenue account.....	136,968 73
Total.....	<u>\$ 190,089 21</u>
Dividends to shareholders declared during year.....	\$ 120,500 00
Bonus to shareholders declared during year.....	12,050 00
Balance of account at December 31st, 1925.....	57,539 21
Total.....	<u>\$ 190,089 21</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6.98%; (b) Loans on collateral security, 6%; (c) Government bonds, 5.49%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 6.67%; all other bonds, 5.18%.
2. Average rate of interest per annum paid by the Corporation during the year on: Debentures payable in Canada, 5.34%; debentures payable elsewhere, 5.22%.
3. Officers of the Corporation who are under bond and for the following amounts respectively: All (except juniors) for \$1,000 to \$5,000, amounting in all to \$39,000.

THE CANADA LANDED AND NATIONAL INVESTMENT COMPANY, LIMITED—Continued

4. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: 2nd Jan., 2½%; 1st April, 2½%; 2nd July, 2½%; 1st Oct., 2½%.
5. Date appointed for the Annual Meeting: 10th February, 1926. Date of last Annual Meeting, 11th February, 1925.
6. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$ 319,396 03
(b) Interest on bonds and debentures.....	110,977 69
(c) Loans on collateral security; principal, \$12,697.04; interest.....	541 29
(d) Net revenue from real estate (less disbursements).....	772 13
(e) Revenue from bank balances.....	2,176 08
	\$ 433,863 22

CONSTATING INSTRUMENTS

This Company was in 1891 constituted by an amalgamation of (1) The Canada Landed Credit Company with (2) The National Investment Company of Canada (Limited), and the re-incorporation of the amalgamated Company. Of the two companies so amalgamated:

1. The Canada Landed Credit Company had been incorporated in 1858 by special Act of the Province of Canada, 22 V., c. 133; a special Act of 1859, 22 V., c. 105, increased the capital; the two foregoing Acts were amended by 29-30 V. (1866-7), c. 125. In 1873, an Act of Ontario, 36 V., c. 122, amended 22 V., c. 133, supra; in 1874 the powers of the Company were extended by 38 V., c. 73 (O); in 1875-6 the capital was further increased by 39 V., c. 97 (O); in 1882 the special Acts of 1858 and 1859 supra were amended by 45 V., c. 72 (O). In 1882 the special Act of Canada, 45 V., c. 110, extended the Company's operations to Manitoba and the Northwest Territories. In 1890 the special Act of Ontario, 53 V., c. 128, authorized the Company to issue debenture stock to become amalgamated with other companies, etc. In 1891, Letters Patent of Canada, dated January, 1891, authorized the amalgamation of the Company with the National Investment Company of Canada. In 1891, Letters Patent of Ontario, dated 12th February, authorized the same amalgamation.

2. The National Investment Company of Canada had been incorporated by Letters Patent of Canada, dated 21st August, 1882, issued under 40 V., c. 43 (D).

For the powers of the amalgamated Company, see the Letters Patent above cited; see also R.S.C., 1886, chap. 119; see also the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31st, 1925, CLASSIFIED AS TO PROVINCE

Province	Total Prin- cipal unpaid	Total Inter- est due	Total charges due and unpaid (included in Principal)	Totals
	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	2,675,253 73	6,710 03	32 41	2,681,963 76
Manitoba.....	1,214,442 65	16,521 47	22,317 00	1,230,964 12
Saskatchewan.....	284,821 76	518 24	1,337 92	285,340 00
Alberta.....	39,756 64	.....	10 26	39,756 64
Total.....	4,214,274 78	23,749 74	23,697 59	4,238,024 52

THE CANADA LANDED AND NATIONAL INVESTMENT COMPANY, LIMITED—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Interest due and unpaid		Total
		Under six months	Six months and over	
	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	4,079,182 98	22,430 32	.....	4,101,613 30
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	79,715 51	665 00	.....	80,380 51
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	55,376 29	654 42	.....	56,030 71
(b) Aggregate amount of sale price of properties covered by such agreements, \$74,680.44.....				
Total.....	4,214,274 78	23,749 74	.....	4,238,024 52

CANADA PERMANENT MORTGAGE CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President—WILLIAM G. GOODERHAM.
 Vice-President—E. R. C. CLARKSON.

General Manager—GEORGE H. SMITH.
 Secretary—WALTER F. WATKINS.

DIRECTORS

WILLIAM G. GOODERHAM, Toronto.
 COL. A. E. GOODERHAM, Toronto.
 WILLIAM MULOCK, K.C., Toronto.
 GEORGE H. SMITH, Toronto.
 A. B. CAMPBELL, W.S., Edinburgh, Scotland.

E. R. C. CLARKSON, Toronto.
 F. GORDON OSLER, Toronto.
 WILLIAM STONE, Toronto.
 GEORGE W. ALLAN, K.C., Winnipeg, Man.
 NORMAN MACKENZIE, K.C., Regina, Sask.

Auditors—HENRY BARBER, F.C.A. A. E. OSLER, C.A.

CAPITAL

Amount of Capital Stock authorized	\$20,000,000	00
Amount subscribed—ordinary	7,000,000	00
Amount paid in cash	7,000,000	00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the corporation:			
Office premises	\$	852,874	13
Freehold land (including buildings)		572,103	63
(Acquired by Deed and Foreclosure)			
			\$ 1,424,977 76
2. Amount secured by mortgage on real estate including:			
First mortgages	\$36,504,403	40	
Property brought on land under Power of Sale		158,786	64
Agreements for sale		1,506,236	62
Interest due		947,874	13
Interest accrued, \$434,644.24 (not taken into Assets).			
(See Schedule B)			
			39,117,300 79
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$18,540.00 of the Company's own stock upon which \$18,540.00 has been paid.)			
Principal	\$	83,164	96
Interest due		2,454	19
Interest accrued (not included)			
			85,619 15
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom	\$	2,444,383	22
Interest accrued		26,366	31
			\$ 2,470,749 53
(b) Bonds Guaranteed by Dominion Provincial Governments		1,134,980	46
Interest accrued		19,005	56
			1,153,986 02
(c) Canadian municipalities	\$	391,983	11
Interest due		Nil	
Interest accrued		2,891	38
			394,874 49
(d) All other bonds		629,687	50
Interest due		Nil	
Interest accrued		7,355	32
			637,042 82
5. Book value of stocks owned		1,463,447	99
Accrued dividends thereon		895	00
			1,464,342 99
6. Cash on hand			71,215 94
7. Cash on deposit with banks			1,461,383 83
Total Assets			\$48,281,493 32

CANADA PERMANENT MORTGAGE CORPORATION—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
(a) Payable in Canada.....	\$ 9,929,243 25	
Interest due.....	Nil	
Interest accrued.....	84,809 13	
	<u> </u>	\$10,014,052 38
(b) Payable elsewhere than in Canada.....	\$14,764,476 65	
Interest due.....	Nil	
Interest accrued.....	105,296 17	
	<u> </u>	14,869,772 82
		<u> </u>
		\$24,883,825 20
2. Amount of money deposited with the corporation.....	\$ 8,575,231 95	
Interest accrued thereon.....	Nil	
	<u> </u>	8,575,231 95
3. Dividends to shareholders declared and unpaid.....		210,000 00
4. All other liabilities.....		17,631 74
		<u> </u>
Total.....		<u>\$33,686,688 89</u>

To Shareholders

5. Paid-up capital.....		7,000,000 00
6. Reserve fund.....		\$ 7,500,000 00
7. Balance of Profit and Loss Account.....		94,804 43
		<u> </u>
Total.....		<u>\$14,594,804 43</u>
		<u> </u>
Total Liabilities.....		<u>\$48,781,493 32</u>

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$46,000 on office premises).....		\$ 120,351 74
2. Interest earned on:		
(a) Mortgages and agreements for sale.....	\$ 2,669,011 42	
(b) Bonds, debentures and stocks.....	314,907 99	
(c) Collateral loans.....	8,083 16	
(d) Bank deposits.....	16,438 47	
(e) Other interest earned.....	19,323 33	
	<u> </u>	3,027,764 37
3. Profit on sale of securities and real estate.....		163,736 98
4. All other revenue.....		6,059 71
		<u> </u>
Total.....		<u>\$ 3,317,912 80</u>

Expenditure

5. Interest incurred during the year on:		
(a) Debentures and debenture stock.....	\$ 1,205,740 22	
(b) Deposits.....	285,797 75	
	<u> </u>	\$1,492,537 97
6. Loss on sale of securities and real estate.....		38,704 92
7. Amount by which ledger values of assets were written down.....		39,889 32
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$ 96,809 61	
(b) Provincial.....	23,873 84	
(c) Municipal.....	4,496 06	
	<u> </u>	125,179 51
9. Commission on loans and on sale of debentures and real estate.....		71,438 06
10. All other expenses incurred:—Salaries, \$313,750.23; directors' fees, \$22,500.00; auditors' fees, \$16,200.00; legal fees, \$1,923.95; rents, \$46,000.00; travelling expenses, \$18,494.44; printing and stationery, \$19,493.17; advertising, \$23,577.31; postage, telegrams, telephones and express, \$9,790.59; miscellaneous, \$132,266.09; total.....		603,995 78
11. Net profit transferred to Profit and Loss Account.....		946,167 24
		<u> </u>
Total.....		<u>\$ 3,317,912 80</u>

CANADA PERMANENT MORTGAGE CORPORATION—Continued

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 488,637 19
Amount transferred from Revenue account.....	946,167 24
Total.....	<u>\$ 1,434,804 43</u>
Dividends to shareholders declared during year.....	\$ 840,000 00
Amount transferred to Reserve Fund.....	500,000 00
Balance of account at December 31st, 1925.....	94,804 43
Total.....	<u>\$ 1,434,804 43</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 7.12%; (b) Loans on collateral security, 7%; (c) Government bonds, 5.22%; (d) Canadian Municipalities, School districts, and rural telephone companies' debentures 5.25%; (e) All other bonds 5.25%; (f) Stocks owned, 5.62%.
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 3.741%; debentures payable in Canada, 5.10%; debentures payable elsewhere, 5.50%; debenture stock, 4.12%.
3. Loans written off, \$25,191.12.
4. Officers of the Corporation who are under bond and for the following amounts respectively. All officers and employees holding responsible positions give bonds or security satisfactory to corporation, \$1,000.00 to \$10,000.00.
5. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: 3% 2nd January, 1925, 3% 1st April, 1925, 3% 2nd July, 1925, 3% 1st October, 1925.
6. Date appointed for the Annual Meeting: 28th January, 1926. Date of last Annual Meeting, 29th January, 1925.
7. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$ 2,877,648 43
(b) Interest on bonds and debentures.....	231,615 28
(c) Dividends on stocks.....	83,151 50
(d) Loans on collateral security; principal \$83,095.46 Interest.....	9,173 66
(e) Net revenue from real estate (less disbursements).....	47,096 26
(f) Revenue from bank balances.....	16,438 47
	<u>\$ 3,265,123 60</u>

CONSTATING INSTRUMENTS

This Company was incorporated under Special Act of the Dominion of Canada 62-63 Victoria (1899), c. 10, 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., cap. 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, cap. 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 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 Company 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 31st, 1918, pursuant to The Loan and Trust Corporations Act.

In 1921, the Company 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.

CANADA PERMANENT MORTGAGE CORPORATION—Continued

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid and borrowers charges		Total interest due		Total interest accrued (not in assets)		Total charges due and unpaid included in mortgages		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	16,565,644	91	156,599	38	223,942	67	.....	16,946,186	96	96
Manitoba.....	6,808,059	85	263,584	94	73,408	01	.....	7,145,052	80	80
British Columbia..	2,588,172	26	39,774	66	25,327	42	.....	2,653,274	34	34
New Brunswick...	1,243,002	69	27,192	53	13,539	94	.....	1,283,735	16	16
Nova Scotia.....	1,771,203	28	47,809	05	6,294	67	.....	1,825,307	00	00
Alberta.....	3,132,512	33	142,725	32	41,514	66	.....	3,316,752	31	31
Saskatchewan.....	6,060,831	34	270,188	25	50,616	87	.....	6,381,636	46	46
Total.....	38,169,426	66	947,874	13	434,644	24	.....	39,551,945	03	03

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal		Interest due and unpaid		Interest accrued (not taken into assets)	Total				
			Under six months	Six months and over						
	\$	c.	\$	c.	\$	c.	\$	c.		
1. First mortgages under which no legal proceedings have been taken.....	36,407,874	33	696,851	19	240,773	48	429,336	97	37,774,835	97
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	255,315	71	97	59	10,644	35	.....	.....	266,057	65
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	1,506,236	62	Cr. (2,450	54)	1,958	06	5,307	27	1,511,051	41
(b) Aggregate amount of sale price of properties covered by such agreements, \$2,081,679.22.										
Total.....	38,169,426	66	694,498	24	253,375	89	434,644	24	39,551,945	03

CANADA PERMANENT MORTGAGE CORPORATION—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original Principal	Amount of instalments of principal due but unpaid	Interest accrued (not in assets)	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.
Wellington Street West, Toronto	175,000 00	.....	3,004 00	121,000 00
King Street, East, Hamilton	60,000 00	552 60	.....	58,393 89
Main and Charles Street, Hamilton	60,000 00	.....	.....	59,948 00
Barton and Ottawa Sts., Hamilton	80,000 00	.....	1,334 60	69,946 18
Total	375,000 00	552 60	4,338 60	309,288 07

THE CANADIAN MORTGAGE INVESTMENT COMPANY
Head Office, Toronto, Ontario

OFFICERS

President—H. S. OSLER, K.C. Manager and Secretary—J. E. L. SMITH, C.A.
 Vice-President—BRITTON OSLER, K.C.

DIRECTORS

H. S. OSLER, K.C. CHARLES W. BEATTY
 BRITTON OSLER, K.C. GEORGE D. PERRY
 Hon. WALLACE NESBITT, K.C. RICHARD V. LOOK

Auditors—Messrs. PRICE, WATERHOUSE AND COMPANY
 Chartered Accountants

CAPITAL

Amount of Capital Stock authorized.....		\$ 5,000,000 00
Amount subscribed—ordinary.....		1,500,900 00
Amount paid in cash—ordinary:		
On \$1,001,000.00 stock fully called.....	\$ 1,001,000 00	
On \$460,800.00 stock 50% called.....	230,400 00	
On \$39,100.00 instalment stock.....	13,600 00	
		<u>1,245,000 00</u>

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the corporation:			
Office premises.....	\$ 281,127 54		
Freehold land (including buildings).....	171,997 58		
		<u>\$ 453,125 12</u>	
Rents due, \$2,134.45; reserve, \$2,134.45.....	Nil		
2. Amount secured by mortgage on real estate, including:			
First mortgages.....	\$ 997,672 17		
Agreements for sale.....	65,625 27		
Interest due (Not included).			
Interest accrued (Not included).			
	<i>(See Schedule B)</i>	<u>1,063,297 44</u>	
3. Book value of bonds, debentures and debenture stocks:			
All other Debentures.....	\$ 47,000 00		
Interest due.....	Nil		
Interest accrued (Not included).			
	<u>\$ 47,000 00</u>		
4. Book value of stocks owned.....	\$ 518,360 00		
Accrued dividends thereon (Declared).....	13,712 87		
		<u>579,072 87</u>	
5. Cash on hand.....		200 00	
6. Cash on deposit with banks, \$77,982.12; elsewhere, \$30.00.....		78,012 12	
7. All other assets.....		2,812 81	
		<u>\$ 2,176,520 36</u>	

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada.....	\$ 51,384 52		
Interest due.....	Nil		
Interest accrued.....	Nil		
	<u>\$ 51,384 52</u>		
(b) Payable elsewhere than in Canada.....	\$ 447,728 57		
Interest due.....	Nil		
Interest accrued.....	3,160 12		
		<u>452,888 69</u>	
		<u>\$ 504,273 21</u>	
2. Taxes due and accrued.....		17,352 98	
3. Dividends to shareholders declared and unpaid.....		30,780 00	
4. All other liabilities.....		13,947 75	
		<u>\$ 566,353 94</u>	

THE CANADIAN MORTGAGE INVESTMENT COMPANY—Continued

To Shareholders

5. Paid-up capital.....	\$ 1,245,000 00
6. Reserve funds.....	350,000 00
7. Balance of Profit and Loss Account.....	15,166 42
Total.....	<u>\$ 1,610,166 42</u>
Total Liabilities.....	<u>\$ 2,176,520 36</u>

REVENUE ACCOUNT

Income

*1. Rents earned—(Including \$333.41 on office premises).....	\$ *1,874 34
2. Interest earned on:	
†(a) Mortgages and agreements for sale.....	\$ 51,965 04
(b) Bonds, debentures and stocks.....	82,335 26
(c) Bank deposits.....	539 63
	<u>134,839 93</u>
3. All other revenue.....	1,618 85
Total.....	<u>\$ 134,584 44</u>

Expenditure

4. Interest incurred during the year on:	
Debentures and debenture stock.....	\$ 25,393 97
5. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 942 97
(b) Provincial.....	1,581 95
(c) Municipal.....	979 88
	<u>3,504 80</u>
6. Commission on loans and on sale of debentures, etc.....	8,553 76
7. All other expenses incurred: Salaries, \$19,680.28; directors' fees, \$3,200.00; auditors' fees, \$1,756.93; legal fees, \$1,362.51; travelling expenses, \$129.45; printing and stationery, \$2,085.90; advertising \$4.20; postage, telegrams, telephones and express, \$1,034.66; uncollected sundry charges on Mortgage Loans, \$3,122.61; miscellaneous, \$2,350.80; total.....	34,727 34
8. Net profit transferred to Profit and Loss Account.....	62,404 57
Total.....	<u>\$ 134,584 44</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 30,162 10
Amount transferred from Revenue account.....	62,404 57
Total.....	<u>\$ 92,566 67</u>
Dividends to shareholders declared during year.....	\$ 62,250 00
Reserved for Special Payments.....	15,150 25
Balance of account at December 31st, 1925.....	15,166 42
Total.....	<u>\$ 92,566 67</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 7.328%; (b) Government bonds, 5.476%; (c) All other bonds, 5.823%; (d) Stocks owned, 12.5%.
2. Average rate of interest per annum paid by the Corporation during the year on: Debentures payable in Canada, 5%; Debentures payable elsewhere, 5.07%.
3. Officers of the Corporation who are under bond and for the following amounts, respectively: All officers and employees handling cash or securities are bonded for various amounts fixed by the Company.
4. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 2nd, and July 2nd, 2½% on each date.
5. Date appointed for the Annual Meeting, February 3rd, 1926. Date of last Annual Meeting, February 4th, 1925.

*Debit Balance

†Cash collections only of current year's interest

THE CANADIAN MORTGAGE INVESTMENT COMPANY—Continued

6. 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 loan is.....\$	47,000 00
The amount of interest on such loans taken credit for in the Profit and Loss Account during the year.....	2,820 00
7. Amount of actual cash receipts during the year for:	
(a) Interest on mortgage investments.....\$	75,095 16
(b) Interest on bonds and debentures.....	11,294 68
(c) Dividends on stocks.....	57,327 71
(d) Net loss from real estate.....	2,155 72
(e) Revenue from bank balances.....	539 63
	<u>\$ 142,101 46</u>
8. Amount of interest permanently capitalized during the year.....\$	720 96

CONSTATING INSTRUMENTS

Incorporated under special Act of Canada, 62-3 Vict., c. 103, Special Act of the Parliament of Canada, 2 Geo. V, c. 73

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total charges due and unpaid	Totals
	\$ c.	\$ c.	\$ c.	\$ c.
British Columbia.....	19,031 29	108 16	31 18	19,170 63
Alberta.....	230,405 02	40,754 97	17,673 87	288,833 86
Saskatchewan.....	197,383 87	35,342 61	20,525 58	253,252 02
Manitoba.....	23,626 63	1,366 42	709 44	25,702 49
Ontario.....	469,355 91	3,629 16	656 42	473,641 49
Nova Scotia.....	148,545 55	5,260 15	1,920 79	155,726 49
Bad and Doubtful (32 loan).....	32 00			32 00
Less reserves.....	1,088,380 23 25,082 79	86,461 47 86,461 47	41,517 28 41,517 28	1,216,358 98 1,153,061 54
Totals.....	1,063,297 44			1,063,297 44

THE CANADIAN MORTGAGE INVESTMENT COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Interest due and unpaid		Total
		Under six months	Six months and over	
	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	932,578 00			932,578 00
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	65,094 17			65,094 17
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	65,625 27			65,625 27
(b) Aggregate amount of sale price of properties covered by such agreements, \$113,345.00.				
Total.....	1,063,297 44			1,063,297 44

NOTE:—The Company carries Reserve equivalent to 100% of all uncollected Interest and in effect has no Interest due and unpaid included as assets in the Balance Sheet.

CENTRAL CANADA LOAN AND SAVINGS COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—E. R. WOOD. Assistant Manager—A. B. FISHER.
 Vice-President—H. C. COX. Secretary—W. J. HASTIE.
 Vice-President and Managing Director—G. A. MORROW.

DIRECTORS

E. R. WOOD, Toronto. H. C. COX, Toronto.
 G. A. MORROW, Toronto. A. H. COX, Toronto.
 A. B. FISHER, Toronto. E. T. MALONE, K.C., Toronto.
 LEIGHTON MCCARTHY, K.C., Toronto. W. S. HODGENS, Toronto.
 RICHARD HALL, Peterboro. W. G. MORROW, Peterboro.
 Auditors—HARRY VIGEON, F.C.A.; H. FRANK VIGEON, C.A.; F. J. A. HALL.

CAPITAL

Amount of Capital Stock authorized.....	\$ 5,000,000 00
Amount subscribed—ordinary.....	2,500,000 00
Amount paid in cash:	
On \$1,562,500.00 stock fully called.....	\$ 1,562,500 00
On \$937,500.00 stock, 20% called.....	187,500 00
	1,750,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925.

Assets

1. Book value of real estate held by the corporation:		
Office premises.....	\$ 250,000 00	
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 1,009,663 30	
Agreements for sale.....	2,000 00	
Interest due.....	10,280 79	
Interest accrued.....	17,058 22	
	\$ 1,039,002 31	
Less contingent account.....	3,969 59	
	1,035,032 72	
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral, \$26,400.00 of the Company's own stock upon which \$17,360.00 has been paid.)		
Principal.....	\$ 1,191,971 87	
Interest due.....	Nil	
Interest accrued.....	8,646 49	
	\$ 1,200,618 36	
Less interest paid before due date.....	3,314 53	
	1,197,303 83	
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 976,242 50	
Interest accrued.....	12,306 09	
	\$ 988,548 59	
(b) Canadian municipalities, school districts and rural telephone companies.....	\$ 21,990 13	
Interest due.....	Nil	
Interest accrued.....	266 54	
	\$ 22,256 67	
(c) All other bonds.....	\$ 1,173,968 90	
Interest due.....	Nil	
Interest accrued.....	10,248 44	
	\$ 1,184,217 34	
	2,195,022 60	
5. Book value of stocks owned.....	\$ 3,124,489 66	
Accrued dividends thereon.....	19,781 50	
	\$ 3,144,271 16	
Less special reserve.....	165,681 93	
	2,978,589 23	
6. Cash on hand.....	61,189 47	
7. Cash on deposit with banks, \$266,068.61; elsewhere, \$12,570.25.....	278,638 86	
Total Assets.....	\$ 7,995,776 71	

CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
(a) Payable in Canada.....	\$ 1,491,490	25	
Interest due.....	Nil		
Interest accrued.....	29,752	34	
			\$ 1,521,242 59
2. Amount of money deposited with the corporation.....	2,704,973	94	
Interest accrued thereon.....	Nil		
			2,704,973 94
3. Dividends to shareholders declared and unpaid.....			87,500 00
Total.....			\$ 4,313,716 53

To Shareholders

4. Paid-up capital.....			1,750,000 00
5. Reserve fund.....	\$ 1,750,000	00	
6. Balance of Profit and Loss Account.....			182,060 18
Total.....			\$ 3,682,060 18
Total Liabilities.....			\$ 7,995,776 71

REVENUE ACCOUNT

Income

1. Rents earned (including \$10,000.00 on office premises).....	\$ 24,001	68	
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$ 79,287	72	
(b) Bonds, debentures and stocks.....	373,954	10	
(c) Collateral loans.....	58,431	10	
			511,672 92
3. Profit on sale of securities and real estate.....			7,910 21
4. Exchange and commissions earned.....			759 47
Total.....			\$ 544,344 28

Expenditure

5. Interest incurred during the year on:			
(a) Debentures.....	\$ 61,108	34	
(b) Deposits.....	72,141	99	
(c) Other borrowed money.....	121	62	
			\$ 133,371 95
6. Amount by which ledger values of assets were written down.....			2,130 00
7. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$ 5,007	26	
(b) Provincial.....	3,750	72	
(c) Municipal.....	1,455	19	
			10,213 17
8. Commission on loans and on sale of debentures and real estate.....			6,091 83
9. All other expenses incurred:—Salaries, \$51,511.53; directors' fees, \$25,000.04; auditors' fees, \$862.50; legal fees, \$671.62; rents, \$34,315; printing and stationery, \$4,226.97; advertising, \$7,311.59; postage, telegrams, telephones and express, \$1,342.93; miscellaneous, \$5,591.53; total.....			130,833 71
10. Net profit transferred to Profit and Loss Account.....			261,703 62
Total.....			\$ 544,344 28

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 169,579	56	
Amount transferred from Revenue account.....	261,703	62	
Total.....			\$ 431,283 18
Dividends to shareholders declared during year.....	\$ 245,000	00	
Subscriptions.....	4,223	00	
Balance of account at December 31st, 1925.....	182,060	18	
Total.....			\$ 431,283 18

CENTRAL CANADA 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, 6.86%; (b) Loans on collateral security, 5.92%; (c) Government bonds, 5.27%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 5.48%; (e) All other bonds, 6.49%; (f) Stocks owned, 8.81%.
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 3.18%; debentures payable in Canada, 4.78%.
3. Officers of the Corporation who are under bond and for the following amounts respectively. All the officers and staff are covered by a Bankers' Blanket Bond for \$25,000.00.
4. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: 2nd January, 3% plus 1½%; 1st April, 3%; 2nd July, 3%; 1st October, 3%.
5. Date appointed for the Annual Meeting: 13th January, 1926; date of last annual meeting, 14th January, 1925.
6. 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 \$250,000.00—reduced to \$231,000.00 by December 31st, 1925. The amount of interest on such loans taken credit for in the Profit and Loss Account during the year \$15,205.44.
7. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$ 97,679 46
(b) Interest on bonds and debentures.....	84,845 65
(c) Dividends on stocks.....	275,435 60
(d) Loans on collateral security:	
Principal, \$2,760,260.45; interest.....	53,826 13
(e) Net revenue from real estate (less disbursements).....	14,001 68
	\$ 525,788 52

CONSTATING INSTRUMENTS

The former Provincial Company, incorporated 1884, 7th March, L.P. of Ontario. (Lib. 16, No. 67.)

1890, 53 V, c. 129 (O), fixes the capital stock at \$5,000,000, divided into 50,000 shares of \$100 each; (sec. 1), confirms the purchase of the assets of the Peterborough Real Estate Investment Co., Limited; secs. 2-4 sanction the issue of debenture stock; secs. 5-12 authorize agencies in the United Kingdom; (13) defines the limit of borrowing powers.

1893, 8th June, Letters Patent of Ontario amending the foregoing Letters Patent.

1897, May 6th, Letters Patent of Ontario so amending the foregoing Letters Patent as to give the Company the status of a Loan Company (and not the status of a Loaning Land Company) under the Loan and Trust Corporations Act.

Dominion Company of same name incorporated by 61 V., c. 97 (D), assets of Provincial Company transferred to Dominion Company by 63 V., c. 130 (Ontario).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario	887,210 32	2,466 33	14,509 49	.....	904,186 14
Manitoba.....	82,298 65	6,714 51	722 06	*20 00	89,715 22
Alberta	41,255 00	1,099 95	1,826 67	919 33	45,100 95
Total	1,010,763 97	10,280 79	17,058 22	899 33	1,039,002 31

*Credit balance.

CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	1,009,663 30	7,510 23	2,610 56	17,058 22	1,036,842 31
2. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	2,000 00	160 00			2,160 00
(b) Aggregate amount of sale price of properties covered by such agreements, \$2,500.00.					
Total.....	1,011,663 30	7,670 23	2,610 56	17,058 22	1,039,002 31

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original principal	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
				\$ c.
Property, College and Huron Sts., Toronto.....	60,000 00	123 59	1,300 89	61,249 48
Property, Fraser Ave., Toronto.....	100,000 00		1,831 57	86,831 57
Total.....	160,000 00	123 59	3,132 46	148,081 05

THE COLONIAL INVESTMENT AND LOAN COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—A. J. JACKSON. Manager—A. J. JACKSON.
 Vice-President—A. C. McMASTER, K.C. Secretary—HARRY GOODINGS.

DIRECTORS

A. J. JACKSON, Toronto, Ontario. A. C. McMASTER, K.C., Toronto, Ontario.
 C. P. SMITH, Toronto, Ontario. E. J. B. DUNCAN, Toronto, Ontario.
 HARRY GOODINGS, Toronto, Ontario.

Auditors—G. T. CLARKSON, F.C.A. ARTHUR J. HARDY.

CAPITAL

Amount of Capital Stock authorized:		
Permanent Preference.....		\$2,774,210 00
Ordinary Permanent.....		100,000 00
Amount subscribed:		
Permanent Preference stock.....	\$ 329,220 00	
Ordinary Permanent stock.....	100,000 00	
		429,220 00
Amount paid in cash:		
Permanent Preference stock.....	\$ 323,652 89	
Ordinary Permanent stock: On \$100,000.00 stock, 22% called	22,000 00	
		345,652 89

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the Corporation:		
Freehold land (including buildings).....	\$ 123,074 81	
Leasehold land (including buildings).....	40,000 00	
		\$ 163,074 81
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 170,619 91	
Agreements for sale.....	\$ 448,510 41	
Less profit on sales reserved.....	40,239 73	
		408,270 68
Interest due.....	9,195 99	
Interest accrued.....	5,754 32	
		593,840 90
	(See Schedule B.)	
3. Book value of bonds, debentures and debenture stocks:		
Canadian municipalities, school districts and rural telephone		
companies.....	\$ 28,874 13	
Interest due.....	Nil	
Interest accrued.....	1,441 91	
		30,316 04
4. Cash on deposit with banks, \$14,529.56; elsewhere, \$25,204.37.....		39,733 93
5. All other assets.....		1,692 14
		828,657 82
Total Assets.....		\$ 828,657 82

Liabilities

To the Public

1. Dividends to shareholders declared and unpaid.....	\$ 9,120 27
2. Real estate and investment reserves.....	60,491 94
3. All other liabilities.....	3,103 66
	72,715 87
Total.....	\$ 72,715 87

To Shareholders

4. Paid-up capital:	
Permanent Preference stock.....	\$ 323,652 89
Ordinary Permanent stock.....	22,000 00
	\$ 345,652 89
5. Reserve fund.....	200,000 00
6. Balance of Profit and Loss Account.....	10,225 98
7. Provision for redemption of Permanent Preference Stock under By-laws VIII, VIII A and VIII B (Stock Certificates not presented).....	200,063 08
	755,941 95
Total.....	\$ 755,941 95
Total Liabilities.....	\$ 828,657 82

THE COLONIAL INVESTMENT AND LOAN COMPANY—Continued

REVENUE ACCOUNT

Income

1. Rents earned (including other revenue from real estate).....	\$	29,155	21
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$	34,597	64
(b) Bonds and debentures		6,888	34
(c) Collateral loans.....		2,466	68
(d) Bank deposits.....		1,296	90
		<u>45,249</u>	<u>56</u>
3. Profit on sale of securities and real estate.....		12,941	34
4. All other revenue.....		494	93
Total.....	\$	87,841	04

Expenditure

5. Loss on sale of securities and real estate.....	\$	6,882	36
6. Taxes, insurance, etc., on real estate.....		31,401	37
7. Amount by which ledger values of assets were written down.....		43	00
8. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	2,080	54
(b) Provincial.....		780	75
(c) Municipal.....		313	43
		<u>3,174</u>	<u>72</u>
9. Commission on loans (commission on sale of real estate added to claim).....		415	00
10. All other expenses incurred:—Salaries, \$12,259.86; directors' fees, \$3,250.00; auditors' fees, \$1,042.28; legal fees, \$154.00; rents, \$1,500.00; travelling expenses, \$1,486.65; printing, advertising and stationery, \$412.30; postage, telegrams, telephones, H.O. charges and express, \$881.44; Amendment to Company's Act re By-law V111B, \$1,442.56; miscellaneous, \$3,451.00; total;		25,880	09
11. Net profit transferred to Profit and Loss Account.....		20,044	50
Total.....	\$	87,841	04

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	7,763	15
Amount transferred from Revenue account.....		20,044	50
Amount transferred from Reserve.....		20,000	00
Total.....	\$	47,807	65
Dividends to shareholders declared during year.....	\$	37,581	67
Balance of account at December 31st, 1925.....		10,225	98
Total.....	\$	47,807	65

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, straight loans, 5.423%; monthly payment loans, 6.951%; (b) Loans on collateral security, 5.809%; (c) Canadian municipalities, school districts, and rural telephone companies' debentures, 6.980%.
- Loans written off, \$43.00 (costs).
- Officers of the Corporation who are under bond and for the following amounts, respectively, General Manager, \$10,000.00; Secretary, \$4,000.00.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days, respectively, December 31st, 1925, 6%.
- Date appointed for the Annual Meeting, February 25th, 1926. Date of last Annual Meeting, February 24th, 1925.
- Special General Meeting held during year: date, Dec. 4th, 1925.
- Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$	26,741	95
(b) Interest on bonds and debentures.....		9,368	61
(c) Loans on collateral security: principal, \$48,800.00; interest		2,466	68
(d) Revenue from bank balances.....		1,296	90
	\$	<u>39,874</u>	<u>14</u>
- Amount of interest permanently capitalized during the year.....
 | 4,460 | 75 |

CONSTATING INSTRUMENTS

Incorporated under special Act of Canada, 63-4 V., c. 95. An Act respecting the Colonial Investment and Loan Company, 10-11 Geo. V., c. 86.

THE COLONIAL INVESTMENT AND LOAN COMPANY—Continued

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Total
MORTGAGES:	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	123,066 37	228 51	1,439 53	25 42	124,759 83
Manitoba.....	10,757 85	116 45	245 42	181 68	11,301 40
Alberta.....	12,367 19	1,038 07	219 69	1,124 70	14,749 65
Saskatchewan...	20,581 52	608 38	300 33	2,515 18	24,005 41
Interest on December instalment of monthly payments.....		3 27			3 27
AGREEMENTS:					
Ontario.....	257 50				257 50
Manitoba.....	21,822 10	52 33	240 64	45 58	22,160 65
Alberta.....	181,120 76	7,432 86	2,102 51	3,462 25	194,118 38
Saskatchewan...	190 978 51	10,190 52	1,187 25	8,553 33	210,909 61
British Columbia	1,990 15	1 12	18 95	40 50	2,050 72
Interest on December instalment of monthly payments.....		224 48			224 48
Less interest reserve.....	562,941 95	19,895 99	5,754 32	15,948 64	604,540 90
		10,700 00			10,700 00
		9,195 99			593,840 90

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal and charges	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
1. First mortgages under which no legal proceedings have been taken...	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	148,084 70	498 20	77 83	2,082 19	150,742 92
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	22,535 21	72 62	1,346 03	122 78	24,076 64
(b) Aggregate amount of sale price of properties covered by such agreements, \$623,864.25.	408,270 68	7,240 77	10,660 54	3,549 35	429,721 34
Less interest reserve.....	578,890 59	7,811 59	12,084 40	5,754 32	604,540 90
		10,700 00			10,700 00
	578,890 59	7,811 59	1,384 40	5,754 32	593,840 90

THE COLONIAL INVESTMENT AND LOAN COMPANY—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Lot 4, N. side of King St., and Lot 4, S. side Bond St., Oshawa, Ont.	50,000 00				305 75	45,305 75
Empire Theatre, Saskatoon, Sask.	70,000 00	6,374 22	16,000 00	6,437 71		64,811 93
Apartment Block, Saskatoon, Sask.	38,000 00	1,294 62	6,000 00	3,051 41		38,346 03
Empire Hotel, Saskatoon, Sask.	105,000 00	Cr. 38 65			394 30	77,731 88
N.W. $\frac{1}{4}$, 34-5-27-W. 4th; W. $\frac{1}{2}$ 27-5-27-W. 4th; S.W. $\frac{1}{4}$ 3-6-27-W. 4th; Cardston, Alta.	20,000 00	679 14		3,778 83		24,457 97
Pt. Sec. 26 and 35, 5-27-W. 4th. 561 acres, Glenwoodville, Alta.	22,000 00	2 00	500 00	1,235 57	110 29	21,755 25
Lots 10-13, Bl. 17, Pl. 11, hotel, Red Deer, Alta.	11,000 00	1,175 40	500 00	587 12		12,762 52
E. $\frac{1}{2}$ 17-5-26-W. 4th, Glenwoodville, Alta.	15,900 00		Crop paym'ts	954 00	169 00	17,023 00
S.W. $\frac{1}{4}$ 21-5-26-W. 4th; N.W. $\frac{1}{4}$ 16-5-26-W. 4th, Glenwoodville, Alta.	15,900 00	1 28	Crop paym'ts	794 58	167 42	16,863 28
Pt. 26-5-27-W. 4th; E. $\frac{1}{2}$ 27-5-27-W. 4th; S.E. $\frac{1}{4}$ 34-5-27-W. 4th; S.W. $\frac{1}{4}$ 35-5-27-W. 4th, Cardston, Alta.	14,809 25	75 07	Crop paym'ts	740 05	155 93	15,780 30
	362,609 25	9,563 08	23,000 00	17,579 27	1,302 69	334,837 91

CREDIT FONCIER FRANCO-CANADIEN

Head Office, Montreal, Quebec

OFFICERS

President—J. E. MORET, Paris, France. General Manager—R. DE ROUMFORT, Montreal.
 Vice-President—HON. SIR HORMISDAS LAPORTE, Montreal.
 General Secretary—ARMAND CHEVALIER, Montreal.

DIRECTORS

A. BENAC, Paris, France. T. BIENVENU, Montreal, Que.
 CHS. CAHEN-D'ANVERS, Paris, France. LE COMTE DE CAMONDO, Paris, France.
 MARTIAL CHEVALIER, Paris, France. A. DENFERT ROCHEREAU, Paris, France.
 E. FABRE-LUCE, Paris, France. HON. SIR LOMER GOUIN, Montreal, Que.
 F. PERRY, Montreal, Que.

Note.—As this Company does not borrow moneys in Ontario by the sale of bonds, debentures or other securities or by accepting deposits or other moneys for investment and does not exercise in Ontario any of the powers of a trust Corporation other than the loaning of money in Ontario, the following particulars are all that are required in filing their Annual Statement with the Department under Section 110, S.S. (5) of the Loan and Trust Corporations Act.

Auditors—PAUL AMOS, Montreal, Que. E. DE LA LONGUINIÈRE, Paris, France.
 TONY DE VIBRAYE, Paris, France.

CAPITAL

Amount of Capital Stock authorized.....	\$ 9,647,667	19
Amount subscribed—ordinary.....	9,647,667	19
Amount paid in cash.....	9,647,667	19

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the corporation:			
Office premises.....	\$ 724,622	00	
Freehold land (including buildings).....	888,272	74	
Leasehold land (including buildings).....	236,386	98	
			\$ 1,849,281 72
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$31,655,830	38	
Agreements for sale.....	662,691	79	
Interest due.....	831,458	26	
Interest accrued.....	255,925	59	
			(See Schedule B.)
			33,405,906 02
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal.....	\$ 1,432,795	00	
Interest due.....	Nil		
Interest accrued.....	3,517	97	
			1,436,312 97
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 4,702,687	45	
Interest accrued.....	31,202	75	
			4,733,890 20
(b) Canadian municipalities, school districts and rural telephone companies.....	\$ 190,716	32	
Interest due.....	Nil		
Interest accrued.....	2,864	28	
			193,580 60
(c) All other bonds.....	\$ 2,668,123	95	
Interest due.....	Nil		
Interest accrued.....	10,625	71	
			2,678,749 66
5. Cash on hand.....			15,087 67
6. Cash on deposit with banks, \$2,787,286.18; elsewhere, \$3,916,781.36.....			6,704,067 54
Interest accrued.....			41,346 70
7. All other assets.....			641,886 01
Total Assets.....			\$51,700,109 09

CREDIT FONCIER FRANCO-CANADIEN—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable elsewhere than in Canada	\$16,432,968	05
Interest due		Nil
Interest accrued	85,968	97
		<u>\$16,518,937</u>
2. Due on debentures and coupons not yet presented	4,511,864	07
3. Due on loans in process of completion	154,773	33
4. General suspense account	854,842	66
5. Dividends to shareholders declared and unpaid	34,393	71
6. All other liabilities	1,196,738	05
		<u>\$23,281,548</u>
Total	\$23,281,548	84

To Shareholders

7. Paid-up capital	\$ 9,647,667	19
8. Reserve funds	16,859,743	59
9. Balance of Profit and Loss Account	1,911,149	47
		<u>\$28,418,560</u>
Total	\$28,418,560	25
Total Liabilities	\$51,700,109	09

REVENUE ACCOUNT

Income

1. Rents earned	\$ 5,182	10
2. Interest earned	3,051,905	91
		<u>\$ 3,057,088</u>
Total	\$ 3,057,088	01

Expenditure

3. Interest incurred during the year on:		
(a) Debentures and debenture stock	\$ 379,212	62
(b) Bank commission	3,569	47
4. Provision for Income Taxes	200,000	00
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion and French	\$ 112,485	65
(b) Provincial and Municipal	22,331	47
		<u>134,817</u>
6. Expenses on freehold land and buildings	167,122	93
7. All other expenses incurred:—Salaries, \$198,997.40; directors' fees, \$10,940.60; auditors' fees, \$900.00; legal fees, \$5,047.20; travelling expenses, \$61,125.17; printing and stationery, \$17,447.96; postage, telegrams, telephones and express, \$26,067.64; miscellaneous, \$6,137.13; total	326,663	10
8. Net profit transferred to Profit and Loss Account	1,845,702	77
		<u>\$ 3,057,088</u>
Total	\$ 3,057,088	01

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	\$ 1,705,204	21
Amount transferred from Revenue account	1,845,702	77
		<u>\$ 3,550,906</u>
Total	\$ 3,550,906	98
Dividends to shareholders declared during year	1,559,343	43
Amount transferred to Reserves	80,414	08
Balance of account at December 31st, 1925	1,911,149	47
		<u>\$ 3,550,906</u>
Total	\$ 3,550,906	98

CREDIT FONCIER FRANCO-CANADIEN—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, 7.21%; (b) Loans on collateral security, 5.24%; (c) Government bonds, 4.89%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 5.97%; (e) All other bonds, 5.59%.
2. Average rate of interest per annum paid by the Corporation during the year on: Debenture stock, 3.84%.
3. Loans written off, \$5,697.63.
4. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: Once a year, 1st of June, 50% on francs 500.00.
5. Date appointed for the Annual Meeting, 11th May, 1926.
Date of last Annual Meeting, 19th May, 1925.

CONSTATING INSTRUMENTS

43-44 V., 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 V., c. 5, *infra*.

44 V., c. 58, Dominion of Canada, Section 13, defines the Company's borrowing powers. (See also 62-63 Vic., c. 41 (D), s. 20.)

44 V., 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 V., c. 84, Province of Quebec, amends 43-4 Vic., c. 60 (Q).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT
DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid		Total interest due		Total interest accrued		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.
Quebec.....	15,236,283	22	78,760	83	255,925	59	15,315,074	05
Ontario.....	3,957,201	89	17,405	52			3,974,607	41
Prince Edward Island.....	522	03					522	03
Manitoba.....	3,132,562	55	84,426	93			3,216,989	48
British Columbia.....	2,721,441	25	9,224	47			2,730,665	72
Alberta.....	3,326,745	17	262,667	32			3,589,412	49
Saskatchewan.....	3,943,766	06	378,943	19			4,322,709	25
							255,925	59
Total.....	32,318,522	17	831,458	26	255,925	59	33,405,906	02

THE CROWN SAVINGS & LOAN COMPANY

Head Office, Petrolia, Ontario

OFFICERS

President—BLOSS P. COREY. Vice-Presidents—ANDREW B. ELLIOTT, WM. MACKESY.
 Manager—CHARLES EGAN.

DIRECTORS

BLOSS P. COREY.	J. E. ARMSTRONG, M.P.
ANDREW B. ELLIOTT.	F. W. MULLIGAN, M.D.
WM. MACKESY.	THOS. SIMPSON.
WM. B. SMITH.	CHARLES EGAN.

Auditors—R. W. JOHNSON, C.A., W. A. GRAY.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—Ordinary.....	241,950 00
Amount paid in cash.....	241,050 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the Corporation:			
Office premises.....	\$ 11,100 00		
Freehold land (including buildings).....	13,874 01		
		-----	\$ 24,974 01
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 616,183 35		
Interest due.....	9,582 67		
Interest accrued.....	24,236 87		
		-----	650,002 89
			<i>(See Schedule B.)</i>
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$7,700.00 of the Company's own stock upon which \$7,700.00 has been paid.)			
Principal.....	\$ 7,719 21		
Interest due.....	Nil		
Interest accrued (not included).....			
		-----	7,719 21
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 66,915 00		
Interest accrued.....	585 29		
		-----	\$ 67,500 29
(b) All other bonds.....	\$ 6,500 00		
Interest due.....	Nil		
Interest accrued (not included).....			
		-----	\$ 6,500 00
			74,000 29
5. Cash on hand.....			1,942 00
6. Cash on deposit with banks.....			1,339 26

Total Assets.....			\$ 759,977 66

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada.....	\$ 278,304 00		
Interest due.....	Nil		
Interest accrued.....	7,318 10		
		-----	\$ 285,622 10
2. Amount of money deposited with the Corporation.....			\$ 104,683 95
3. Dividends to shareholders declared and unpaid.....			7,834 12

Total.....			\$ 398,140 17

THE CROWN SAVINGS & LOAN COMPANY—Continued

To Shareholders

4. Reserve fund	\$	116,500	00
5. Paid-up capital.....		241,050	00
6. Balance of Profit and Loss Account.....		4,287	49
Total.....	\$	361,837	49
Total Liabilities.....	\$	759,977	66

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$276.65 on office premises).....	\$	792	47
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$	42,205	94
(b) Bonds.....		3,317	48
(c) Collateral loans.....		500	50
Total.....	\$	46,023	92
Total.....	\$	46,816	39

Expenditure

3. Interest incurred during the year on:			
(a) Debentures.....	\$	14,681	18
(b) Deposits.....		3,388	19
(c) Other borrowed money.....		54	67
Total.....	\$	18,124	04
4. Amount by which ledger values of assets were written down.....		500	00
5. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	499	72
(b) Provincial.....		468	87
(c) Municipal.....		401	36
(d) Income War Tax.....		1,636	99
Total.....		3,006	94
6. Commission on loans.....		58	00
7. All other expenses incurred:—Salaries, \$4,415.00; directors' fees, \$82.50; auditors' fees, \$150.00; mtg. assn. fees, \$50.00; printing and stationery, \$92.37; advertising, \$275.64; postage, telegrams, telephones and express, \$215.59; Fuel and light, 243.89; miscellaneous, \$275.36; total.....		5,800	35
8. Net profit transferred to Profit and Loss Account.....		19,327	06
Total.....	\$	46,816	39

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	4,628	67
Amount transferred from Revenue account.....		19,327	06
Total.....	\$	23,955	73
Dividends to shareholders declared during year.....	\$	15,668	24
Amount transferred to Reserve Fund.....		3,500	00
Investments written off.....		500	00
Balance of account at December 31st, 1925.....		4,287	49
Total.....	\$	23,955	73

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6.825%; (b) Loans on collateral security, 6½%; (c) Government bonds, 5.62%.
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 3½%; Debentures payable in Canada, 5.27%.
3. Officers of the Corporation who are under bond and for the following amounts, respectively: Manager, \$5,000.00; Teller, \$1,000.00; Accountant, \$1,000.00.
4. Dividend-days of the Corporation in 1925 and rates of dividends declared payable on those days, respectively: January 2nd, 1925, 3¼%; July 2nd, 1925, 3¼%.
5. Date appointed for the Annual Meeting, February 4th, 1926; Date of last Annual Meeting, February 5th, 1925.

THE CROWN SAVINGS & LOAN COMPANY—Continued

6. Amount of actual cash receipts during the year for:		
(a) Interest on mortgage investments.....	\$	40,709 00
(b) Interest on bonds.....		3,317 48
(c) Loans on collateral security, interest.....		500 50
(d) Rent of office premises.....		150 00
(e) Net revenue from real estate (less disbursements).....		665 82
(f) Revenue from Safety Deposit Boxes.....		126 65
Total.....	\$	45,469 45

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 Lambton, January 30th, 1882.

The lending and borrowing powers of the Company are now governed by the Loan and Trust Corporations Act, R.S.O. 1914, Chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	616,183 35	9,582 67	24,236 87	650,002 89

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
First mortgages under which no legal proceedings have been taken.....	616,183 35	4,491 89	5,090 78	24,236 87	650,002 89

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.00

Short description of property	Original principal	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
					\$ c.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
W. ½ Lot 7, N. E. ½ Lot 7, Con. 12, Township of Moore, County of Lambton—150 acres.....	7,300 00	2,000 00	357 70	406 80	7,657 70

THE DYMENT SECURITIES, LOAN AND SAVINGS COMPANY

Head Office, Barrie, Ontario

OFFICERS

President—A. E. DYMENT.
Vice-President—THOS. W. BAKER.

Manager—S. DYMENT.

DIRECTORS

A. E. DYMENT.
THOS. W. BAKER.

S. DYMENT.
W. E. WISMER

Auditors—JOHN B. BARR. G. O. CAMERON.

CAPITAL

Amount of Capital Stock authorized.....	\$ 2,000,000 00
Amount subscribed:	
Preferred	652,200 00
Ordinary	652,200 00
Amount paid in cash.....	652,200 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

*1. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 6,100 00	
Agreements for sale.....	385,032 42	
Interest due.....	23,417 18	
Interest accrued (not included).		
	<i>(See Schedule B.)</i>	—————\$ 415,549 60
*2. Amount of loans secured by stocks, bonds and other collateral. (There is included in the collateral \$300,000.00 of the Company's own stock upon which \$300,000.00 has been paid.)		
Principal.....	\$ 176,541 44	
Interest due.....	21,816 21	
		—————\$ 198,357 65
*3. Book value of bonds, debentures and debenture stocks:		
All other bonds.....	\$ 77,500 00	
Interest due.....		Nil
Interest accrued (not included).		
*4. Book value of stocks owned.....		114,568 63
5. Cash on hand.....		292 05
6. Cash on deposit with banks.....		4,842 88
		—————
Total Assets.....		<u>\$ 811,110 81</u>

**The Department is not satisfied with the value of assets shown in items 1, 2, 3 and 4.*

Liabilities

To the Public

1. Amount of money deposited with the Corporation.....	\$ 18,240 28	
Interest accrued thereon.....	548 76	
		—————\$ 18,789 04
2. Dividends to shareholders declared and unpaid.....		22,498 32
3. All other liabilities.....		2,957 46
		—————
Total.....		<u>\$ 44,244 82</u>

THE DYMENT SECURITIES, LOAN AND SAVINGS COMPANY—Continued

To Shareholders

4. Investment Reserve set up by the Registrar.....		721,782 24
5. Paid-up Capital.....	\$ 652,200 00	
6. Deficit in Profit and Loss account.....	607,116 25	
		45,083 75
Total.....	\$	766,865 99
Total Liabilities.....	\$	811,110 81

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) Mortgages and agreements for sale.....	\$	602 33
(b) Bonds, debentures and stocks.....		1,750 00
Total.....	\$	2,352 33

Expenditure

2. Interest incurred during the year on:		
Deposits.....	\$	551 06
3. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$	28 51
(b) Provincial.....		1,111 04
		1,139 55
4. All other expenses incurred:—Salaries, \$96.00; auditors' fees, \$20.00; total.		116 00
5. Net profit transferred to Profit and Loss Account.....		545 72
Total.....	\$	2,352 33

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year, deficit.....	\$	596,471 23
Amount transferred from Revenue Account.....		545 72
	\$	595,925 51
Dividends to shareholders declared during the year.....		Nil
Amount transferred to Investment Reserve set up by the Registrar.....		11,190 74
Balance of account at December 31st, 1925—deficit.....		607,116 25
	\$	595,925 51

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 $\frac{1}{2}$ %; (b) Stocks owned 7 $\frac{1}{2}$ %.		
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 4 $\frac{1}{2}$ %.		
3. Officers of the Corporation who are under bond and for the following amounts, respectively: Manager, \$5,000.00.		
4. Date appointed for the Annual Meeting, February 8th, 1926. Date of last Annual Meeting, February 9th, 1925.		
5. Amount of actual cash receipts during the year for:		
(a) Interest on mortgage investments.....	\$	1,794 00
(b) Interest on bonds and debentures.....		1,750 00
	\$	3,544 00

THE DYMENT SECURITIES, LOAN AND SAVINGS COMPANY—Continued

CONSTATING INSTRUMENTS

Incorporated on the 15th May, 1902, by Special Act of the Dominion of Canada, 2 Edward VII, c. 60.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid		Total interest due		Totals	
	\$	c.	\$	c.	\$	c.
Ontario.....	6,100	00	718	28	6,818	28
Saskatchewan.....	64,681	26	10,620	86	75,302	12
Alberta.....	619	51	128	73	748	24
Nova Scotia.....	320,731	65	11,949	31	332,680	96
Total.....	392,132	42	23,417	18	415,549	60

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal		Interest due and unpaid		Total		
			Under six months	Six months and over			
	\$	c.	\$	c.	\$	c.	
1. First mortgages under which no legal proceedings have been taken.....	6,100	00		718	28	6,818	28
2. Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	386,032	42		22,698	90	408,731	32
Total.....	392,132	42		23,417	18	415,549	60

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original principal	Amount of any additional advances or charges	Total amount at which carried in Corporation's books
	\$	\$	\$
	c.	c.	c.
16½ sq. miles Coal Lands..... County of Inverness, N.S.	300,000	32,680	332,680
	00	96	96

THE EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY

Head Office, Forest, Ontario

OFFICERS

President—DUNCAN WEIR.

Manager—DUNCAN WHYTE.

Vice-President—PETER CAIRNS.

Secretary—ELIZABETH WHYTE.

DIRECTORS

WM. N. IRONSIDE.

ROBT. S. JARDINE.

JNO. MCE. SHAW.

WALTER PERCY.

JNO. N. DOUGLAS.

GEO. L. BAILEY.

Auditors—A. WILLIAMS. A. JAMIESON.

CAPITAL

Amount of Capital Stock authorized.....	\$	500,000 00
Amount subscribed—ordinary.....		227,150 00
Amount paid in cash.....		227,150 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the corporation:			
Office premises.....	\$	3,000 00	
Freehold land (including buildings).....		800 00	
			\$ 3,800 00
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	332,401 14	
Interest due.....		8,757 88	
Interest accrued.....		10,708 97	
			351,867 99
			(See Schedule B)
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$13,350.00 of the Company's			
own stock upon which \$13,350.00 has been paid.)			
Principal.....	\$	10,079 75	
Interest due.....		421 68	
Interest accrued.....		301 29	
			10,802 72
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and			
United Kingdom.....	\$	85,873 88	
Interest accrued.....		699 30	
			\$ 86,573 18
(b) Canadian municipalities, school districts			
and rural telephone companies.....	\$	157,718 71	
Interest due.....		1,927 27	
Interest accrued.....		4,225 74	
			163,871 72
(c) All other bonds.....	\$	69,130 97	
Interest due.....		Nil	
Interest accrued.....		1,000 31	
			70,131 28
			320,576 18
5. Cash on hand.....			1,518 04
6. Cash on deposit with banks.....			4,825 66
Total Assets.....	\$		693,390 59

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$	216,650 00	
Interest due.....		270 83	
Interest accrued.....		3,484 55	
			\$ 220,405 38
2. Amount of money deposited with the Corporation.....		153,571 77	
Interest accrued thereon.....		Nil	
			\$ 153,571 77
3. Dividends to shareholders declared and unpaid.....			\$ 6,829 50
Total.....	\$		380,806 65

THE EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY—Continued

To Shareholders

4. Paid-up capital.....	\$	227,150	00
5. Balance of Profit and Loss Account.....		85,433	94
Total.....	\$	312,583	94
Total Liabilities.....	\$	693,390	59

REVENUE ACCOUNT

Income

1. Rents earned.....	\$	82	00
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$	20,597	07
(b) Bonds, debentures and stocks.....		18,678	69
(c) Bank deposits.....		95	59
Total.....	\$	39,453	35

Expenditure

3. Interest incurred during the year on:			
(a) Debentures and debenture stock.....	\$	10,968	95
(b) Deposits.....		5,456	29
Total.....	\$	16,425	24
4. Loss on sale of securities and real estate.....		400	25
5. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	1,994	41
(b) Provincial.....		463	88
(c) Municipal.....		178	56
Total.....		2,636	85
6. All other expenses incurred:—Salaries, \$1,920.00; directors' fees, \$40.00; auditors' fees, \$200.00; printing and stationery, \$40.59; advertising, \$67.60; postage, telegrams, telephones and express, \$51.80; miscellaneous, \$96.29; total.....		2,416	28
7. Net profit transferred to Profit and Loss Account.....		17,574	73
Total.....	\$	39,453	35

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	81,488	21
Amount transferred from Revenue account.....		17,574	73
Total.....	\$	99,062	94
Dividends to shareholders declared during year.....	\$	13,629	00
Balance of account at December 31st, 1925.....		85,433	94
Total.....	\$	99,062	94

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6.58%; (b) Government bonds, 5.87%; (c) Canadian municipalities, school districts, and rural telephone companies' debentures, 6.21%; (d) All other bonds, 6.60%.
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 4%; debentures payable in Canada, 5.37%.
3. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: July 2, and January 2, 6%.
4. Date appointed for the Annual Meeting: February 17, 1926. Date of last Annual Meeting: February 18th, 1925.

THE EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY—Continued

5. Amount of actual cash receipts during the year for:			
(a) Interest on mortgage investments.....	\$	18,726 59	
(b) Interest on bonds and debentures.....		17,917 56	
(c) Revenue from bank balances.....		95 59	
			\$ 36,739 74

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, 19th December, 1891.

The lending and borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid		Total interest due		Total interest accrued		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	328,201	14	8,484	88	10,628	31	347,314	33
Saskatchewan.....	4,200	00	273	00	80	66	4,553	66
Total.....	332,401	14	8,757	88	10,708	97	351,867	99

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Interest due and unpaid		Interest accrued	Total				
			Under six months	Six months and over						
	\$	c.	\$	c.	\$	c.	\$	c.		
First mortgages under which no legal proceedings have been taken.....	332,401	14	2,921	28	5,836	60	10,708	97	351,867	99

THE EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF
2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION
OR IN EXCESS OF \$50,000

Short description of property	Original Principal		Amount of interest due and unpaid whether capitalized or not		Interest accrued		Total amount at which carried in Corporation's books	
	\$	c.	\$	c.	\$	c.	\$	c.
Lots 4 and 5, West Williams, 219 acres.	6,400	00	800	95	289	97	7,490	92
Lot W. $\frac{3}{4}$ 23, Plympton, 150 acres.	7,236	24	979	09	295	34	8,510	67
Lot 71, L.R.W., Bosanquet, 119 acres. . .	6,500	00			69	80	6,569	80
Lots 60 and 61, L. R. E. Bosanquet, 243 } acres.	6,000	00	420	00	47	47	6,467	47
Lots S. $\frac{1}{2}$ 15 and S. $\frac{1}{2}$ of W. $\frac{1}{2}$ 16, } Warwick, 147 $\frac{1}{2}$ acres.	2,000	00	211	35	6	84	2,218	19
	6,500	00	455	00	217	40	7,172	40
Total.	34,636	24	2,866	39	926	82	38,429	45

FRONTENAC LOAN AND INVESTMENT SOCIETY

Head Office, Kingston, Ontario

OFFICERS

President—A. D. CARTWRIGHT
Vice-President—J. M. FARRELL.

Manager—R. C. CARTWRIGHT

DIRECTORS

A. D. CARTWRIGHT, Ottawa.
J. M. FARRELL, Kingston.
W. H. MOUTRAY, Amherst Island.S. R. BAILEY, Kingston.
R. C. CARTWRIGHT, Kingston.

Auditors—R. EASTON BURNS, F.C.A. A. D. NELSON.

CAPITAL

Amount of Capital Stock authorized.....	\$	200,000	00
Amount subscribed—ordinary.....		200,000	00
Amount paid in cash.....		200,000	00

BALANCE SHEET AS AT 31st DECEMBER, 1925

ASSETS

1. Book value of real estate held by the Corporation:			
Office premises.....	\$	5,355	23
Freehold land (including buildings).....		20,023	77
Rents due, \$375.00 (not taken into assets).			
		—————	\$ 25,379 00
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	195,342	85
Second and subsequent mortgages.....		375	00
Agreements for sale.....		2,983	85
Interest due.....		4,032	70
Interest accrued (not included).			
		—————	(See Schedule B).
			202,734 40
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$27,350.00 of the Company's own stock upon which \$27,350.00 has been paid.)			
Principal.....	\$	35,541	75
Interest due.....		1,041	38
Interest accrued (not included).			
		—————	36,583 13
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$	3,550	00
Interest accrued (not included).			
		—————	\$ 3,550 00
(b) Canadian municipalities, school districts and rural telephone companies.....	\$	2,985	00
Interest due.....			Nil
Interest accrued (not included).			
		—————	2,985 00
(c) All other bonds.....	\$	22,091	80
Interest due.....		303	20
Interest accrued (not included).			
		—————	22,395 00
		—————	28,930 00
5. Book value of stocks owned.....	\$	10,793	75
Accrued dividends thereon.....			Nil
		—————	10,793 75
6. Cash on hand.....			645 82
7. Cash on deposit with banks.....			1,786 56
8. All other assets.....			200 00
		—————	
Total Assets.....	\$	307,052	66

FRONTENAC LOAN AND INVESTMENT SOCIETY—Continued

Liabilities

To the Public

1. Amount of money deposited with the Corporation.....	\$	53,252	16
Interest accrued thereon			Nil
2. Dividends to shareholders declared and unpaid.....		6,154	75
3. All other liabilities			5 40
Total.....	\$	59,412	31

To Shareholders

4. Paid-up capital.....		200,000	00
5. Reserve fund		30,000	00
6. General Contingency Reserve		17,640	35
Total.....	\$	247,640	35
Total Liabilities.....	\$	307,052	66

REVENUE ACCOUNT

Income

1. Rents earned (including \$240.00 on office premises).....	\$	240	00
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$	12,533	33
(b) Bonds, debentures and stocks.....		2,835	67
(c) Collateral loans.....		2,642	88
(d) Bank deposits.....		19	17
		18,031	05
3. Profit on sale of securities and real estate.....		921	57
Total.....	\$	19,192	62

Expenditure

4. Interest incurred during the year on:			
Deposits.....	\$	1,554	59
5. Loss on sale of securities and real estate		311	53
6. Amount by which ledger values of assets were written down.....		500	00
7. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	709	77
(b) Provincial.....		367	86
(c) Municipal.....		316	38
		1,394	01
8. Commission on loans and on sale of debentures and real estate.....		48	14
9. All other expenses incurred:—Salaries, \$2,938.00; directors' fees, \$80.00; auditors' fees, \$250.00; legal fees, \$10.71; printing and stationery, \$53.46; advertising, \$34.60; postage, telegrams, telephones and express, \$17.54; miscellaneous, \$598.00 total.....		3,892	37
10. Net profit transferred to Profit and Loss Account.....		11,491	98
Total.....	\$	19,192	62

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue Account.....	\$	11,491	98
Total.....	\$	11,491	98
Dividends to shareholders declared during year.....	\$	11,000	00
Amount transferred to Special Reserves and Contingency Accounts.....		491	98
Total.....	\$	11,491	98

FRONTENAC LOAN AND INVESTMENT 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, 6.41%; (b) Loans on collateral security, 6.09%; (c) Government bonds, 5.08%; (d) Canadian municipalities, school districts, and rural telephone companies' debentures, 6%; (e) All other bonds, 6.02%; (f) Stocks owned, 7%.
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits 3%.
3. Loans written off, \$311.53.
4. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: 5th January, 1925, 2½%; and bonuses of ½%; 3rd July, 1925, 2½%.
5. Date appointed for the Annual Meeting, 17th March, 1926; date of last Annual Meeting, 18th March, 1925.
6. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....S	11,946 76
(b) Interest on bonds and debentures.....	2,294 35
(c) Dividends on stocks.....	1,023 75
(d) Loans on collateral security: principal, \$3,920.90; interest	2,849 29
(e) Net revenue from real estate (less disbursements).....	240 00
(f) Revenue from bank balances.....	19 17
	S 18,443 32
7. Amount of interest permanently capitalized during the year, \$1,521.84 on mortgages transferred to "Other Real Estate."

CONSTATING INSTRUMENTS

Incorporated under the Building Societies' Act, Consolidated Statutes of Upper Canada, chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, 13th August, 1863.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Totals
	\$ c.	\$ c.	\$ c.
Ontario.....	179,095 54	3,490 59	182,586 13
Manitoba.....	19,606 16	542 11	20,148 27
Total.....	198,701 70	4,032 70	202,734 40

FRONTENAC LOAN AND INVESTMENT SOCIETY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal		Interest due and unpaid		Total			
			Under six months	Six months and over				
	\$	c.	\$	c.	\$	c.		
1. First mortgages under which no legal proceedings have been taken.....	195,342	85			3,710	91	199,053	76
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken .	375	00					375	00
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	2,983	85			321	79	3,305	64
(b) Aggregate amount of sale price of properties covered by such agreements, \$8,500.								
Total.....	198,701	70			4,032	70	202,734	40

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original principal		Amount of any additional advances or charges		Amount of interest due and unpaid whether capitalized or not		Total amount at which carried in Corporation's books	
	\$	c.	\$	c.	\$	c.	\$	c.
Cement block building, 262-264 S. side Princess St., Kingston, Ont.....	15,000	00			525	60	15,525	00
East ½ Lot 17, Con. 7, Twp. Fredericksburg and part of Mill Reserve, Dundas St., Napanee.....	4,832	97	3,425	73	247	75	8,506	45
Part of Fort Henry Reserve, Twp. Pittsburgh.....	9,733	33			228	00	7,828	63
Land and buildings in 5 and 6 Con. Twp. Kingston, 153 acres.....	9,000	00					9,000	00
Part of Lots 20 and 21, Con. 6, Twp. Kingston, 220 acres.....	5,200	00	40	62	416	73	5,657	35
Brick dwelling, 142 Albert St., Kingston, divided into 3 flats.....	10,000	00					10,000	00
Stone building, 235 Brock St., Kingston, divided into 8 apartments.....	15,000	00					15,000	00
S.E. Corner, Lot 68, Con. 7, Twp. Fredericksburgh, 97 acres.....	4,800	00	200	00			5,000	00
Part of Lots 18 and 19, Con. 6, Twp. Fredericksburgh, 147 acres.....	5,900	00			150	00	5,150	00
177-179 Grange Ave., Toronto.....	5,000	00					5,000	00
Total.....	84,466	30	3,666	35	1,567	48	86,667	43

***THE GREY AND BRUCE LOAN COMPANY**

Head Office, Owen Sound, Ontario

OFFICERS

President—ROBERT WIGHTMAN

Vice-Presidents—JOHN PARKER.

GEORGE S. KILBOURN.

Manager—W. M. TELFORD.

DIRECTORS

DR. W. G. DOW.
WILLIAM GARDNER.
JAMES GARDNER.

JAMES P. LOCKWOOD.
W. S. MIDDLEBRO.
W. H. TAYLOR.

Auditors—A. F. ARMSTRONG. H. H. BURGESS.

CAPITAL

Amount of Capital Stock authorized.....	\$	500,000	00
Amount subscribed—ordinary.....		446,100	00
Amount paid in cash:			
Ordinary:			
On \$443,950.00 stock fully called.....	\$	443,950	00
On \$2,150.00 stock 20% called.....		430	00
		<u>444,380</u>	00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the Corporation:			
Office premises.....	\$	22,450	00
Freehold land (including buildings).....		18,000	00
Rents accrued.....		105	82
		<u>40,555</u>	82
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	639,070	76
Insurance and sundry mortgage charges.....		210	38
Interest due.....		22,066	03
Interest accrued.....		13,414	90
		<u>674,762</u>	07
			<i>(See Schedule B.)</i>
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$55,350.00 of the Company's own stock upon which \$55,350.00 has been paid.)			
Principal.....	\$	34,409	22
Interest due.....			Nil
Interest accrued.....		955	16
		<u>35,364</u>	38
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$	134,042	90
Interest accrued.....		1,534	32
		<u>135,577</u>	22
(b) Canadian municipalities, school districts and rural telephone companies.....	\$	11,706	00
Interest due.....			Nil
Interest accrued.....		298	29
		<u>12,004</u>	29
(c) All other bonds.....	\$	90,488	25
Interest due.....			Nil
Interest accrued.....		1,120	94
		<u>91,609</u>	19
			239,190 70
5. Cash on hand.....			2,687 38
6. Cash on deposit with banks.....			33,366 13
7. All other assets.....			2,962 51
		<u>\$ 1,028,888</u>	<u>99</u>

*By a special Act of the Legislature of Ontario, Geo. V (1926), Cap. 123, the amalgamation of the Grey and Bruce Loan Company and the Owen Sound Loan and Savings Company was confirmed 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 business of a trust company under the Loan and Trust Corporations Act.

THE GREY AND BRUCE LOAN COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada.....	\$	160,330 00
Interest due.....		Nil
Interest accrued.....		2,413 72
	\$	162,743 72
2. Amount of money deposited with the Corporation.....		320,131 97
Interest accrued thereon.....		Nil
3. Dividends to shareholders declared and unpaid.....		13,331 40
4. Reserved for depreciation in office premises.....		1,125 00
Total.....	\$	497,332 09

To Shareholders

5. Paid-up capital.....		444,380 00
6. Reserve fund.....	\$	82,500 00
7. General contingency reserve.....		4,676 90
Total.....	\$	531,556 90
Total Liabilities.....	\$	1,028,888 99

REVENUE ACCOUNT

Income

1. Rents earned (Including \$1,744.96 on office premises).....	\$	1,744 96
2. Interest earned on:		
(a) Mortgages and agreements for sale.....	\$	45,627 55
(b) Bonds, debentures and stocks.....		10,046 22
(c) Collateral loans.....		2,535 54
(d) Bank deposits.....		417 36
		58,626 67
3. Profit on sale of securities and real estate.....		91 55
4. Increase in market value of securities \$1,500.00.....		Nil
5. Agency fees and commissions earned.....		140 56
6. All other revenue.....		315 58
Total.....	\$	60,919 32

Expenditure

7. Interest incurred during the year on:		
(a) Debentures and debenture stock.....	\$	7,682 59
(b) Deposits.....		10,965 19
	\$	18,647 78
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$	2,874 97
(b) Provincial.....		619 13
(c) Municipal.....		241 82
		3,735 92
9. All other expenses incurred:—Salaries, \$4,341.50; directors' fees, \$510.00; auditors' fees, \$80.00; advertising, printing and stationery, \$266.98; postage, telegrams, telephones and express, \$157.51; miscellaneous, \$1,688.97; total.....		7,044 96
10. Net profit transferred to Profit and Loss Account.....		31,490 66
Total.....	\$	60,919 32

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account.....	\$	31,490 66
Total.....	\$	31,490 66
Dividends to shareholders declared during year.....		26,662 80
Amount transferred to Special Reserves and Contingency Accounts.....		4,827 86
Total.....	\$	31,490 66

THE GREY AND BRUCE 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, 6.91%; (b) Loans on collateral security, 6.39%; (c) Government bonds, 5.17%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 5.08%; (e) All other bonds, 4.73%.
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 3.77%; debentures payable in Canada, 5.01%.
3. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 1 and July 1, 6% per annum.
4. Date appointed for the Annual Meeting: First Wednesday in February. Date of last Annual Meeting, February 4, 1925.
5. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$	49,098 40	
(b) Interest on bonds and debentures.....		9,095 94	
(c) Loans on collateral security: principal \$19,068.38; interest		2,955 85	
(d) Revenue from bank balances.....		417 36	
		\$	61,567 55
6. Amount of interest permanently capitalized during the year..\$ 785 14

CONSTATING INSTRUMENTS

Incorporated under the Building 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, 10th May, 1889.

The corporate name was by Order-in-Council of Ontario, 15th September, 1897, changed to the Grey and Bruce Loan Company.

The lending and borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	638,444	71	22,066	03	13,365	28	210	38	674,086	40
Saskatchewan	626	05			49	62			675	67
Total.....	639,070	76	22,066	03	13,414	90	210	38	674,762	07

THE GREY AND BRUCE LOAN COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal		Interest due and unpaid		Interest accrued		Total		
			Under six months	Six months and over					
	\$	c.	\$	c.	\$	c.	\$	c.	
First mortgages under which no legal proceedings have been taken.....	636,174	64	7,421	20	13,791	10	13,414	90	670,801 84
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	3,106	50	.....	.....	853	73	.....	.....	3,960 23
	639,281	14	7,421	20	14,644	83	13,414	90	674,762 07

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued		Total amount at which carried in Corporation's books		
	\$	c.			\$	c.	\$	c.	\$
Pt. Lot 11, N. Dundas St., Toronto, and pt. Lot 3, E. Poulett St., Owen Sound.....	21,500	00	21,387	52	1,480	83	412	27	23,280 62
Pt. Lot 18, S.E. cor. Avenue Rd. and Yorkville Ave., Toronto.....	30,000	00	29,983	08	5,798	36	1,282	81	37,064 25
S. ½ Lot 17, Con. 10, and Lot 12, Con. 10, Twp. Sydenham.....	13,200	00	11,000	00	.....	.....	427	23	63 65
Lots 3, 4 & 5 and Pts. 11 and 12 Poulett St., Owen Sound.....	14,000	00	14,000	00	.....	.....	456	25	14,456 25
Pts. 1 and 2, E. Poulett St., Owen Sound.....	14,396	82	4,103	18	.....	.....	244	33	14,244 33
S.W. cor. Lot B, East Water St., Owen Sound.....	14,000	00	.....	.....	.....	.....	201	69	11,701 69
Pts. Lots 1 and 2, west side Poulett St., Owen Sound.....	15,000	00	.....	.....	.....	.....	396	99	15,396 99
1st: Harrison Mill Reserve; 2nd: all plant, engines, boilers, machinery, etc., in mills; 3rd: Lot 3, south side Albert St., Owen Sound.....	18,000	00	250	00	284	03	161	26	18,445 29
Total.....	140,096	82	80,723	78	7,990	45	3,219	25	146,930 30

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY

Head Office, Guelph, Ontario

OFFICERS

President—GEORGE D. FORBES.
2nd Vice-President—W. E. PHIN.

1st Vice-President—T. A. KEATINGE.
Manager and Secretary—J. M. PURCELL.

DIRECTORS

GEORGE D. FORBES.
T. A. KEATINGE.
W. E. PHIN.
J. E. McELDERRY.

J. R. PHIN.
JOHN CROWE.
J. R. HOWITT.
J. JAMES SHAW.

Auditors—J. F. SCULLY, C.A., N. J. WHITE, C.A.

CAPITAL

Amount of Capital Stock authorized.....		\$ 1,000,000 00
Amount subscribed—ordinary.....		965,200 00
Amount paid in cash—ordinary:		
On \$965,050.00 stock fully called.....	\$ 965,050 00	
On \$150.00 stock 20% called.....	30 00	
		<u>965,080 00</u>

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate (less encumbrances, \$1,939.90) held by the Corporation:			
Office premises.....	\$ 30,000 00		
Freehold land (including buildings).....	104,224 14		
			<u>\$ 134,224 14</u>
2. Amount secured by mortgage on real estate, including:			
First mortgages.....	\$ 2,863,181 05		
Agreements for sale.....	214,138 11		
Interest due.....	88,894 47		
Interest accrued.....	50,872 85		
			<u>3,217,086 48</u>
			(See Schedule B.)
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral \$38,400.00 of the Company's own stock upon which \$38,400.00 has been paid.)			
Principal.....	\$ 29,758 07		
Interest due.....	27 97		
Interest accrued.....	927 54		
			<u>30,713 58</u>
4. Book value of bonds and debentures;			
(a) Government—Dominion and Provincial..	\$ 382,724 56		
Interest accrued.....	4,034 38		
			<u>\$ 386,758 94</u>
(b) Canadian municipalities.....	\$ 478,747 42		
Interest due.....	1,283 13		
Interest accrued.....	10,956 05		
			<u>490,986 60</u>
			877,745 54
5. Book value of stocks owned.....	\$ 258,000 00		
Accrued dividends thereon.....	6,450 00		
			<u>264,450 00</u>
6. Cash on hand.....			10,382 58
7. Cash on deposit with banks, \$95,043.86; interest accrued on bank accounts \$133.60.....			95,177 46
			<u>\$ 4,629,779 78</u>

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
(a) Payable in Canada.....	\$ 1,663,383 97		
Interest due.....	179 51		
Interest accrued.....	36,142 89		
		\$ 1,699,706 37	
(b) Payable elsewhere than in Canada.....	\$ 126,251 48		
Interest due.....	Nil		
Interest accrued.....	3,347 05		
		129,598 53	
2. Amount of money deposited with the Corporation.....	\$ 837,976 17		\$ 1,829,304 90
Interest accrued thereon.....	13,512 78		
			851,488 95
3. Taxes due and accrued (War taxes accrued under the Special War Revenue Act, 1915)			1,011 26
4. Dividends to shareholders declared and unpaid.....			38,603 20
Total.....		\$ 2,720,408 31	

To Shareholders

5. Paid-up capital.....	\$ 965,080 00		
6. Reserve fund.....	869,435 00		
7. Contingent fund.....	50,000 00		
8. Balance at the credit of Profit and Loss Account.....	24,856 47		
Total.....	\$ 1,909,371 47		
Total Liabilities.....	\$ 4,629,779 78		

REVENUE ACCOUNT

Income

1. Rents earned (including \$1,753.24 on office premises).....	\$ 1,753 24		
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$ 188,782 45		
(b) Bonds, debentures and stocks.....	75,646 44		
(c) Collateral loans.....	2,532 23		
(d) Bank deposits.....	766 04		
		267,727 16	
3. Profit on sale of securities.....		5,557 85	
4. All other revenue.....		299 38	
Total.....		\$ 275,337 63	

Expenditure

5. Interest incurred during the year on:			
(a) Debentures.....	\$ 90,826 19		
(b) Deposits.....	27,647 33		
		\$ 118,473 52	
6. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$ 5,305 59		
(b) War taxes accrued under The Special War Revenue Act, 1915.....	1,011 26		
(c) Provincial taxes and registration fees.....	2,460 72		
(d) Municipal.....	1,921 99		
		10,699 56	
7. Commission on loans and on sale of debentures.....		6,615 12	
8. All other expenses incurred:—Salaries, \$21,380.54; directors' fees, \$5,204.50; auditors' fees, \$1,200.00; legal fees, \$85.60; land valuation and travelling expenses, \$8,804.61; printing and stationery, \$1,905.23; advertising, \$1,668.35; postage, telegrams, telephones and express, \$1,097.95; miscellaneous, \$3,508.50; total.....		44,855 28	
9. Net profit transferred to Profit and Loss Account.....		94,694 15	
Total.....		\$ 275,337 63	

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	57,368	72
Amount transferred from Revenue Account.....		94,694	15
Total.....	\$	152,062	87
Dividends to shareholders declared during year.....	\$	77,206	40
Amount transferred to Contingent fund.....		50,000	00
Balance at credit of account at December 31st, 1925.....		24,856	47
Total.....	\$	152,062	87

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6.607%; (b) Loans on collateral security, 6.600%; (c) Government bonds, 5.389%; (d) Canadian municipalities, 5.835%; (e) All other bonds, 5.25%; (f) Stocks owned, 5%.
- Average rate of interest per annum paid by the Corporation during the year on: Deposits, 3.247%; debentures payable in Canada, 5.102%; debentures payable elsewhere, 5.285%.
- Loans written off, \$8,252.66.
- Officers of the Corporation who are under bond and for the following amounts respectively: Manager, \$10,000.00; Accountant, \$5,000.00; other officers, \$14,000.00.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 2nd, 1925, and July 2nd, 1925, 8% per annum.
- Date appointed for the Annual Meeting, February 24th, 1926; date of last Annual Meeting, February 25th, 1925.
- Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$	181,278	38
(b) Interest on bonds and debentures.....		68,766	51
(c) Dividends on stocks.....		12,900	00
(d) Loans on collateral security; principal, \$24,162.32; interest.....		2,757	65
(e) Net revenue from office premises (less disbursements)...		1,753	24
(f) Revenue from bank balances.....		766	04
	\$	268,221	82
- Amount of interest permanently capitalized during the year..... 1,072 59

NOTE:—Of the sum of \$1,072.59, only \$58.68 was capitalized on mortgages, the balance being interest capitalized on bonds and debentures owned by the Society.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (Consol. Statutes U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, 19th January, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	1,770,846	99	5,441	59	33,098	15	232	84	1,809,619	57
Manitoba.....	48,728	50	2,400	14	538	11	1,051	64	52,718	39
Saskatchewan...	671,448	19	44,374	48	9,327	35	30,713	20	755,863	22
Alberta.....	520,119	87	36,678	26	7,909	24	34,177	93	598,885	30
Total.....	3,011,143	55	88,894	47	50,872	85	66,175	61	3,217,086	48

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal		Interest due and unpaid		Interest accrued		Total		
			Under six months	Six months and over					
	\$	c.	\$	c.	\$	c.	\$	c.	
1. First mortgages under which no legal proceedings have been taken.....	2,813,601	16	23,272	41	54,501	06	48,474	03	2,939,848 66
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	49,579	89	259	15	3,499	98	185	66	53,524 68
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	214,138	11	3,153	77	4,208	10	2,213	16	223,713 14
(b) Aggregate amount of sale price of properties covered by such agreements, \$237,978.62.									
Total.....	3,077,319	16	26,685	33	62,209	14	50,872	85	3,217,086 48

*THE HAMILTON PROVIDENT AND LOAN CORPORATION

Head Office, Hamilton, Ontario

OFFICERS

President—GEORGE HOPE. Vice-President—HENRY L. ROBERTS.
 General Manager—DONALD M. CAMERON.

DIRECTORS

WILLIAM A. WOOD, Hamilton. DONALD M. CAMERON, Hamilton.
 STANLEY MILLS, Hamilton. WM. J. AITCHISON, Hamilton.

Auditors—RALPH E. YOUNG, C.A., Toronto. G. E. F. SMITH, C.A., Hamilton.

CAPITAL

Amount of Capital Stock authorized.....	\$ 3,000,000 00
Amount subscribed—ordinary.....	2,000,000 00
Amount paid in cash:	
Ordinary:	
On \$1,000,000.00, stock fully called.....	\$ 1,000,000 00
On \$1,000,000.00 stock, 20% called.....	200,000 00
	1,200,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate (less encumbrances \$93,000) held by the Corporation:		
Office premises, Hamilton, Ontario.....	\$ 80,000 00	
Brandon, Manitoba.....	13,000 00	
Real estate held for sale.....	110,820 00	
	203,820 00	
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 4,560,792 82	
Agreements for sale.....	111,991 75	
Interest due.....	111,219 23	
Interest accrued.....	100,402 40	
	4,884,406 20	
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$17,800.00 of the Company's own stock upon which \$7,880.00 has been paid.)		
Principal.....	\$ 6,284 90	
Interest due.....	Nil	
Interest accrued (not included).....		
	6,284 90	
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 184,467 86	
Interest accrued.....	2,137 49	
	186,605 35	
(b) Canadian municipalities, school districts and rural telephone companies.....	\$ 71,655 10	
Interest due.....	Nil	
Interest accrued.....	508 45	
	72,163 55	
	258,768 90	
5. Book value of stocks owned.....	14,000 00	
Accrued dividends thereon.....	Nil	
	14,000 00	
6. Cash on hand.....	8,618 97	
7. Cash on deposit with banks, \$24,703.73; elsewhere, \$2,680.48.....	27,384 21	
	54,032 18	
Total Assets.....	\$ 5,403,283 18	

*By an Order-in-Council approved by His Honour the Lieutenant-Governor, dated the 13th day of October, 1926, the sale of the assets of the Hamilton Provident and Loan Corporation to the Huron and Erie Mortgage Corporation was assented to.

THE HAMILTON PROVIDENT AND LOAN CORPORATION—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada.....	\$	693,163 98	
Interest accrued.....		10,525 10	
		<u>703,689 08</u>	
(b) Payable elsewhere than in Canada.....	\$	587,965 61	
Interest accrued.....		4,845 00	
Debentures stock.....		372,786 66	
Interest accrued.....		2,485 25	
		<u>968,082 52</u>	
			\$ 1,671,771 60
2. Amount of money deposited with the Corporation.....		830,506 21	
Interest accrued thereon.....		<u>Nil</u>	
			830,506 21
3. Taxes due and accrued (income war tax).....			23,441 60
4. Dividends to shareholders declared and unpaid.....			60,000 00
5. All other liabilities (balances due borrowers).....			71,544 93
Total.....	\$		<u>2,657,264 34</u>

To Shareholders

6. Paid-up capital.....			1,200,000 00
7. Reserve fund.....	\$		1,500,000 00
8. General contingency reserve.....			46,018 84
Total.....	\$		<u>2,746,018 84</u>
Total Liabilities.....	\$		<u>5,403,283 18</u>

REVENUE ACCOUNT

Income

1. Rents earned (including \$8,919.90 on office premises).....	\$		8,919 90
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$	344,304 47	
(b) Bonds, debentures and stocks.....		16,405 53	
(c) Collateral loans.....		440 71	
(d) Other interest earned.....		5,770 90	
		<u>366,921 61</u>	
3. All other revenue.....			97 93
Total.....	\$		<u>375,939 44</u>

Expenditure

4. Interest incurred during the year on:			
(a) Debentures and debenture stock.....	\$	79,071 18	
(b) Deposits.....		31,890 64	
		<u>110,961 82</u>	
5. Amount by which ledger values of assets were written down.....			7,684 14
6. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	19,509 35	
(b) Provincial.....		2,724 42	
(c) Municipal.....		1,467 08	
		<u>23,700 85</u>	
7. Commission on loans and on sale of debentures and real estate.....			9,929 89
8. All other expenses incurred:—Salaries, \$31,821.63; directors' fees, \$5,000.00; auditors' fees, \$1,220.00; building, \$13,048.02; travelling expenses, \$1,192.95; printing, stationery and advertising, \$2,262.06; postage, telegrams, tele-phones and express, \$313.47; miscellaneous, \$1,209.00; total.....			56,067 13
9. Net profit transferred to Profit and Loss Account.....			167,595 61
Total.....	\$		<u>375,939 44</u>

THE HAMILTON PROVIDENT AND LOAN CORPORATION—Continued

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account.....	\$ 167,595 61
Total.....	\$ 167,595 61
Dividends to shareholders declared during year.....	\$ 120,000 00
Amount transferred to Special Reserves and Contingency Accounts.....	47,595 61
Total.....	\$ 167,595 61

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 7.42%; (b) Loans on collateral security, 7.24%; (c) Government bonds, 6%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 5.6%; (e) stocks owned, 7%.
- Average rate of interest per annum paid by the Corporation during the year on: Deposits, 3.806%; debentures payable in Canada, 5.352%; debentures payable elsewhere, 5.102%; debenture stock, 4%.
- Loans written off \$7,684.14.
- Officers of the Corporation who are under bond and for the following amounts respectively: All from \$5,000.00 down.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 2, 1925, 5%, and July 2, 1925, 5%.
- Date appointed for the Annual Meeting: Last Monday in February. Date of last Annual Meeting, 23rd February, 1925.
- Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$ 337,581 36
(b) Interest on bonds and debentures.....	14,902 66
(c) Dividends on stocks.....	750 00
(d) Loans on collateral security; principal, \$155.40; interest.....	440 71
	<u>\$ 353,674 73</u>

CONSTATING INSTRUMENTS

1871. Declaration of Incorporation under Building Societies' Act (Consol. Stat. U.C., c. 53), filed with the Clerk of the Peace for the County of Wentworth, 6th June, 1871.

1885. Special Act, 48-9 V., c. 30 (D), confirming Provincial incorporation, limiting share capital and the amount to be borrowed by way of deposits, debentures, etc.

1893. Special Act, 56 V., (D), limiting total liabilities of Society (sec. 2), and extending its operations (sec. 3).

1895. Special Act, 58-9 V., c. 85 (D), repealed sec. 6. of 56 V., c. 85 (D), and provided for the registration and cancellation of debenture stock.

1920. By Order-in-Council dated 31st August, 1920, the name was changed from "The Hamilton Provident and Loan Society" to "The Hamilton Provident and Loan Corporation."

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	2,908,699 13	47,338 46	52,121 55	5,164 06	3,013,323 20
Manitoba.....	1,233,147 00	52,437 22	29,869 80	3,265 78	1,318,719 80
Saskatchewan.....	631,133 50	11,443 55	18,411 05	2,195 10	663,183 20
Total.....	4,772,979 63	111,219 23	100,402 40	10,624 94	4,995,226 20

THE HAMILTON PROVIDENT AND LOAN CORPORATION—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken....	4,560,792 82	50,114 81	59,520 62	98,126 10	4,768,554 35
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	110,820 00				110,820 00
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage... (b) Aggregate amount of sale price of properties covered by such agreements, \$151,700.00.	111,991 75	1,519 70	64 10	2,276 30	115,851 85
Total.....	4,783,604 57	51,634 51	59,584 72	100,402 40	4,995,226 20

THE HURON AND ERIE MORTGAGE CORPORATION

Head Office, London, Ontario

OFFICERS

Chairman of the Board—T. G. MEREDITH, K.C.
 President—HUME CRONYN.
 Vice-President—GEORGE T. BROWN.

General Manager—M. AYLSWORTH.
 Secretary—D. MCEACHERN.
 Treasurer—C. J. CLARKE.

DIRECTORS

T. G. MEREDITH, K.C.
 HUME CRONYN.
 GEORGE T. BROWN.
 GEORGE H. BELTON.
 PHILIP POCKOCK.

H. E. GATES.
 A. H. M. GRAYDON.
 N. R. HOWDEN.
 MAJOR-GENERAL THE HON. S. C. MEWBURN, K.C.,
 C.M.G.

Auditors—F. G. JEWELL, F.C.A., J. F. KERN.

CAPITAL

Amount of Capital Stock authorized.....		\$10,000,000 00
Amount subscribed—ordinary.....		9,000,000 00
Amount paid in cash—ordinary:		
On \$4,000,000.00 stock fully called.....	\$ 4,000,000 00	
On \$5,000,000.00 stock 20% called.....	1,000,000 00	
	<u> </u>	5,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the Corporation:			
Office premises.....		\$ 835,000 00	
2. Amount secured by mortgage on real estate, including:			
First mortgages.....	\$22,695,931 59		
Agreements for sale.....	374,164 47		
Interest due.....	213,428 92		
Interest accrued.....	686,299 09		
	<u> </u>	23,969,824 07	
	<i>(See Schedule B.)</i>		
3. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and			
United Kingdom.....	\$ 1,797,167 21		
Interest accrued.....	7,490 79		
	<u> </u>	\$ 1,804,658 00	
(b) Canadian municipalities, school districts			
and rural telephone companies.....	\$ 1,991,482 95		
Interest due.....	4,045 16		
Interest accrued.....	95,605 89		
	<u> </u>	2,091,134 00	
(c) All other bonds.....	\$ 615,564 22		
Interest due.....	Nil		
Interest accrued.....	5,395 78		
	<u> </u>	620,960 00	
4. Book value of stocks owned.....		4,516,752 00	
5. Cash on hand.....		1,186,960 00	
6. Cash on deposit with banks.....		129,570 63	
		<u> </u>	828,745 59
Total Assets.....			<u><u>\$31,466,852 29</u></u>

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
(a) Payable in Canada.....	\$15,065,392 91		
Interest due and accrued.....	224,293 78		
	<u> </u>	\$15,289,686 69	
(b) Payable elsewhere than in Canada.....	\$ 2,163,807 51		
Interest due and accrued.....	15,318 27		
	<u> </u>	2,179,125 78	
		<u> </u>	\$17,468,812 47
2. Amount of money deposited with the Corporation.....		6,960,854 14	
3. Dividends to shareholders declared and unpaid.....		87,500 00	
4. Appropriation for payment of a bonus of ½ of 1% payable April 1st, 1926..		25,000 00	
Total.....			<u><u>\$24,542,166 61</u></u>

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

Liabilities—Continued

To Shareholders

5. Paid-up capital.....	5,000,000 00
6. Reserve fund.....	\$ 1,850,000 00
7. Balance of Profit and Loss Account.....	74,685 68
Total.....	<u>\$ 6,924,685 68</u>
Total Liabilities.....	<u>\$31,466,852 29</u>

REVENUE ACCOUNT

Income

1. Rents earned (including \$2,113.74 on office premises).....	\$ 2,113 74
2. Interest earned on:	
(a) Mortgages and agreements for sale.....	\$ 1,666,331 77
(b) Bonds, debentures and stocks.....	346,260 65
(c) Bank deposits.....	15,908 86
(d) Other interest earned.....	1,196 76
	<u>2,029,698 04</u>
3. Profit on sale of securities and real estate.....	34,240 95
4. All other revenue.....	2,811 22
Total.....	<u>\$ 2,068,863 95</u>

Expenditure

5. Interest incurred during the year on:	
(a) Debentures.....	\$ 853,605 96
(b) Deposits.....	209,863 02
(c) Other borrowed money.....	9,238 37
	<u>\$ 1,072,707 35</u>
6. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 48,350 70
(b) Provincial.....	11,717 95
(c) Municipal.....	5,087 08
	<u>65,155 73</u>
7. Commission on loans on savings deposits and on sale of debentures.....	54,067 32
8. All other expenses incurred:—Salaries, \$154,835.22; directors' fees, \$18,775.00; auditors' fees, \$8,900.00; rents, \$4,154.92; travelling expenses, \$3,971.91; printing and stationery, \$11,937.49; advertising, \$15,598.34; postage, telegrams, and telephones, \$8,512.94; miscellaneous, \$152,500.97; total.....	379,186 79
9. Net profit transferred to Profit and Loss Account.....	497,746 76
Total.....	<u>\$ 2,068,863 95</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 51,938 92
Amount transferred from Revenue account.....	497,746 76
Total.....	<u>\$ 549,685 68</u>
Dividends to shareholders declared during year.....	\$ 350,000 00
Provision for bonus of ½ of 1% payable with divd. due April 1st, 1926.....	25,000 00
Amount transferred to Reserve Account.....	100,000 00
Balance of account at December 31st, 1925.....	74,685 68
Total.....	<u>\$ 549,685 68</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 7.731%; (b) Government bonds, 4.795%; (c) Canadian municipalities, school districts, and rural telephone companies debentures, 6.418%; (d) All other bonds, 4.997%; (e) Stocks owned, 7.409%.
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 3.312%; debentures payable in Canada, 5.363%; debentures payable elsewhere, 5.111%.

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

3. Officers of the Corporation who are under bond and for the following amounts respectively. Bond of \$100,000.00 covers entire staff up to \$100,000.00 default of any individual member: This includes employees of both Huron and Erie and Canada Trust Co., all being covered under one bond, as many members are employed by both institutions.
4. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 2nd, 1925, 1¾%; April 1st, 1925, 1¾%; July 2nd, 1925, 1¾%; October 1st, 1925, 1¾%.
5. Date appointed for the Annual Meeting, February 10th, 1926. Date of last Annual Meeting, February 11th, 1925.
6. Amount of actual cash receipts during the year for:
- | | |
|--|-----------------|
| (a) Interest on mortgage investments..... | \$ 1,618,852 43 |
| (b) Interest on bonds and debentures..... | 274,049 07 |
| (c) Dividends on stocks..... | 87,921 00 |
| (d) Net revenue from real estate (less disbursements)..... | 2,113 74 |
| (e) Revenue from bank balances..... | 15,908 86 |
| | \$ 1,998,845 10 |
7. Amount of interest permanently capitalized during the year..... 9,955 70

CONSTATING INSTRUMENTS

This Company was, under the provisions of the Loan Corporations Act (R.S.O. 1897, c. 205), formed by the amalgamation of The Huron and Erie Loan and Savings Company with the Canadian Savings and Loan Company of London, Canada. See also 6 Edward VII (1906), c. 110 (D).

Of the above mentioned constituent Companies The Huron and Erie Loan and Savings Company was incorporated by declaration filed under the Building Societies Act (Consol. Stat. U.C., c. 53) with the Clerk of the Peace for the County of Middlesex, 18th March, 1864 (Decl. Book, p. 65). The original corporate name was The Huron and Erie Savings and Loan Society. Under 28 Vict., c. 41, the London Permanent Building and Savings Society, and under 29-30 Vict., c. 132, the Western Counties Permanent Building and Savings Society amalgamated with The Huron and Erie Savings and Loan Society. The corporate name was changed to The Huron and Erie Loan and Savings Company by the Act of Ontario, 39 Vict., c. 95. The lending and borrowing powers of the Company were governed by 59-60 Vict. (1896), c. 49 (D), as amended by 62-3 Vict. (1899), c. 115 (D), and by 4-5 Edw. VII (1905), c. 105 (D).

The Canadian Savings and Loan Company of London, Canada, was incorporated under the Building Society's Act (Consolidated Stat. U.C., c. 53) by declaration filed with the Clerk of the Peace for the County of Middlesex on the 2nd of September, 1875 (Decl. Book I, p. 57). This Company's lending and borrowing powers were governed by the Loan Corporations Act, R.S.O. 1897, c. 205, and amending Acts.

The agreement for the amalgamation of these Companies under the corporate name of The Huron and Erie Loan and Savings Company was executed by both Companies on the 24th October, 1905; was ratified by the shareholders of the respective Companies on the 7th December, 1905; and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 29th day of December, 1905, and was further ratified and confirmed by the Act of the Legislature of the Province of Ontario, 6 Edw. VII, chapter 130. See also Special Act of Dominion of Canada, 6 Edw. VII (1906), c. 110 (D).

See Special Acts (Dominion and Ontario), 1915.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	16,304,854 21	81,440 92	390,394 07	10,389 33	16,787,078 53
Manitoba.....	1,439,326 49	52,652 00	58,546 65	18,537 86	1,569,063 00
Saskatchewan.....	4,042,754 90	56,285 00	168,059 06	26,495 20	4,293,594 16
Alberta.....	1,220,865 05	23,051 00	69,299 31	6,873 02	1,320,088 38
Total.....	23,007,800 65	213,428 92	686,299 09	62,295 41	23,969,824 07

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal.	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.	22,549,864 55	93,668 87	93,974 71	670,101 16	23,407,609 29
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgage is in possession).	146,067 04	1,711 92	18,053 83	9,794 24	175,627 03
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.	374,164 47	4,192 13	1,827 46	6,403 69	386,587 75
(b) Aggregate amount of sale price of properties covered by such agreements, \$465,767.15.					
Total	23,070,096 06	99,572 92	113,856 00	686,299 09	23,969,824 07

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
City of Windsor, (1) Part Lots 10, 11, N.S. Sandwich St.; (2) Lots 1, 2, 3, 4, and Part 5, Blk C	67,300 00				98 00	64,198 00
City of Windsor, Part Lots 1, 2, 3 and 4, Blk. K., S.S. Pitt St.	100,000 00		531 78		1,853 00	100,385 00
City of Windsor, Lot 6, Blk. E., N.S. London St.	50,000 00				1,227 00	51,227 00
City of London, Part Lots 6 and 7, N.S. Carling St. and Part Lots 6 and 7, S.S. Fullarton St.	60,000 00				915 00	55,915 00
(1) City of London, Lots 6 and 7, N.S. Carling St. and Part Lots 6 and 7, N.S. Fullarton St.; (2) City of Toronto, Lot 12, N.S. Adelaide St.; (3) City of Winnipeg, Lots 52 to 56, Plan 2260, Cor. Notre Dame and Langside Sts.	175,000 00				4,314 00	179,314 00
City of Hamilton, Lots 1, 2, 3, Market Square	60,000 00				326 00	60,326 00
City of Hamilton, Lots 37 and Part 38, S.S. Main St.	75,000 00				409 00	74,409 00
City of Hamilton, Part Lots 43 and 44, W.S. James St. S.	83,000 00				1,274 00	83,274 00
City of Ottawa, Part Lot Letteter "T," fronting Rideau St.	130,000 00		8,831 22	1,424 61	1,932 00	119,432 00
City of Ottawa, Eastly 56 ft. front to rear, Lot 36, N.S. Nepean St.	60,000 00				859 00	56,859 00
City of Ottawa, Lots 15 and 16, and Part Lot 14, S.S. York St. and Part Lots 15 and 16, N.S. St. George St.	175,000 00				4,711 00	158,711 00
City of Ottawa, Part Lot 25 and 26, N.S. Sparks St.	160,000 00				4,996 00	152,996 00
City of Ottawa, Lots F. and G., S.S. Sparks St. and Part Lot E. and F., N.S. Queens St.	103,800 00		1,200 00		3,443 00	107,243 00
City of Ottawa, Part Lot 53 and 52, S.S. Cooper St.	75,000 00				2,597 00	76,597 00
Part Lot 64 and Part Lot 63, S.S. Albert St. and Part Lots 64 and 65, N.S. Slater St., City of Ottawa	125,000 00				2,237 00	109,237 00
Part Lot 27 and 28, Con. 1, and Part Lot 27, Con. 2, Twp. of London, County of Middlesex	85,000 00					85,000 00
Part of Lot 320, Block 3, D.G.S. 1, St. John, Plan 129, Winnipeg, Man.	100,000 00				3,150 00	93,150 00
Lots 2 and 3, N.S. King St. W., Toronto	100,000 00				2,274 00	73,274 00
Lots 26 and 27, W.S. Elm St., Toronto	70,000 00				1,729 00	65,229 00
Part Lots B. and D., Lot C., W.S. Yonge St., Toronto	90,000 00	20 00			2,293 00	79,813 00
Lot 24, Part Pk. Lot 8, E.S. Yonge St., Toronto	100,000 00		2,500 00		2,017 00	87,078 00
Part Lots 2 and 3, S.S. Queen St. W., Toronto	150,000 00				4,350 00	148,350 00
Part Lots 22 and 23, E.S. Yonge St., Toronto	75,000 00				1,776 00	66,776 00
Part Pk. Lot 6, S.S. Earl St., Toronto	70,000 00		1,500 00		1,306 00	68,381 00
Part Lot 3, N.S. Queen St. E., Toronto	60,000 00				2,175 00	60,175 00
Part Lot 4, E.S. Bathurst St., Toronto	85,000 00		7,181 80		2,916 00	86,994 00
Part Lot 32, S.S. Queen St. W., Toronto	55,000 00				249 00	50,249 00
Part Lot 84, E.S. Homewood Ave., Toronto	150,000 00				892 00	150,892 00
Part Lots 43, 44, 45, W.S. Sherbourne, Toronto	60,000 00				1,179 00	59,179 00
Lot 4, Park Lot 8, E.S. Yonge St., Toronto	125,000 00				3,292 00	126,792 00
Part Lot 5, E.S. Sherbourne St., Toronto	225,000 00				7,545 00	223,545 00
Part Lot 3, N.S. Wellington St., Toronto	65,000 00	25 00	1,000 00		1,203 00	66,228 00
8-10-12 Kingston Rd., Toronto	105,000 00				1,281 00	106,281 00
Part Lot 10, S.S. Queen St., Toronto	90,000 00		1,800 00		1,106 00	91,106 00
Total	3,359,100 00	45 00	24,544 80	1,424 61	71,924 00	3,238,615 00

THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY

Head Office, Sarnia, Ontario

OFFICERS

President—JNO. COWAN, K.C.
 Manager and Secretary—W. R. PAUL.

Vice-Presidents—W. G. WILLOUGHBY.
 JOHN MCFARLANE.

DIRECTORS

M. MCGUGAN, Mt. Brydges.
 Wm. G. HALL, Watford.
 J. H. ANDERSON, Oil Springs.
 Wm. T. GOODISON, M.P., Sarnia.
 BYRON STEPHENS, Aylmer.
 THOMAS PAUL, Sarnia.
 WM. J. SKINNER, Forest.

Auditors—THOMAS F. TOWERS. ROBERT KERR.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	635,000 00
Amount paid in cash.....	635,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the Corporation:			
Office premises.....	\$ 39,005 57		
Freehold land (including buildings).....	30,849 63		
			\$ 69,855 20
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 2,276,531 53		
Interest due.....	45,517 84		
Interest accrued.....	62,078 61		
		(See Schedule B.)	2,384,127 98
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$13,950.00 of the Company's own stock upon which \$13,950.00 has been paid.)			
Principal.....	\$ 20,587 25		
Interest due.....	7 00		
Interest accrued.....	246 79		
			20,841 04
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....			
	\$ 301,542 54		
Interest accrued.....	4,507 86		
			306,050 40
(b) Canadian municipalities, school districts and rural telephone companies.....			
	\$ 435,794 66		
Interest due.....	Nil		
Interest accrued.....	5,642 84		
			441,437 50
(c) All other bonds.....			
	\$ 8,901 20		
Interest due.....	Nil		
Interest accrued.....	197 32		
			9,098 52
5. Cash on hand.....			756,586 42
6. Cash on deposit with banks.....			7,523 42
7. All other assets.....			114,252 14
			3,199 28
Total Assets.....			\$ 3,356,385 48

THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$ 1,249,431	37	
Interest due.....	Nil		
Interest accrued.....	29,036	88	
			\$ 1,278,468 25
2. Amount of money deposited with the corporation.....	\$ 883,722	27	1,278,468 25
Interest accrued thereon.....	16,284	56	
			900,006 83
3. Dividends to shareholders declared and unpaid.....			28,575 00
Total.....			\$ 2,207,050 08

To Shareholders

4. Paid-up capital.....	\$ 635,000	00	
5. Reserve fund.....	514,000	00	
6. Balance of Profit and Loss Account.....			335 40
Total.....			\$ 1,149,335 40
Total Liabilities.....			\$ 3,356,385 48

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$2,762.00 on office premises).....	\$ 2,762	00	
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$ 156,858	32	
(b) Bonds, debentures and debenture stocks.....	43,187	60	
(c) Collateral loans.....	779	63	
(d) Bank deposits.....	2,847	71	
			203,673 26
Total.....			\$ 206,435 26

Expenditure

3. Interest incurred during the year on:			
(a) Debentures and debenture stock.....	\$ 65,336	01	
(b) Deposits.....	32,959	27	
(c) Other borrowed money.....	1,854	60	
			\$ 100,149 88
4. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$ 8,688	71	
(b) Provincial.....	1,423	79	
(c) Municipal.....	1,415	43	
			11,527 93
5. Commission on loans and on sale of debentures and real estate.....			3,168 68
6. All other expenses incurred:—Salaries, \$10,217.61; directors' fees, \$784.40; auditors' fees, \$700.00; legal fees, \$70.00; travelling expenses, \$30.00; printing and stationery, \$827.30; advertising, \$393.49; postage, telegrams, telephones and express, \$280.77; miscellaneous, \$2,197.38; total.....			15,500 95
7. Net profit transferred to Profit and Loss Account.....			76,087 82
Total.....			\$ 206,435 26

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 397	58	
Amount transferred from Revenue account.....	76,087	82	
Total.....			\$ 76,485 40

THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY—Continued

Dividends to shareholders declared during year.....	\$	57,150 00
Amount transferred to Special Reserves and Contingency Accounts.....		19,000 00
Balance of account at December 31st, 1925.....		335 40
Total.....	\$	<u>76,485 40</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6.84%; (b) Loans on collateral security, 6.50%; (c) Government bonds, 6.12%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 6.08%; (e) All other bonds, 5.48%.
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 3.88%; debentures payable in Canada, 5.38%.
3. Officers of the Corporation who are under bond and for the following amounts respectively: Manager, \$6,000.00.
4. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 2, 1925 and July 2, 4½%.
5. Date appointed for the Annual Meeting: No fixed date. Date of last Annual Meeting: January 26, 1926.
6. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$	175,778 88
(b) Interest on bonds and debentures.....		43,125 69
(c) Loans on collateral security; interest.....		738 91
(d) Revenue from bank balances.....		993 11
	\$	<u>220,636 59</u>
7. Maximum amount of money loaned or advanced at any time during the year to directors, \$21,500.00; also amount owing December 31, 1925..... 21,301 52

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.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act R.S.O. 1914, c. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total Principal unpaid		Total Interest due		Total Interest accrued		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	1,846,126	48	20,220	91	50,534	92	1,916,882	31
Saskatchewan.....	315,644	37	19,549	49	7,128	45	342,322	31
Alberta.....	114,760	68	5,747	44	4,415	24	124,923	36
Total.....	2,276,531	53	45,517	84	62,078	61	2,384,127	98

THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal		Interest due and unpaid		Interest accrued		Total			
			Under six months	Six months and over						
	\$	c.	\$	c.	\$	c.	\$	c.		
1. First mortgages under which no legal proceedings have been taken...	2,270,976	70	16,096	14	28,709	69	62,078	61	2,377,861	14
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	5,554	83	.....		712	01	.....		6,266	84
Total.....	2,276,531	53	16,096	14	29,421	70	62,078	61	2,384,127	98

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original principal		Amount of instalments of principal due but unpaid		Interest accrued		Total amount at which carried in Corporation's books	
	\$	c.	\$	c.	\$	c.	\$	c.
(1) Lots 83 and 84, south side Lochiel Street, S. Sarnia.....								
(2) Part of lots 3 and 4, west side of Front Street and water lots, and docks in front of same upon which are located a flour and grist mill, hardware store and feed shop.	36,000	00	1,500	00	566	14	36,566	14

LAMBTON LOAN AND INVESTMENT COMPANY

Head Office, Sarnia, Ontario

OFFICERS

President—NORMAN S. GURD. Vice-President—SENATOR F. F. PARDEE, K.C.
 Manager and Secretary—JOHN B. PARDEE.

DIRECTORS

NORMAN S. GURD. HON. F. F. PARDEE, K.C.
 JAS. SMITH. JOHN S. FRASER, K.C.
 JOHN D. LIVINGSTON. COL. ROBT. MACKENZIE.
 A. G. MINIELLY. CHESTER H. BELTON.

Auditors—A. F. WADE. ALEX. SAUNDERS.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	789,750 00
Amount paid in cash.....	789,750 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the Corporation:			
Office premises.....	\$ 18,000 00		
Freehold land (including buildings).....	67,525 30		
			\$ 85,525 30
2. Amount secured by mortgage on real estate, including:			
First mortgages.....	\$ 3,348,213 81		
Agreements for sale.....	129,408 69		
Interest due.....	76,296 07		
Interest accrued.....	97,138 00		
			3,651,056 57
(See Schedule B.)			
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$26,100.00 of the Company's own stock upon which \$26,100.00 has been paid).			
Principal.....	\$ 23,834 90		
Interest due.....	173 97		
Interest accrued.....	515 00		
			24,523 87
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and			
United Kingdom.....	\$ 352,119 87		
Interest accrued.....	3,105 00		
			\$ 355,224 87
(b) Canadian municipalities, school districts			
and rural telephone companies.....	\$ 181,351 09		
Interest due.....	Nil		
Interest accrued.....	1,542 00		
			182,893 09
5. Cash on hand.....			538,117 96
6. Cash on deposit with banks, \$157,914.56; Port Huron, \$140.88.....			158,055 44
7. All other assets.....			3,454 00
Total Assets.....			<u>\$ 4,470,200 34</u>

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada.....	\$ 1,277,634 26		
Interest due.....	Nil		
Interest accrued.....	28,586 96		
			\$ 1,306,221 22
(b) Accumulative bonds.....			85,168 45
			\$ 1,391,389 67
2. Amount of money deposited with the Corporation.....			1,291,193 38
Interest accrued thereon.....			Nil
3. Dividends to shareholders declared and unpaid.....			55,282 50
Total.....			<u>\$ 2,737,865 55</u>

LAMBTON LOAN AND INVESTMENT COMPANY—Continued

To Shareholders

4. Paid-up capital.....	\$ 789,750 00
5. Reserve fund	920,000 00
6. Balance of Profit and Loss Account.....	22,584 79
Total.....	<u>\$ 1,732,334 79</u>
Total Liabilities.....	<u>\$ 4,470,200 34</u>

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) Mortgages and agreements for sale.....	\$ 236,177 87	
(b) Bonds, debentures and stocks.....	22,626 58	
(c) Collateral loans.....	1,913 78	
(d) Bank deposits.....	1,858 87	
(e) Other interest earned.....	450 00	
	<u>\$ 263,027 10</u>	
Total.....	<u>\$ 263,027 10</u>	

Expenditure

2. Interest incurred during the year on:		
(a) Debentures and debenture stock.....	\$ 66,000 00	
(b) Deposits.....	43,267 73	
(c) Accumulative bonds.....	2,336 09	
	<u>\$ 111,603 82</u>	
3. Amount by which ledger values of assets were written down.....		2,383 00
4. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$ 11,964 00	
(b) Provincial.....	2,378 81	
(c) Municipal.....	1,316,68	
		<u>15,659 49</u>
5. Commission on loans and on sale of debentures and real estate.....		783 00
6. All other expenses incurred:—Salaries, \$13,900.64; directors' fees, \$2,525.00; auditors' fees, \$1,000.00; legal fees, \$602.33; travelling expenses, \$856.36; printing and stationery, \$803.84; advertising, \$753 33; postage, telegrams, telephones and express, \$463.61; miscellaneous, \$2,470.54; total.....		23,375 65
7. Net profit transferred to Profit and Loss Account.....		109,222 14
Total.....	<u>\$ 263,027 10</u>	

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 28,132 65
Amount transferred from Revenue account.....	109,222 14
Total.....	<u>\$ 137,354 79</u>
Dividends to shareholders declared during year.....	\$ 94,770 00
Amount transferred to Reserve Fund	20,000 00
Balance of account at December 31st, 1925.....	22,584 79
Total.....	<u>\$ 137,354 79</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6.79%; (b) Loans on collateral security, 6.87%; (c) Government bonds, 5.56%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 5.28%.
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 3.60%; debentures payable in Canada, 5.20%; accumulative bonds, 5½%.
3. Loans written off, \$2,000.00.

LAMBTON LOAN AND INVESTMENT COMPANY—Continued

4. Officers of the Corporation who are under bond and for the following amounts respectively: Manager, \$10,000.00; Accountant, \$10,000.00; Teller, \$10,000.00; Ledger Keeper, \$5,000.00.
5. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 1st, 1925, 7%; July 1st, 1925, 5%.
6. Date appointed for the Annual Meeting, January 27th, 1926. Date of last Annual Meeting, January 28th, 1925.
7. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$ 233,911 31
(b) Interest on bonds and debentures.....	20,611 35
(c) Loans on collateral security; principal, \$45,880.67; interest.....	3,201 73
(d) Revenue from bank balances.....	1,858 87
	\$ 305,463 93

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 re-organized 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. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total prin- cipal unpaid	Total inter- est due	Total interest accrued	Totals
	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	3,456,638 34	76,296 07	96,430 00	3,629,364 41
State of Colorado, U.S.A.....	5,000 00		50 00	5,050 00
Port Huron, Mich- igan, U.S.A.....	15,984 16		658 00	16,642 16
Total.....	3,477,622 50	76,296 07	97,138 00	3,651,056 57

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceed- ings have been taken...	3,348,213 81	26,365 28	48,816 54	95,455 00	3,518,850 63
2. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	129,408 69	1,114 25		1,683 00	132,205 94
(b) Aggregate amount of sale price of properties covered by such agree- ments, \$163,540.80.					
Total.....	3,477,622 50	27,479 53	48,816 54	97,138 00	3,651,056 57

THE LANDED BANKING AND LOAN COMPANY

Head Office, Hamilton, Ontario

OFFICERS

President—C. S. SCOTT, F.C.A.

Manager—H. M. PATTERSON.

Vice-President—ROBERT HOBSON

DIRECTORS

C. S. SCOTT, F.C.A.

CHARLES MILLS.

ROBERT HOBSON.

PAUL J. MYLER.

RALPH R. BRUCE.

ALAN V. YOUNG.

Auditors—RALPH E. YOUNG, F.C.A. G. E. F. SMITH, C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,050,000 00
Amount subscribed—ordinary.....	1,000,000 00
Amount paid in cash.....	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the Corporation:			
Office premises.....	\$ 75,000 00		
Freehold land (including buildings).....	123,581 74		
			\$ 198,581 74
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 2,924,453 85		
Second and subsequent mortgages.....	3,150 00		
Agreements for sale.....	55,234 45		
Interest due.....	151,580 74		
Interest accrued.....	70,289 45		
			3,204,708 49
			(See Schedule B)
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$16,000.00 of the Company's own stock upon which \$16,000.00 has been paid.)			
Principal.....	\$ 61,418 64		
Interest due.....	166 66		
Interest accrued.....	926 31		
			62,511 61
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 230,409 71		
Interest accrued (not included).			
			\$ 230,409 71
(b) Canadian municipalities, school districts and rural telephone companies.....	\$ 75,057 04		
Interest due.....	Nil		
Interest accrued (not included).			
			75,057 04
(c) All other bonds.....	\$ 148,487 40		
Interest due.....	Nil		
Interest accrued (not included).			
			148,487 40
5. Cash on hand.....			453,954 15
6. Cash on deposit with banks, \$108,983.30; elsewhere, \$13.89.....			4,213 55
			108,997 19
Total Assets.....			\$ 4,032,966 73

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.....	\$	391,279 89	
Interest due.....		325 44	
Interest accrued.....		5,660 62	
		<u> </u>	\$ 397,265 95
(b) Payable elsewhere than in Canada.....	\$	366,873 67	
Interest due.....		13 69	
Interest accrued.....		2,588 19	
		<u> </u>	369,475 55
2. Amount of money deposited with the Corporation.....	\$	766,741 50	
Interest accrued thereon.....		1,063,236 46	Nil
3. Taxes due and accrued.....		14,692 56	
4. Dividends to shareholders declared and unpaid.....		45,090 00	
5. Salaries, rents and other expenses due and accrued.....		772 56	
		<u> </u>	
Total.....	\$	1,890,533 08	

To Shareholders

6. Paid-up capital.....	\$	1,000,000 00
7. Reserve fund.....		1,050,000 00
8. General contingency reserve.....		70,000 00
9. Balance of Profit and Loss Account.....		22,433 65
		<u> </u>
Total.....	\$	2,142,433 65
		<u> </u>
Total Liabilities.....	\$	4,032,966 73

REVENUE ACCOUNT

Income

1. Rents earned (including \$9,020.84 on office premises).....	\$	9,020 84
2. Interest earned on:		
(a) Mortgages and agreements for sale.....	\$	230,493 14
(b) Bonds, debentures and stocks.....		23,033 97
(c) Collateral loans.....		2,739 39
(d) Bank deposits.....		2,773 54
		<u> </u>
3. Agency fees and commissions earned.....		259,040 04
4. All other revenue.....		162 92
		331 33
		<u> </u>
Total.....	\$	268,555 13

Expenditure

5. Interest incurred during the year on:		
(a) Debentures and debenture stock.....	\$	38,838 19
(b) Deposits.....		38,959 17
(c) Other borrowed money.....		74 12
		<u> </u>
6. Licenses and taxes other than taxes on real estate:		\$ 77,871 48
(a) Dominion.....	\$	14,707 44
(b) Provincial.....		2,367 85
(c) Municipal.....		1,323 40
		<u> </u>
7. Commission on loans and on sale of debentures and real estate.....		18,398 69
8. All other expenses incurred:—Salaries, \$27,787.72; directors' fees, \$5,000; auditors' fees, \$1,000.00; rents, \$820.00; travelling expenses, \$2,856.80; printing and stationery, \$1,087.03; advertising, \$1,807.72; postage, telegrams, telephones and express, \$342.68; miscellaneous, \$8,969.52; total.....		2,732 75
9. Net profit transferred to Profit and Loss Account.....		49,671 47
		119,880 74
		<u> </u>
Total.....	\$	268,555 13

THE LANDED BANKING AND LOAN COMPANY—Continued

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	32,552	91
Amount transferred from Revenue account.....		119,880	74
Total.....	\$	152,433	65
Dividends to shareholders declared during year.....	\$	90,000	00
Amount transferred to Special Reserves and Contingency Accounts.....		40,000	00
Balance of account at December 31st, 1925.....		22,433	65
Total.....	\$	152,433	65

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 7.539%; (b) Loans on collateral security, 6.465%; (c) Government bonds, 5.507%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 5.727%; (e) All other bonds, 5.723%.
- Average rate of interest per annum paid by the Corporation during the year on: Deposits, 3.698%; debentures payable in Canada, 5.339%; debentures payable elsewhere, 5.149%.
- Officers of the Corporation who are under bond and for the following amounts respectively: Manager, \$10,000.00; accountant, \$5,000.00; inspector Ontario, \$2,000.00; inspector Manitoba, \$15,000.00; teller, \$10,000.00; ledger keeper, \$10,000.00.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: 1st January, 1925, 4½%; 1st July, 1925, 4½%.
- Date appointed for the Annual Meeting: 3rd Monday in February. Date of last Annual Meeting, 2nd February, 1925.
- Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$	246,395	85
(b) Interest on bonds and debentures.....		23,033	97
(c) Loans on collateral security: principal, \$42,216.36; interest.....		2,739	39
(d) Net revenue from real estate (less disbursements).....		594	04
(e) Revenue from bank balances.....		2,997	00
	\$	275,760	25
- Amount of interest permanently capitalized during the year..... 3,966 92

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Acts Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, 16 December, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31st, 1925, CLASSIFIED AS TO PROVINCE

Province	Total prin- cipal unpaid	Total inter- est due	Total inter- est accrued	Total charges due and unpaid	Totals	
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Ontario.....	1,403,526 07	21,194 28	23,443 58	1,206 66	1,449,370	59
Manitoba.....	1,659,357 65	130,386 46	46,845 87	42,329 66	1,878,919	64
Total.....	3,062,883 72	151,580 74	70,289 45	43,536 32	3,328,290	23

THE LANDED BANKING AND LOAN COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken...	2,924,453 85	49,498 57	102,082 17	70,038 89	3,146,073 48
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....	3,150 00			70 97	3,220 97
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	123,581 74				123,581 74
4. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	55,234 45			179 59	55,414 04
(b) Aggregate amount of sale price of properties covered by such agreements, \$70,419.00.					
Total.....	3,106,420 04	49,498 57	102,082 17	70,289 45	3,328,290 23

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original principal	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.
40-46 King Street West, Hamilton.....	45,000 00	731 25	45,731 25

THE LONDON LOAN AND SAVINGS COMPANY OF CANADA

Head Office, London, Ontario

OFFICERS

President—**GEORGE G. McCORMICK.** Manager and Secretary—**M. J. KENT.**
 Vice-Presidents—**THOS. BAKER.** **W. E. ROBINSON.**

DIRECTORS

GEO. G. McCORMICK. **W. E. ROBINSON.**
THOS. BAKER. **M. J. KENT.** **C. R. HUNT.**

Auditors—**W. C. BENSON, C.A.** **P. D. BALL.**

CAPITAL

Amount of Capital Stock authorized.....		\$ 1,000,000 00
Amount subscribed—ordinary.....		892,600 00
Amount paid in cash—ordinary:		
On \$891,050.00 stock fully called.....	\$ 891,100 00	
On \$1,550 instalment stock.....	471 00	
		891,571 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the Corporation:		
Office premises.....	\$ 85,000 00	
Freehold land (including buildings).....	246,181 47	
		\$ 331,181 47
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 1,776,252 11	
Second and subsequent mortgages.....	113,509 84	
Agreements for sale.....	78,391 45	
Interest due.....	Nil	
Interest accrued (not included).		1,968,153 40
<i>(See Schedule B.)</i>		
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$27,450.00 of the Company's own stock, upon which \$27,450.00 has been paid.)		
Principal.....	\$ 11,275 00	
Interest due.....	Nil	
Interest accrued.....	335 95	
		11,610 95
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	\$ 102,020 00	
Interest accrued.....	802 37	
		102,822 37
(b) Canadian municipalities, school districts and rural telephone companies.....	\$ 961 23	
Interest due.....	Nil	
Interest accrued (not included).		961 23
5. Book value of stocks owned.....		
Accrued dividends thereon.....	\$ 580,981 07	
	5,480 13	
		586,461 20
6. Cash on hand.....		
		5,551 81
7. All other assets.....		
		17,687 20
Total Assets.....		\$ 3,024,429 63

THE LONDON LOAN AND SAVINGS COMPANY OF CANADA—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada.....	\$	440,050 09	
Interest due.....		544 50	
Interest accrued.....		7,067 58	
		<u>447,662 17</u>	
(b) Payable elsewhere than in Canada.....	\$	493,045 57	
Interest due.....		475 71	
Interest accrued.....		3,728 09	
		<u>497,249 37</u>	
2. Amount of money deposited with the Corporation.....		658,694 31	\$ 944,911 54
Interest accrued thereon.....		Nil	
			<u>658,694 31</u>
3. Mortgage payments held in abeyance.....			71,061 59
4. Reserve for taxes.....			10,000 00
5. All other liabilities, rents prepaid.....			193 32
			<u>193 32</u>
Total.....	\$		<u>1,684,860 76</u>

To Shareholders

6. Paid-up capital.....	\$	891,571 00	
7. Reserve fund.....		440,000 00	
8. Balance of Profit and Loss Account.....		7,997 87	
		<u>1,339,568 87</u>	
Total.....	\$		<u>1,339,568 87</u>
Total Liabilities.....	\$		<u>3,024,429 63</u>

REVENUE ACCOUNT

Income

1. Rents earned.....	\$	11,123 48	
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$	154,395 59	
(b) Bonds, debentures and stocks.....		25,052 64	
(c) Collateral loans.....		1,263 16	
(d) Bank deposits.....		92 45	
		<u>180,803 84</u>	
3. Profit on sale of securities and real estate.....		7,904 00	
4. Amount by which ledger values of assets were written up.....		720 00	
5. Agency fees and commissions earned, petty cash.....		115 79	
6. All other revenue.....		8,603 07	
		<u>209,270 18</u>	
Total.....	\$		<u>209,270 18</u>

Expenditure

7. Interest incurred during the year on:			
(a) Debentures and debenture stock.....	\$	52,634 21	
(b) Deposits.....		31,306 55	
(c) Other borrowed money.....		3,892 10	
		<u>87,832 86</u>	
8. Amount by which ledger values of assets were written down.....		753 58	
9. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	5,367 85	
(b) Provincial.....		2,030 36	
(c) Municipal.....		4,292 03	
		<u>11,690 24</u>	
10. Commission on loans and on sale of debentures and real estate.....		2,179 38	
11. All other expenses incurred:—Salaries, \$15,165.62; directors' fees, \$5,100.00; auditors' fees, \$1,600.00; legal fees, \$1,166.60; travelling expenses, \$95.02; printing and stationery, \$967.14; advertising, \$613.64; postage, telegrams, telephones and express, \$469.93; miscellaneous, \$5,025.13; total.....		30,203 08	
12. Net profit transferred to Profit and Loss Account.....		76,611 04	
		<u>209,270 18</u>	
Total.....	\$		<u>209,270 18</u>

THE LONDON LOAN AND SAVINGS COMPANY OF CANADA—Continued

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	Nil
Amount transferred from Revenue account.....		76,611 04
Amount transferred from Investment Reserve set up by the Registrar.....		100,000 00
Total.....	\$	176,611 04
Dividends to shareholders declared during year.....	\$	62,409 91
Amount transferred to Reserve for Taxes.....		10,000 00
Amount transferred to Reserve Fund.....		96,203 26
Balance of account at December 31st, 1925.....		7,997 87
Total.....	\$	176,611 04

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 7.33%; (b) Loans on collateral security, 7%; (c) Government Bonds, 5½%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 6½%; (e) All other bonds, 5½%; (f) Stocks owned, 3.62%.
- Average rate of interest per annum paid by the Corporation during the year on: Deposits, 4.05%; Debentures payable in Canada, 5.24%; Debentures payable elsewhere, 5.50%.
- Officers of the Corporation who are under bond and for the following amounts, respectively, Manager, \$10,000.00; accountant, \$2,000.00; two ledger keepers, \$2,000.00 each; stenographer, \$2,000.00; teller, \$10,000.00.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days, respectively: 1¾% payable quarter-yearly, March 31st, June 30th, September 30th and December 30th.
- Date appointed for the Annual Meeting: February 16th, 1926. Date of last Annual Meeting January 27th, 1925.
- Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$	167,583 40
(b) Interest on bonds and debentures.....		2,939 50
(c) Dividends on stocks.....		21,920 52
(d) Loans on collateral security: Principal, \$5,925.00.....		1,263 16
(e) Net revenue from real estate (less disbursements).....		3,630 37
(f) Revenue from bank balances.....		92 45
	\$	197,429 40
- Amount of interest permanently capitalized during the year..... 8,208 08

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (Consol. Stat. U.C., chap. 53) by declaration filed with the Clerk of the Peace for the County of Middlesex, 2nd May, 1877.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total	
	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	1,968,153	40	*36,857	55	*33,914	17	2,038,925	12

*Interest due and accrued not taken in statement.

THE LONDON LOAN AND SAVINGS COMPANY OF CANADA—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Interest due and unpaid		Interest Accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	1,501,264 49	12,030 21	7,833 77	24,345 19	1,545,473 66
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.	107,108 34	1,667 68	4,902 85	2,446 78	116,125 65
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	282,139 12	7,645 71	2,481 68	6,308 51	298,575 02
4. Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	77,641 45	160 11	135 54	813 69	78,750 79
Total.....	1,968,153 40	* 21,503 71	* 15,353 84	* 33,914 17	2,038,925 12

*Interest due and accrued not taken into statement.

THE LONDON LOAN AND SAVINGS COMPANY OF CANADA—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
Parts Lots 6, 7, 8 on south side Bloor St. and pt. Lot 16, east side St. Helens Ave., Pl. 352. Garage, Stores and Dwellings, Toronto.....	40,000 00		1,200 00	3,271 73	201 64	40,000 00	
Pts. Lots 33, 34, 35, on east side Lamb Ave., Plan 463E. Apt. house, south east corner Lamb and Mountjoy Ave., Toronto	23,000 00		250 00		327 25	22,500 15	
S. ½ Lots 102 and 103, north side Cedar St., Blk. A., Sudbury, Ont.	62,500 00		5,000 00		284 71	43,300 00	
Lot 52, on south side McGill St., Plan 203; Pt. Lot 3, Con. 3, from Bay, in Twp. York, 107 McGill St., Toronto.....	40,000 00		500 00	1,475 90	184 67	39,076 37	
Pt. Lot 5, Con. 2, from Bay, Twp. York and Pt. Lot 5, 478 Danforth Ave., Toronto.....	40,000 00	50 00	4,500 00		1,483 49	40,050 00	14,500 00
Pts. Lots 11 and 12, east side Lippincott St., Plan 112, 529-531 Bloor St. W., Toronto.....	28,000 00				310 75	25,309 50	

THE LONDON LOAN AND SAVINGS COMPANY OF CANADA—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
Pts. Lots 2 and 3, Plan 512, Pts. Lots 16, Plan 457, Nos. 1622-1631 Queen St. W., Toronto.	77,000 00	637 50	1,000 00		506 30	77,000 00	147,000 00
Lots 14, 15, 16 and 17, north east side Austin Crescent, Plan D. 1413, also part Lots 7 and 8, according to Plan 1413, Toronto.	20,000 00				110 42	20,000 00	
Lots 18, 19, 20 and 21, north east side Austin Crescent, Plan D. 1413, except certain parts sold to E. D. Hoy, also parts Lots 8 and 9, according to Plan D. 1413, Toronto.	21,000 00				115 93	21,000 00	
Municipality of Kitchener, pts. Lots 5 and 7, on north side King St.	60,000 00		5,000 00	2,164 65	214 73	55,000 00	
Pt. Lot 3 on north side Danforth Ave., Plan 1152, Nos. 636-640 Danforth Ave., Toronto.	24,000 00		400 00	857 95	478 68	22,400 00	
Pt. Lot 8 on south side Danforth Ave., Plan 96, Stores and Apts., 737-739 Danforth Ave., Toronto.	23,000 00		800 00		618 16	21,800 00	
Pt. Lot 8 on south side Danforth Ave., Plan 96, Stores, 741 Danforth Ave., Toronto.	40,000 00		1,800 00	1,538 83	1,035 62	40,000 00	23,000 00
Pt. Lot 8 on south side Danforth Ave., Plan 96, Stores and Bowling Alley, 741 Danforth Ave., Toronto.	20,000 00		9,000 00	3,268 33	454 80	20,000 00	
Lots 133, 134 and south 4 ft. Lot 132, Carlaw Ave., Plan 1410; pts. Lots 4, 5, 6 and 7 on north side Danforth Ave., Plan 1410, Store and Dwelling, 676-678 Danforth Ave., Toronto.	45,000 00		3,000 00	3,516 66	1,026 37	45,000 00	62,000 00
Lot 1, Pt. Lot 2, north side Danforth Ave., Plan 551E., Apts. and Stores, corner Danforth and Donlands Aves., Toronto	70,000 00		400 00	2,004 73	778 06	67,706 11	
Pt. Lot broken front 16, Grimsby, Ont., and also pt. Lot 16, Con. 1, in in Twp. N. Grimsby.	35,000 00				597 40	35,000 00	
Lots 6, 7, 8 and pt. Lot 9, Plan D. 89, Warehouses Nos. 468-470 Richmond St. W., Toronto.	80,000 00				920 55	80,000 00	
Lot 163, Plan 824, Cor. of Spadina Rd. and Coulson Ave., Toronto.	55,000 00		1,500 00	1,840 88	90 62	49,000 00	
Lot 12 and south 30 ft. Lot 13, west side of Spadina Rd., Plan M. 408, Toronto.	25,000 00				510 14	20,350 00	
Block "A" and "C" on west side John St. and Block "B" on south side Richmond St. W., Plan 538E, Toronto.	110,000 00		3,500 00		2,772 80	97,671 90	
Sundry Lots, Princess Survey, Plan 1801, Toronto	125,000 00			2,034 88		26,254 56	
Lot 13, Plan 1789, stores and Bowling Alleys, Toronto.	25,000 00				918 75	23,500 00	
Pt. Lot 12, east side Yonge St., Plan 284, Toronto.	25,000 00				84 58	13,000 00	
Total.	1,113,500 00	687 50	37,850 00	21,974 54	14,026 43	944,918 59	246,500 00

*Includes two loans totaling \$144,706 transferred to Real Estate account in 1925. Includes two loans totaling \$58,000 paid off in cash in 1926. Includes three loans totaling \$81,000 which are in Real Estate account in 1926.

MIDLAND LOAN AND SAVINGS COMPANY

Head Office, Port Hope, Ontario

OFFICERS

President—THOS. WICKETT.

Vice-President—S. R. CALDWELL.

Manager—W. J. HELM.

DIRECTORS

A. M. WESTINGTON.

SENATOR R. A. MULHOLLAND.

W. J. HELM.

F. ROSEVEAR.

Auditors—NORMAN S. CHOATE. J. E. SMART.

CAPITAL

Amount of Capital Stock authorized.....	\$	360,000	00
Amount subscribed—Ordinary.....		360,000	00
Amount paid in cash.....		360,000	00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the Corporation:

Office premises.....	\$	5,000	00
Rents, accrued.....		16	00
		<u>5,016</u>	<u>00</u>

2. Amount secured by mortgage on real estate including:

First mortgages.....	\$	1,736,816	68
Agreements for sale.....		263	81
Interest due.....		653	34
Interest accrued.....		25,100	31
		<u>1,762,834</u>	<u>14</u>

(See Schedule B.)

3. Amount of loans secured by Midland Loan and Savings Co. stock:

(There is included in the collateral \$3,206.00 of the Company's own stock upon which \$3,206.00 has been paid.)

Principal.....	\$	1,762	75
Interest due.....			Nil
Interest accrued (not included).....			
		<u>1,762</u>	<u>75</u>

4. Book value of bonds, debentures and debenture stocks:

(a) Government:—Dominion, Provincial and United Kingdom.....	\$	129,994	78
Interest accrued.....		1,619	75
		<u>131,614</u>	<u>53</u>
(b) Canadian municipalities, school districts and rural telephone companies.....	\$	139,837	50
Interest due.....			Nil
Interest accrued.....		5,702	00
		<u>145,539</u>	<u>50</u>
(c) All other bonds.....	\$	66,932	33
Interest due.....			Nil
Interest accrued.....		1,281	60
		<u>68,213</u>	<u>93</u>

5. Cash on hand.....		345,367	96
6. Cash on deposit with banks.....		6,567	32
		<u>136,676</u>	<u>56</u>

Total Assets.....\$ 2,258,224 73

MIDLAND LOAN AND SAVINGS COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
Payable in Canada.....	\$ 1,097,856	53	
Interest due.....		Nil	
Interest accrued.....		19,064	05
			<u>\$ 1,116,920 58</u>
2. Amount of money deposited with the Corporation.....	\$ 341,120	41	
Interest accrued thereon.....		1,000	00
			342,120 41
3. Dividends to shareholders declared and unpaid.....			18,046 60
4. All other liabilities (Provided for Federal Income Tax).....			5,500 00
			<u>\$ 1,482,587 59</u>

To Shareholders

5. Paid-up capital.....			360,000 00
6. Reserve fund.....	\$ 380,000		00
7. General Contingency Reserve.....			20,000 00
8. Balance of Profit and Loss Account.....			15,637 14
			<u>775,637 14</u>
Total.....			<u>\$ 2,258,224 73</u>
Total Liabilities.....			<u>\$ 2,258,224 73</u>

REVENUE ACCOUNT

Income

1. Rents earned.....			\$ 192 00
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$ 118,376	75	
(b) Bonds, debentures and stocks.....		24,584	98
(c) Loans to shareholders.....		89	95
(d) Bank deposits.....		1,957	32
			<u>145,009 00</u>
3. All other revenue.....			1,140 13
Total.....			<u>\$ 146,341 13</u>

Expenditure

4. Interest incurred during the year on:			
(a) Debentures.....	\$ 57,083	07	
(b) Deposits.....		11,952	76
			<u>\$ 69,035 83</u>
5. Licenses and taxes other than taxes on real estate:			
(a) Dominion (paid and provided for).....	\$ 5,717	48	
(b) Provincial.....		1,316	06
(c) Municipal.....		353	95
			<u>7,387 49</u>
6. Commission on loans and on sale of debentures and real estate.....			964 00
7. All other expenses incurred:—Salaries, \$11,345.00; directors' fees, \$1,590.00; auditors' fees, \$800.00; fuel and light, \$213.37; travelling expenses, \$43.95; printing and stationery, \$806.75; advertising, \$107.00; postage, telegrams, telephones and express, \$408.61; miscellaneous, \$576.16; total.....			15,890 84
8. Net profit transferred to Profit and Loss Account.....			53,062 97
Total.....			<u>\$ 146,341 13</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 14,974	17	
Amount transferred from Revenue account.....			53,062 97
Total.....			<u>\$ 68,037 14</u>

MIDLAND LOAN AND SAVINGS COMPANY—Continued

Dividends to shareholders declared during year	\$ 32,400 00
Amount transferred to Special Reserves and Contingency Accounts	20,000 00
Balance of account at December 31st, 1925	15,637 14
Total	<u>\$ 68,037 14</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6.90%; (b) Loans to shareholders, 7.32%; (c) Government bonds, 5.59%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 6.30%; (e) All other bonds, 5.96%.
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 3.49%; Debentures payable in Canada, 5.34%.
3. Officers of the Corporation who are under bond and for the following amounts, respectively. Manager, \$5,000.00; Accountant, \$3,000.00; Teller, \$1,660.00; Ledger Keeper, \$1,660.00; Stenographer, \$1,660.00.
4. Dividend-days of the Corporation in 1925 and rates of dividends declared payable on those days, respectively: January 2nd, 1925, 4%, plus bonus of 1%; July 2nd, 1925, 4%.
5. Date appointed for the Annual Meeting, February 2nd, 1926. Date of last Annual Meeting, February 3rd, 1925.
6. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments	\$ 118,376 75
(b) Interest on bonds and debentures	24,584 98
(c) Loans to shareholders	89 95
(d) Revenue from bank balances	1,957 32
	<u>\$ 145,009 00</u>

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, Consol. Stat. 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. 1914, Chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	\$ c.	\$ c.	\$ c.	\$ c.
Ontario	1,737,080 49	653 34	25,100 31	1,762,834 14

MIDLAND LOAN AND SAVINGS COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal		Interest due and unpaid		Interest accrued		Total	
			Under six months	Six months and over				
	\$	c.	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken..	1,736,816	68	653	34	25,099	31	1,762,569	33
2. Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	263	81			1	00	264	81
Total.....	1,737,080	49	653	34	25,100	31	1,762,834	14

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original Principal		Interest accrued		Total amount at which carried in Corporation's books	
	\$	c.	\$	c.	\$	c.
"Benson Hotel Block," north side Kent Street, Lindsay, Ont.....	35,000	00	349	95	22,800	00
Church, Orillia, Ont.....	25,000	00	436	20	18,000	00
"Queen's Hotel Block," Midland, Ont.....	25,000	00	222	80	17,775	00
East side of Celina Street, Oshawa, Ont.....	23,800	00	258	20	19,312	15
North half of lots 2 and 3, south side of Bay Street West, Midland, Ont.....	11,000	00	122	40	10,104	00
No. 1162 north side St. Clair Street West, Toronto, Ont.	15,000	00	262	00	14,850	00
Lots 9, 10, 11 and 12, west side of Brock Street, Whitby, Ont.....	13,000	00	216	90	12,750	00
Total.....	147,800	00	1,868	45	115,591	15

THE ONTARIO LOAN AND DEBENTURE COMPANY

Head Office, London, Ontario

OFFICERS

President—ALFRED M. SMART. Vice-President—CHARLES R. SOMERVILLE.
 Manager and Secretary—THOMAS H. MAIN.

DIRECTORS

ALFRED M. SMART. CHARLES R. SOMERVILLE.
 COL. W. M. GARTSHORE. JOHN M. DILLON.
 JOHN G. RICHTER. ARTHUR T. LITTLE.

Auditors—F. G. JEWELL, F.C.A. J. F. KERN.

CAPITAL

Amount of Capital Stock authorized.....	\$ 5,000,000 00
Amount subscribed—ordinary.....	2,550,000 00
Amount paid in cash:	
On \$1,550,000.00 stock fully called.....	\$ 1,550,000 00
On \$1,000,000.00 stock 20% called.....	200,000 00
	<u>1,750,000 00</u>

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the corporation:		
Office premises (freehold).....		\$40,000 00
Freehold land (including buildings).....		56,448 72
Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 6,290,585 97	
Agreements for sale.....	56,315 92	
Interest due.....	44,734 18	
Interest accrued.....	152,101 04	
	<u>(See Schedule B.)</u>	6,543,737 11
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal.....	\$ 222,468 84	
Interest due.....	105 36	
Interest accrued.....	713 31	
	<u></u>	223,287 51
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 1,141,009 96	
Interest accrued.....	8,521 21	
	<u></u>	\$ 1,149,531 17
(b) Canadian municipalities, school districts and rural telephone companies.....	\$ 910,830 86	
Interest due.....	2,238 00	
Interest accrued.....	21,765 97	
	<u></u>	934,834 83
(c) Securities guaranteed by Dominion of Canada and Provinces of Canada.....	\$ 597,710 87	
Interest due.....	Nil	
Interest accrued.....	8,631 95	
	<u></u>	606,342 82
5. Cash on deposit with banks.....		2,690,708 82
		<u>179,459 79</u>
Total Assets.....		<u>\$ 9,733,641 95</u>

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada.....	\$ 3,299,214	79	
Interest due.....	5,211	42	
Interest accrued.....	41,884	99	
			\$ 3,346,311 20
(b) Payable elsewhere than in Canada.....	\$ 1,029,473	43	
Interest due.....	Nil		
Interest accrued.....	10,081	38	
			1,039,554 81
			\$ 4,385,866 01
2. Amount of money deposited with the corporation.....			844,535 39
Interest accrued thereon.....			Nil
3. Dividends to shareholders declared and unpaid.....			48,125 00
Total.....			\$ 5,278,526 40

To Shareholders

4. Paid-up capital.....			1,750,000 00
5. Reserve fund.....	\$ 2,650,000	00	
6. Balance of Profit and Loss Account.....			55,115 55
Total.....			\$ 4,455,115 55
Total Liabilities.....			\$ 9,733,641 95

REVENUE ACCOUNT

Income

1. Rents earned on office premises.....			\$ 2,596 64
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$ 451,796	39	
(b) Bonds and debentures.....	157,049	29	
(c) Collateral loans.....	7,802	35	
(d) Bank deposits.....	5,131	94	
			621,779 97
3. Profit on sale of securities.....			6,463 49
4. Agency fees and commissions earned.....			15 75
5. All other revenue.....			133 76
Total.....			\$ 630,989 61

Expenditure

6. Interest incurred during the year on:			
(a) Debentures.....	\$ 222,793	59	
(b) Deposits.....	26,030	58	
			\$ 248,824 17
7. Loss on sale of real estate.....			1,831 27
8. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$ 26,878	43	
(b) Provincial.....	4,152	20	
(c) Municipal.....	1,065	01	
			32,095 64
9. Commission on loans and on sale of debentures and real estate.....			16,439 54
10. All other expenses incurred:—Salaries, \$35,379.08; directors' fees, \$4,340.00; auditors' fees, \$3,500.00; legal fees, \$964.68; rents, \$5,026.80; travelling expenses, \$2,034.11; printing and stationery, \$2,708.62; advertising, \$4,790.04; postage, telegrams, telephones and express, \$1,520.57; miscellaneous, \$2,290.27; total.....			62,554 17
11. Net profit transferred to Profit and Loss Account.....			269,244 82
Total.....			\$ 630,989 61

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 53,370	73
Amount transferred from Revenue account.....	269,244	82
Total.....	\$ 322,615	55

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

Dividends to shareholders declared during year.....	\$ 192,500 00
Amount transferred to Reserve Fund.....	75,000 00
Balance of account at December 31st, 1925.....	55,115 55
Total.....	\$ 322,615 55

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 7.447%; (b) Loans on collateral security, 5.111%; (c) Government bonds, 5.254%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 6.337%; (e) Securities guaranteed by Dominion of Canada and Provinces of Canada, 6.000%.
- Average rate of interest per annum paid by the Corporation during the year on: Deposits, 3.251%; debentures payable in Canada, 5.439%; debentures payable elsewhere, 5.135%.
- Officers of the Corporation who are under bond and for the following amounts respectively: President, \$5,000.00; manager, \$5,000.00; accountant, \$5,000.00; inspectors, \$9,000.00; other officers and clerks, \$18,000.00.
- Dividend-days of the Corporation for the dividends declared from the profits in 1925, and rates of dividends declared payable on those days respectively: 11% for the year. Paid quarterly, 1st April, 1925, 2 $\frac{3}{4}$ %; 2nd July, 1925, 2 $\frac{3}{4}$ %; 1st October, 1925, 2 $\frac{3}{4}$ %; 2nd January, 1926, 2 $\frac{3}{4}$ %.
- Date appointed for the Annual Meeting: Second Wednesday in February. Date of last Annual Meeting, 11th February, 1925.
- Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$ 460,121 97
(b) Interest on bonds and debentures.....	149,980 66
(c) Loans on collateral security: principal, \$212,766.65; interest.....	7,722 84
(d) Net revenue from real estate held for sale (less disbursements).....	*6,812 09
(e) Revenue from bank balances (gross receipts).....	5,147 87
	\$ 629,785 43
- Amount of interest permanently capitalized during the year..... 2,971 85
*Not taken into Revenue Account but credited to Principal.

CONSTATING INSTRUMENTS

Incorporated under Building Societies Act, Con. 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 amalgamation of The Ontario Loan and Debenture Company with the Agricultural Savings and Loan Company by virtue of Order-in-Council, dated 10th November, 1911, and operates under The Loan and Trust Corporations Act, R.S.O. 1914, Chapter 184 and its amendments.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Total
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	4,504,516 62	8,713 56	100,077 28	2,032 43	4,615,339 89
Manitoba.....	840,334 66	22,489 03	22,343 95	12,068 93	897,236 57
Saskatchewan.....	734,209 11	12,259 73	25,285 90	5,739 83	777,494 57
Alberta.....	245,316 68	1,271 86	4,393 91	2,683 63	253,666 08
Total.....	6,324,377 07	44,734 13	152,101 04	22,524 82	6,543,737 11

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken..	6,266,159 58	29,345 56	14,332 98	151,537 12	6,461,375 24
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	24,426 39	235 47	293 41	444 27	25,399 54
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	56,315 92	170 02	356 74	119 65	56,962 33
(b) Aggregate amount of sale price of properties covered by such agreements, \$82,025.00.					
Total.....	6,346,901 89	29,751 05	14,983 13	152,101 04	6,543,737 11

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original Principal	Total amount at which carried in Corporation's books
	\$ c.	\$ c.
Lots 19, 20, Blk. 43, D.G.S. 31 to 35, St. Boniface, Plan 208, Winnipeg, Manitoba.....	70,000 00	50,750 00
Lots 17, 18, 19, 20, Blk 61, D.G.S. 35, St. Boniface, Plan 306, Winnipeg, Manitoba.....	70,000 00	50,750 00
Total.....	140,000 00	101,500 00

ONTARIO MORTGAGE COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—JAMES W. BAIN, K.C. Vice-President—D. McK. McCLELLAND.
Secretary—W. B. STURRUP.

DIRECTORS

JAMES WILLIAM BAIN, K.C. MOLYNEUX LOCKARDT GORDON
PERCY CHAPLIN. DONALD MCKENZIE McCLELLAND.
STEWART COLE.

Auditors—J. W. TAYLOR, C.A. A. F. KING, C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$	500,000 00
Amount subscribed—ordinary, 3,000 shares of \$100.00 each.....		300,000 00
Amount paid in Cash—ordinary, on \$300,000.00 stock 1/6th called.....		50,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 46,200 00	
Interest due.....	Nil	
Interest accrued.....	833 48	
	(See Schedule B.)	47,033 48
2. Cash on deposit with banks.....		4,736 50
3. All other assets.....		400 00
Total Assets.....	\$	52,169 98

Liabilities

To the Public

1. Salaries, rents and other expenses due and accrued.....	\$ 225 25	
Total.....	\$	225 25

To Shareholders

2. Paid-up capital.....	\$ 50,000 00	
3. Balance of Profit and Loss Account.....		1,944 73
Total.....	\$	51,944 73
Total Liabilities.....	\$	52,169 98

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) Mortgages and agreements for sale.....	\$ 2,460 60	
(b) Bank deposits.....	832 38	
	\$	3,292 98
Total.....	\$	3,292 98

Expenditure

2. Commission on loans and on sale of debentures and real estate.....	\$ 462 00	
3. All other expenses incurred:—Management fees, \$462.00; auditors' fees, \$225.00; proportion organization expenses written off, \$100.00; miscellaneous, \$99.25; total.....		886 25
4. Net profit transferred to Profit and Loss Account.....		1,944 73
Total.....	\$	3,292 98

ONTARIO MORTGAGE COMPANY—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF
2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION
OR IN EXCESS OF \$50,000

Short description of property	Original Principal	Amount of instalments of principal due but unpaid	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.
Unsworth Avenue, Toronto.....	3,300 00	30 00	75 31	3,375 31
“ “ “	3,300 00	30 00	75 31	3,375 31
“ “ “	3,300 00	30 00	75 31	3,375 31
“ “ “	3,300 00	30 00	75 31	3,375 31
“ “ “	3,300 00	30 00	75 31	3,375 31
“ “ “	3,300 00	30 00	75 31	3,375 31
“ “ “	3,300 00	30 00	75 31	3,375 31
Mount Pleasant Road, Toronto..	3,300 00	30 00	38 50	3,338 50
“ “ “ “ ..	3,300 00	30 00	38 50	3,338 50
“ “ “ “ ..	3,300 00	30 00	38 50	3,338 50
“ “ “ “ ..	3,300 00	30 00	38 50	3,338 50
“ “ “ “ ..	3,300 00	30 00	38 50	3,338 50
Total.....	46,200 00	420 00	833 48	47,033 48

THE PEOPLES LOAN AND SAVINGS CORPORATION

Head Office, London, Ontario

OFFICERS

President—JAMES GRAY.

Manager—ARCHIBALD A. CAMPBELL.

Vice-President—DR. W. J. STEVENSON.

Secretary-Treasurer—WILLIAM SPITTAL.

DIRECTORS

JOHN D. ANDERSON.

A. A. CAMPBELL.

JAMES GRAY.

WILLIAM HEAMAN.

MALCOLM MCGUGAN.

WILLIAM SPITTAL.

A. W. PEENE.

DR. W. J. STEVENSON.

Auditors—WM. C. BENSON, C.A. W. B. WORTMAN.

CAPITAL

Amount of Capital Stock authorized.....	\$ 5,000,000 00
Amount subscribed—ordinary.....	500,000 00
Amount paid in cash.....	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the corporation:			
Office premises.....	\$ 50,000 00		
Freehold land (including buildings).....	8,000 00		
Rents due.....	520 00		
		\$	58,520 00
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 843,212 38		
Interest due.....	9,318 51		
Interest accrued.....	22,226 02		
			874,756 91
<i>(See Schedule B.)</i>			
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$6,500.00 of the Company's own stock upon which \$3,442.25 has been paid.)			
Principal.....	\$ 4,001 69		
Interest due.....	69 01		
Interest accrued.....	51 22		
			4,121 92
4. Book value of bonds, debentures and debenture stocks:			
Government:—Dominion, Provincial and			
United Kingdom.....	\$ 52,383 75		
Interest accrued.....	475 06		
		\$	52,858 81
5. Book value of stocks owned.....		\$ 74,335 33	
Accrued dividends thereon.....		296 50	
			127,490 64
6. Cash on hand.....			8,572 43
7. Cash on deposit with banks, \$82,353.58; elsewhere, \$698.26.....			83,051 84
8. All other assets.....			5,910 00
			<u>1,162,423 74</u>
Total Assets.....		\$	<u>1,162,423 74</u>

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$ 157,585 00		
Interest due.....	Nil		
Interest accrued.....	1,410 22		
		\$	158,995 22
2. Amount of money deposited with the corporation.....		402,731 60	
Interest accrued thereon.....		Nil	
			402,731 60
Total.....		\$	<u>561,726 82</u>

THE PEOPLES LOAN AND SAVINGS CORPORATION—Continued

To Shareholders

3. Paid-up capital.....	\$	500,000	00
4. Reserve fund.....		98,000	00
5. Balance of Profit and Loss Account.....		2,696	92
Total.....	\$	600,696	92
Total Liabilities.....	\$	1,162,423	74

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$4,170.00 on office premises).....	\$	4,170	00
2. Interest earned on:			
(a) Mortgages.....	\$	69,620	97
(b) Bonds, debentures and stocks.....		5,798	71
(c) Collateral loans.....		295	01
(d) Bank deposits.....		311	09
		76,025	78
3. Profit on sale of securities and real estate.....		445	28
4. All other revenue.....		675	79
Total.....	\$	81,316	85

Expenditure

5. Interest incurred during the year on:			
(a) Debentures and debenture stock.....	\$	8,266	20
(b) Deposits.....		15,096	64
	\$	23,362	84
6. Amount by which ledger values of assets were written down—written off auxiliary safes).....		334	93
7. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	3,441	28
(b) Provincial.....		815	09
(c) Municipal.....		1,675	79
		5,932	16
8. Commission on loans and on sale of debentures and real estate.....		694	15
9. All other expenses incurred:—Salaries, \$11,821.65; directors' fees, \$869.85; auditors' fees, \$646.80; legal fees, \$203.05; rents, \$2,149.49; travelling expenses, \$187.68; printing and stationery, \$786.21; advertising, \$1,126.81; postage, telegrams, telephones and express, \$493.20; insurance, \$737.30; miscellaneous, \$1,619.47; total.....		20,641	51
10. Net profit transferred to Profit and Loss Account.....		30,351	26
Total.....	\$	81,316	85

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	2,845	66
Amount transferred from Revenue account.....		30,351	26
Total.....	\$	33,196	92
Dividends to shareholders declared during year.....	\$	27,500	00
Amount transferred to Special Reserves and Contingency Accounts.....		3,000	00
Balance of account at December 31st, 1925.....		2,696	92
Total.....	\$	33,196	92

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 8.21%; (b) Loans on collateral security, 7%; (c) Government bonds, 4.83%; (d) Stocks owned, 5.86%.
- Average rate of interest per annum paid by the Corporation during the year on: Deposits, 4.06%; debentures payable in Canada, 5.67%.
- Officers of the Corporation who are under bond and for the following amounts respectively: Manager, \$3,000.00; secretary, \$3,000.00; accountant, \$2,000.00; clerk, \$2,000.00; Windsor manager, \$4,000.00; Windsor accountant, \$1,000.00.

THE PEOPLES LOAN AND SAVINGS CORPORATION—Continued

4. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: June 30th and December 31st, 5½% per annum.
5. Date appointed for the Annual Meeting, February 17th, 1926. Date of last Annual Meeting, February 18th, 1925.
6. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$	68,395 96
(b) Interest on bonds and debentures.....		2,168 51
(c) Dividends on stocks.....		3,764 92
(d) Loans on collateral security, interest.....		294 75
(e) Net revenue from real estate (less disbursements).....		445 28
(f) Revenue from bank balances.....		311 09
	\$	75,380 51
7. Amount of interest permanently capitalized during the year..... 76,025 78

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 Middlesex, on 22nd June, 1892. (Decl. Book I., 75.)

The lending and borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Alberta.....	30,000 00	.....	36 15	36 15	30,036 15
Ontario.....	813,212 38	9,318 51	22,189 87	31,508 38	844,720 76
Total.....	843,212 38	9,318 51	22,226 02	31,544 53	874,756 91

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
First mortgages under which no legal proceedings have been taken.....	843,212 38	3,609 39	5,709 12	22,226 02	874,756 91

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property.	Original Principal	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.
Lot 218, Hudson Bay Reserve, Edmonton, Alta.....	30,000 00	36 15	30,036 15

PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—FREDERICK GRAHAM JOHNSTON, Secretary—JOHN DE NAVARRE KENNEDY.

DIRECTORS

FREDERICK GRAHAM JOHNSTON, Toronto. WILLIAM HENRY DE UDY, Toronto.
 EDWARD P. JOHNSTON, Toronto. CECIL J. G. WRIGHT, Toronto.
 VICTOR S. CASTLEDINE, Toronto.

AUDITORS.—MACINTOSH, COLE AND ROBERTSON.

CAPITAL

Amount of Capital Stock authorized—10,000 shares of \$100.00 each.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	585,800 00
Amount paid in cash.....	585,800 00

NOTE.—By By-law No. 14, passed at a Special General Meeting of the Shareholders on June 30th, 1924, the paid-up capital of the Company was reduced to \$234,320.00, this sum being the estimated value of the assets of \$303,913.32, less the paid-up debenture capital of \$69,593.32. Subsequently, however, there was a change in the control of the Company and the by-law was repealed on 31st January, 1925.

The Company went into voluntary liquidation on 1st October, 1926.

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

*1. Book value of real estate held by the Corporation:			
Freehold land (including buildings).....		\$	63,034 85
*2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	259,797 16	
Second and subsequent mortgages.....		111,275 26	
Agreements for sale.....		9,630 62	
Interest due.....		24,516 35	
Interest accrued.....		1,607 99	
	(See Schedule B.)	—————	406,827 38
*3. Amount of loans secured by stocks, bonds and other collateral:			
Principal.....	\$	1,108 97	
Interest due.....		Nil	
Interest accrued (Not included).....			
		—————	1,108 97
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$	24 62	
Interest accrued.....		50	
		—————	\$ 25 12
(b) All other bonds.....	\$	179,355 45	
Interest due.....		5,258 52	
Interest accrued.....		8 76	
		—————	184,622 73
5. Cash on deposit with banks.....			184,647 85
6. All other assets.....			821 92
			1,130 18
Total Assets.....			—————
		\$	657,571 15

*The Department is not satisfied with the value of assets shown in items 1, 2 and 3.

PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY, LIMITED—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable elsewhere than in Canada.....	\$	69,593	32
Interest due.....		97	72
Interest accrued.....		869	90
			\$ 70,560 94
2. Taxes due and accrued.....			45 38
3. Other expenses due and accrued.....			7 87
4. Investment Reserve.....			340,295 52
5. Unearned discount.....			102 64
Total.....	\$	411,012	35

To Shareholders

6. Paid-up capital.....		585,800	00
7. Balance at debit of Profit and Loss account.....		339,241	20
			246,558 80
Total Liabilities.....	\$	657,571	15

REVENUE ACCOUNT

Income

1. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$	15,064	81
(b) Bonds, debentures and stocks.....		7,577	85
(c) Bank deposits.....		8	73
(d) Other interest earned.....		624	66
			\$ 23,276 05
2. Agency fees and commissions earned.....			2,437 34
3. All other revenue.....			113 58
Total.....	\$	25,826	97

Expenditure

4. Interest incurred during the year on:			
Debentures and debenture stock.....	\$	3,479	54
5. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	410	22
(b) Provincial.....		369	00
(c) Municipal.....		105	64
			884 86
6. Real estate carrying charges.....			617 95
7. All other expenses incurred:—Salaries, \$7,351.76; trustees' fees, \$100.00; auditors' fees, \$210.00; rents, \$1,215.24; travelling expenses, \$22.05; printing and stationery, \$82.08; postage, telegrams, telephones and express, \$257.88; miscellaneous, \$373.67; total.....			9,612 68
8. Net profit transferred to Profit and Loss account.....			11,231 94
Total.....	\$	25,826	97

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account.....	\$	11,231	94
Amount transferred from Special Reserves and Contingency Accounts.....		13,039	09
Balance at debit, December 31st, 1925.....		339,241	20
Total.....	\$	363,512	23
Balance at debit at end of previous year.....	\$	339,241	20
Amount transferred to Special Reserves and Contingency Accounts.....		554	32
Loans irrecoverable written off.....		23,716	71
Total.....	\$	363,512	23

PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY, LIMITED—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, 7 $\frac{1}{2}$ %; (b) All other bonds, 6%.
 2. Average rate of interest per annum paid by the Corporation during the year on Debentures payable elsewhere, 5%.
 3. Loans written off, \$23,716.71.
 4. Officers of the Corporation who are under bond and for the following amounts, respectively: J. de N. Kennedy, Secretary-Treasurer, \$2,500.00.
 5. Date appointed for the Annual Meeting: 11th March, 1925. Date of last Annual Meeting, 5th March, 1925.
 6. Special General Meeting held during year: 31st January, 1925.
 7. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$ 21,758 44	
(b) Interest on bonds and debentures.....	4,211 20	
(c) Revenue from bank balances.....	8 73	
	\$ 25,978 37	
 8. Amount of interest permanently capitalized during the year..... 1,487 51
 9. Maximum amount of money loaned or advanced at any time during the year to any director..... 86 09
- Amount owing December 31st, 1925..... 86 09

CONSTATING INSTRUMENTS

Incorporated by Letters Patent, as a Loan Company, under the Companies Act (Canada), Part III, on the 24th January, 1914.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31st, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	372,255	07	24,516	35	1,607	99	7,145	97	406,827	38

PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY, LIMITED—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken...	124,708 09	1,184 87	1,678 35	947 92	128,519 23
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken	13,914 39	114 32	.....	179 02	14,207 73
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	232,449 94	432 84	20,731 12	478 88	254,092 78
4. Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	9,630 62	.....	374 85	2 17	10,007 64
Total.....	380,703 04	1,732 03	22,784 32	1,607 99	406,827 38

PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY, LIMITED—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Amount of any additional advances or charges		Amount of instalments of principal due but unpaid		Amount of interest due and unpaid whether capitalized or not		Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages		
	Original Principal									
	\$	c.	\$	c.	\$	c.	\$	c.		
Lots 1-6, N. part of Lot 6, Second Concession, Township of Neebing, Plan 623.....	40,000	00			21,648	06	21,648	06		
Lot 51 and S. 5 ft. of lot 52, W.S. May St., McKellar addition, Ft. William, Plan 123.....	20,000	00				103 45	17,503	60		
Lot 15, Block O, Oliver addition, Fort William, and Lot 24 and N. half of Lot 25, Park Lot 6, North Van Norman St., Port Arthur, and Lots 174 and 176 E. side of May St., Port Arthur, and Lots 57-60, N. Hester St., Block 13, O'Brien addition, Plan 576, Port Arthur....	12,000	00	108	00	12,000	00	3,047	15	15,155 15	
Lot 5, W. side of North Water St., Port Arthur, Plan No. 6778, and Lots 16 and 17, Block B; and Lots 25 and 28, Block N, McVicar addition, Plan 579.....	15,000	00			14,684	08	572	85	15,256 93	
Lots 78 to 83, Block 1, Plan 24, Nipigon.....	13,333	34			10,121	02	4,007	42	14,128 44	
About 200 miscellaneous vacant lots in Port Arthur, and about 30 vacant lots in Fort William.....	110,000	00			81,176	79			81,176 79	
Part of Lot X, Township of McIntyre, District of Thunder Bay, containing 25 acres more or less.....	19,000	00	87	95	19,000	00	1,377	35	20,465 30	
S.W. subdivision of section 50, in the Township of McIntyre, excepting a strip of 50 acres.....	16,000	00	207	50	16,000	00	9,415	23	25,622 73	
Total.....	245,333	34	403	45	174,629	95	18,523	45	210,957 00	30,000 00

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—EDMUND WRAGGE, M.I.C.E. Managing Director—EDWARD L. MORTON.
Vice-President—HENRY W. MICKLE, K.C.

DIRECTORS

WILLIAM A. COOKE. H. WILBERFORCE AIKINS, M.D.
E. L. MORTON.

Auditors—S. W. BLACK. H. J. WELCH, F.C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 2,000,000 00
Amount subscribed—Ordinary.....	500,000 00
Amount paid in cash.....	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the Corporation:			
Freehold land (including buildings).....		\$	58,227 90
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 1,127,526 79		
Agreements for sale.....	88,978 32		
Interest due.....	6,811 69		
Interest accrued.....	24,526 24		
	<i>(See Schedule B.)</i>		1,247,843 04
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal.....	\$ 4,992 80		
Interest due.....	Nil		
Interest accrued.....	71 24		
			5,064 04
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and			
United Kingdom.....	\$ 15,000 00		
Interest accrued.....	134 86		
		\$	15,134 86
(b) Canadian municipalities, school districts			
and rural telephone companies.....	\$ 87,075 03		
Interest due.....	473 33		
Interest accrued.....	4,166 13		
			91,714 49
			106,849 35
5. Cash on hand.....			52 24
6. Cash on deposit with banks, \$45,075.66; elsewhere, \$8,611.96.....			53,687 62
Total Assets.....		\$	1,471,724 19

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada.....	\$ 54,889 80		
Interest due.....	Nil		
Interest accrued.....	705 61		
		\$	55,595 41
(b) Payable elsewhere than in Canada.....	\$ 593,928 05		
Interest due.....	Nil		
Interest accrued.....	4,314 82		
			598,242 87
			\$ 653,838 28
2. Amount of money deposited with the Corporation (unclaimed) \$	257 33		
Interest accrued thereon.....	Nil		
			257 33
3. Taxes due and accrued.....			3,900 00
4. Dividends to shareholders declared and unpaid.....			17,739 50
5. Salaries, rents and other expenses due and accrued.....			300 00
Total.....		\$	676,035 11

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED—Continued

To Shareholders

6. Paid-up capital.....	\$	500,000	00
7. Reserve fund.....		265,000	00
8. General Contingency Reserve.....		25,000	00
9. Balance of Profit and Loss Account.....		5,689	08
Total.....	\$	795,689	08
Total Liabilities.....	\$	1,471,724	19

REVENUE ACCOUNT

Income

1. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$	88,983	89
(b) Bonds, debentures and stocks.....		7,483	51
(c) Collateral loans.....		246	83
(d) Bank deposits.....		393	01
(e) Other interest earned.....		281	33
2. Profit on sale of securities and real estate.....			388 70
Total.....	\$	97,782	27

Expenditure

3. Interest incurred during the year on:			
(a) Debentures and debenture stock.....	\$	34,442	27
(b) Other borrowed money, bank overdrafts.....		58	19
4. Loss on sale of securities and real estate.....			629 73
5. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	4,546	35
(b) Provincial.....		1,081	77
(c) Municipal.....		143	28
(d) British Income Tax.....		56	27
6. Commission and expenses on sale of debentures.....			3,292 58
7. All other expenses incurred:—Salaries, \$9,106.35; directors' fees, \$2,330.00; auditors' fees, \$600.00; legal fees, \$33.85; rents, \$1,621.75; travelling expenses, \$1,643.70; printing and stationery, \$366.92; advertising, \$432.05; postage, telegrams, telephones and express, \$187.86; miscellaneous, \$744.51; total.....			17,066 99
8. Net profit transferred to Profit and Loss Account.....			36,464 84
Total.....	\$	97,782	27

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	3,983	21
Amount transferred from Revenue account.....		36,464	84
Amount transferred from Special Reserves and Contingency Accounts.....		241	03
Total.....	\$	40,689	08
Dividends to shareholders declared during year.....	\$	35,000	00
Balance of account at December 31st, 1925.....		5,689	08
Total.....	\$	40,689	08

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 7.23%; (b) Loans on collateral security, 5.22%; (c) Government bonds, 5.50%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 7.36%.
- Average rate of interest per annum paid by the Corporation during the year on: Debentures payable in Canada, 5.64%; debentures payable elsewhere, 5.52%.

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED—Continued

3. Loans written off, \$1,444.48.
4. Officers of the Corporation who are under bond and for the following amounts, respectively: Managing Director and Agents at Winnipeg and Edmonton, \$5,000.00 each; clerk, \$1,200.00. Guarantee Company.
5. Dividend-days of the Corporation in 1925-6, and rates of dividends declared payable on those days, respectively: 2nd July, 1925, 3½%; 2nd January, 1926, 3½%.
6. Date appointed for the Annual Meeting, 3rd February, 1926. Date of last Annual Meeting, 11th February, 1925.
7. Amount of actual cash receipts during the year for:

(a) Interest on mortgage Investments.....	\$ 91,130 64	
(b) Interest on bonds and debentures.....	7,777 37	
(c) Loans on collateral security: Principal, \$1,233.50; interest	248 25	
(d) Net revenue from real estate (less disbursements).....	1,677 91	
(e) Revenue from bank balances, etc.....	674 34	
	\$	101,508 51
8. Amount of interest permanently capitalized during the year..... 118 80

CONSTATING INSTRUMENTS

Incorporated under the Building Society's 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

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	148,050	60	772	71	2,197	00	25	34	151,045	65
Manitoba.....	888,796	68	5,242	70	20,273	10	32,499	17	946,811	65
Alberta.....	72,988	33	203	43	851	02	8,227	24	82,270	02
British Columbia.....	65,784	89	592	85	1,205	12	132	86	67,715	72
Total.....	1,175,620	50	6,811	69	24,526	24	40,884	61	1,247,843	04

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal and charges	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken....	1,070,441 52	3,855 25	1,376 54	22,811 95	1,098,485 26
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	57,085 27	327 15	356 10	60 35	57,828 87
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage....	88,978 32	544 85	351 80	1,653 94	91,528 91
(b) Aggregate amount of sale price of properties covered by such agreements, \$151,987					
Total.....	1,216,505 11	4,727 25	2,084 44	24,526 24	1,247,843 04

THE ROYAL LOAN AND SAVINGS COMPANY

Head Office, Brantford, Ontario

OFFICERS

President—CHRISTOPHER COOK. Vice-President—CHAS. B. HEYD.
 Manager and Secretary—WILLIAM G. HELLIKER.

DIRECTORS

A. J. WILKES, K.C., Brantford. CHRISTOPHER COOK, Brantford.
 A. K. BUNNELL, F.C.A., Brantford. CHAS. B. HEYD, Brantford.
 FRANKLIN GROBB, Brantford. EZRA A. MOTT, Brantford.

Auditors—FRED. W. FRANK. CHAS. J. PARKER, C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed.....	600,000 00
Amount paid in cash.....	600,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the corporation:			
Office premises.....	\$ 50,000 00		
Freehold land (including buildings).....	11,603 78		
		_____	\$ 61,603 78
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 1,883,773 19		
Agreements for sale.....	27,472 69		
Interest accrued.....	52,382 76		
		_____	1,963,628 64
<i>(See Schedule B.)</i>			
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$40,200.00 of the Company's own stock upon which \$40,200.00 has been paid.)			
Principal.....	\$ 63,134 48		
Interest due.....	Nil		
Interest accrued.....	558 23		
		_____	63,692 71
4. Book value of bonds, debentures and debenture stocks:			
(a) Government—Dominion, Provincial and United Kingdom.....			
	\$ 330,958 69		
Interest accrued.....	2,590 41		
		_____	\$ 333,549 10
(b) Canadian municipalities, school districts and rural telephone companies.....			
	\$ 125,452 08		
Interest due.....	38 98		
Interest accrued.....	3,197 95		
		_____	128,689 01
			462,238 11
5. Book value of stocks owned.....		\$ 366,858 12	
Accrued dividends thereon.....		9,708 38	
		_____	376,566 50
6. Cash on hand.....			21,366 22
7. Cash on deposit with banks, \$65,651.71; elsewhere, \$19,701.74.....			85,353 45
Total Assets.....		\$ 3,034,449 41	

THE ROYAL LOAN AND SAVINGS COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$	701,799	44
Interest due.....		1,174	22
Interest accrued.....		29,768	55
			<u>\$ 732,742 21</u>
2. Amount of money deposited with the corporation.....	\$	1,096,458	30
Interest accrued thereon.....		3,677	09
			<u>1,100,135 39</u>
3. Dividends to shareholders declared and unpaid.....			15,037 50
4. All other liabilities.....			4,445 77
Total.....	\$	1,852,360	87

To Shareholders

5. Paid-up capital.....	\$	600,000	00
6. Reserve fund.....		540,000	00
7. Balance of Profit and Loss Account.....			42,088 54
Total.....	\$	1,182,088	54
Total Liabilities.....	\$	3,034,449	41

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$1,999.96 on office premises; \$1,786.25 safety deposit boxes).....	\$	3,786	21
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$	140,525	13
(b) Bonds, debentures and stocks.....		42,897	95
(c) Collateral loans.....		3,698	25
(d) Bank deposits.....		1,011	23
			<u>188,132 56</u>
3. Agency fees and commissions earned.....			1 59
Total.....	\$	191,920	36

Expenditure

4. Interest incurred during the year on:			
(a) Debentures and debenture stock.....	\$	34,727	59
(b) Deposits.....		39,610	71
			<u>\$ 74,338 30</u>
5. Licenses and taxes other than taxes on real estate:			
(a) Dominion (reserve for Income Tax).....	\$	5,500	00
(b) Provincial (Alberta, \$254.36; Saskatchewan, \$106.57; Manitoba, \$110.00; Ontario, \$1298.27).....		1,769	20
(c) Municipal (on office premises).....		2,779	90
			<u>10,049 10</u>
6. Commission on loans and on sale of debentures and real estate.....			2,327 25
7. All other expenses incurred:—Salaries, \$11,075.07; directors' fees, \$3,200.00; auditors' fees, \$1,000.00; legal fees, \$560.56; travelling expenses, \$6.30; printing and stationery, \$479.13; advertising, \$584.09; postage, telegrams, telephones and express, \$519.96; miscellaneous, \$2,314.67; total.....			19,739 78
8. Net profit transferred to Profit and Loss Account.....			85,465 93
Total.....	\$	191,920	36

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	26,622	61
Amount transferred from Revenue account.....		85,465	93
Total.....	\$	112,088	54

THE ROYAL LOAN AND SAVINGS COMPANY—Continued

Dividends to shareholders declared during year.....	\$	60,000	00
Amount transferred to Special Reserves and Contingency Accounts.....		10,000	00
Balance of account at December 31st, 1925.....		42,088	54
Total.....	\$	112,088	54

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 7.36%; (b) Loans on collateral security, 6.28%; (c) Government bonds, 4.48%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 5.88%; (e) Stocks owned, 6.05%.
- Average rate of interest per annum paid by the Corporation during the year on: Deposits, 4%; debentures payable in Canada, 5.12%.
- Officers of the Corporation who are under bond and for the following amounts respectively: Manager, \$15,000.00; accountant, \$5,000.00; assistant accountant, \$2,500.00; cashier, \$2,500.00; clerk, \$2,500.00; stenographer, \$1,000.00; messenger, \$1,500.00.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 2, 1925, 2½%; April 1, 1925, 2½%; July 2, 1925, 2½%; October 1, 1925, 2½%.
- Date appointed for the Annual Meeting: February 10, 1926. Date of last Annual Meeting, February 11, 1925.
- Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$	153,575	46
(b) Interest on bonds and debentures.....		24,436	32
(c) Dividends on stocks.....		20,345	87
(d) Loans on collateral security; principal, \$76,787.03; interest		4,299	42
(e) Net revenue from real estate (less disbursements).....		1,999	96
(f) Net revenue from safety boxes.....		1,786	25
(g) Revenue from bank balances.....		1,011	23
	\$	207,454	51

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (Consol. Stat. U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Brant, on the 24th March, 1876 (Decl. Book 1, 3).

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	1,228,343	04	20,459	70	278	18	1,249,080	92
Manitoba.....	3,606	25	44	73	20	02	3,671	00
Saskatchewan.....	231,877	91	8,074	14	2,508	26	242,520	31
Alberta.....	441,500	03	23,804	19	3,052	19	468,356	41
Total.....	1,905,327	23	52,382	76	5,918	65	1,963,628	64

THE ROYAL LOAN AND SAVINGS COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	1,874,410 29			51,304 85	1,925,715 14
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	9,362 90			269 12	9,632 02
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	27,472 69			808 79	28,281 48
(b) Aggregate amount of sale price of properties covered by such agreements, \$41,058.00.					
Total.....	1,911,245 88			52,382 76	1,963,628 64

SECURITY LOAN AND SAVINGS COMPANY, ST. CATHARINES

Head Office, St. Catharines, Ontario

OFFICERS

President, HENRY J. TAYLOR. Vice-President—J. H. INGERSOLL, K.C.
 Manager and Secretary—FRANK BLAIKIE.

DIRECTORS

HENRY J. TAYLOR. JABEZ NEWMAN.
 J. H. INGERSOLL, K.C. HARRY SOUTHCOTT.
 ALBANY W. MOORE. E. F. DWYER.

FRANK BLAIKIE.

Auditors—C. S. SCOTT & Co., Chartered Accountants

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	539,800 00
Amount paid in cash.....	539,800 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the corporation:		
Office premises.....	\$ 21,100 00	
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 1,248,905 91	
Second and subsequent mortgages.....	1,450 00	
Interest due.....	4,631 51	
Interest accrued.....	20,175 65	
		1,275,163 07
	(See Schedule B.)	
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$9,700.00 of the Company's own stock upon which \$9,700.00 has been paid.)		
Principal.....	\$ 6,622 77	
Interest due.....	28 60	
Interest accrued.....	126 43	
		6,777 20
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 130,249 75	
Interest accrued.....	1,330 48	
	\$ 131,580 23	
(b) All other bonds.....	\$ 42,269 00	
Interest due.....	Nil	
Interest accrued.....	749 44	
	43,018 44	
		174,598 67
5. Cash on hand.....		4,908 60
6. Cash on deposit with banks.....		33,371 60
7. All other assets.....		1,295 10
		<u>1,517,214 24</u>
Total Assets.....	\$ 1,517,214 24	

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada.....	\$ 331,405 00	
Interest due.....	527 75	
Interest accrued.....	3,267 76	
	\$ 335,200 51	
2. Amount of money deposited with the Corporation.....	\$ 368,743 50	
Interest accrued thereon.....	5,897 96	
		374,641 46
3. Dividends to shareholders declared and unpaid.....		18,893 00
4. All other liabilities.....		4,902 39
		<u>733,637 36</u>
Total.....	\$ 733,637 36	

SECURITY LOAN AND SAVINGS COMPANY, ST. CATHARINES—Continued

To Shareholders

5. Paid-up capital.....	\$	539,800	00
6. Reserve fund.....		240,000	00
7. Balance of Profit and Loss Account.....		3,776	88
Total.....	\$	783,576	88
Total Liabilities.....	\$	1,517,214	24

REVENUE ACCOUNT

Income

1. Rents earned (including \$800.00 on office premises).....	\$	800	00
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$	91,216	74
(b) Bonds, debentures and stocks.....		7,196	23
(c) Bank deposits.....		1,262	99
			99,575 96
Total.....	\$	100,475	96

Expenditure

3. Interest incurred during the year on:			
(a) Debentures and debenture stock.....	\$	15,592	27
(b) Deposits.....		11,475	08
(c) Other borrowed money.....		Nil	
			27,067 35
4. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	5,893	69
(b) Provincial.....		943	15
(c) Municipal.....		1,093	98
			7,930 82
5. All other expenses incurred:—Salaries, \$7,584.92; directors' fees, \$2,000.00; auditors' fees, \$350.00; legal fees, \$200.00; travelling expenses, \$344.10; printing and stationery, \$220.15; advertising, \$141.98; postage, telegrams, telephones and express, \$229.01; miscellaneous, \$1,088.10; total.....			12,158 26
6. Net profit transferred to Profit and Loss Account.....			53,319 53
Total.....	\$	100,475	96

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	2,909	62
Amount transferred from Revenue Account.....		53,319	53
Premium on capital stock sold during year.....		320	00
Total.....	\$	56,549	15
Dividends to shareholders declared during year.....	\$	37,772	27
Amount transferred to Special Reserves and Contingency Accounts.....		15,000	00
Balance of account at December 31st, 1925.....		3,776	88
Total.....	\$	56,549	15

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 7.53%; (b) Government bonds, 5.20%; (c) All other bonds, 4.96%.
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 3.305%; Debentures payable in Canada, 5.20%.
3. Officers of the Corporation who are under bond and for the following amounts respectively: Manager and Secretary, \$10,000.00; Accountant, \$5,000.00; Assistant, \$2,000.00.

SECURITY LOAN AND SAVINGS COMPANY, ST. CATHARINES—Continued

4. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 2nd, 1925, 3½%; July 2nd, 1925, 3½%.
5. Date appointed for the Annual Meeting, February 18th, 1926. Date of last Annual Meeting, February 19th, 1925.
6. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$	90,708 36	
(b) Interest on bonds and debentures.....		6,500 00	
(c) Revenue from bank balances.....		1,262 99	
	\$	98,471 35	
7. Amount of interest permanently capitalized during the year..... \$ 1,062 03

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (Consol. Stat. U.C., c. 53), by declaration dated 12th March, 1870, and filed with the Clerk of the Peace for the County of Lincoln on the 21st March, 1870. The original corporate name was The Security Permanent Building and Savings Society of St. Catharines.

The Corporate name was changed to The Security Loan and Savings Company, St. Catharines, in 1876 by 39 V., c. 64 (D); and also by Order-in-Council of Ontario, dated 18th August, 1876.

The lending and the borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31st, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Total
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	1,249,746 96	4,631 51	20,175 65	608 95	1,275,163 07

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
		\$ c.	\$ c.		
1. First mortgages under which no legal proceedings have been taken.....	1,248,905 91	3,874 15	757 36	20,139 81	1,273,677 23
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....	1,450 00			35 84	1,485 84
Total.....	1,250,355 91	3,874 15	757 36	20,175 65	1,275,163 07

SECURITY LOAN AND SAVINGS COMPANY, ST. CATHARINES—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original Principal		Interest accrued		Total amount at which carried in Corporation's books	
	\$	c.	\$	c.	\$	c.
No. 53 I.O.O.F. Oddfellows Temple, Queen St., Niagara Falls, Ontario.....	30,000	00	293	42	25,500	00
Two and a half-storey brick block, St. Paul St., St. Catharines, Ont.....	16,000	00	98	63	16,000	00
Brick block of three stores, Queen St., and eight houses and lots, Subdivision, St. Catharines, Ont.....	20,000	00	30	20	17,500	00
Oddfellows Temple, James St., St. Catharines, Ont.....	30,000	00	339	45	29,500	00
Total.....	96,000	00	761	70	88,500	00

THE SOUTHERN LOAN AND SAVINGS COMPANY

Head Office, St. Thomas, Ontario

OFFICERS

President—GEORGE K. CROCKER.
 Vice-Presidents—JAS. A. BELL.
 JAS. H. HOPKINS.

Manager—J. W. STEWART.
 Secretary—T. J. NICOL.

DIRECTORS

C. ST. C. LEITCH.
 C. W. MARLATT.

E. A. MILLER.
 J. B. POTTS.

Auditors—R. W. JOHNSON, C.A. E. H. CAUGHELL.

CAPITAL

Amount of Capital Stock authorized.....	\$	900,000 00
Amount subscribed—ordinary.....		900,000 00
Amount paid in cash.....		900,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1.	Book value of real estate held by the Corporation:		
	Office premises.....	\$ 24,000 00	
	Real estate held under Power of Sale.....	18,449 97	
			42,449 97
2.	Amount secured by mortgage on real estate including:		
	First mortgages.....	\$ 2,487,308 69	
	Agreements for sale.....	31,650 09	
	Interest due.....	14,525 69	
	Interest accrued.....	65,979 14	
			\$ 2,599,463 61
	<i>(See Schedule B.)</i>		
3.	Amount of loans secured by stocks, bonds and other collateral:		
	Principal.....	\$ 4,255 00	
	Interest due.....	Nil	
	Interest accrued.....	117 33	
			4,372 33
4.	Book value of bonds, debentures and debenture stocks:		
	(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 265,140 00	
	Interest accrued.....	1,916 57	
			\$ 267,056 57
	(b) Canadian municipalities, school districts and rural telephone companies.....	\$ 10,000 00	
	Interest due.....	Nil	
	Interest accrued.....	137 13	
			10,137 13
			277,193 70
5.	Cash on hand.....		9,369 59
	Total Assets.....	\$	2,932,840 20

Liabilities

To the Public

1.	Amount of debentures and debenture stock issued and outstanding:		
	Payable in Canada.....	\$ 1,022,919 05	
	Interest due.....	Nil	
	Interest accrued.....	23,758 88	
			\$ 1,046,677 93
2.	Amount of money deposited with the Corporation.....	\$ 536,630 29	
	Interest accrued thereon.....	9,425 32	
			546,055 61
3.	Dividends to shareholders declared and unpaid.....		36,000 00
4.	All other liabilities.....		15,308 54
	Total.....	\$	1,644,042 08

THE SOUTHERN LOAN AND SAVINGS COMPANY—Continued

To Shareholders

5. Paid-up capital.....	\$	900,000	00
6. Reserve fund.....		365,000	00
7. Balance of Profit and Loss Account.....		23,807	12
Total.....	\$	1,288,807	12
Total Liabilities.....	\$	2,932,849	20

REVENUE ACCOUNT

Income

1. Rents earned.....	\$	1,276	63
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$	175,469	45
(b) Bonds, debentures and stocks.....		14,077	63
(c) Collateral loans.....		245	40
(d) Bank deposits.....		864	57
		190,657	05
3. Amount by which ledger values of assets were written up.....		200	00
4. All other revenue.....		1,457	14
Total.....	\$	193,590	82

Expenditure

5. Interest incurred during the year on:			
(a) Debentures and debenture stock.....	\$	55,187	24
(b) Deposits.....		19,151	08
		74,338	32
6. Loss on sale of real estate.....		2,043	46
7. Amount by which ledger values of assets were written down.....		500	00
8. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	8,572	22
(b) Provincial.....		1,755	11
(c) Municipal business tax, \$274.35; office building, \$1,128.35.....		1,402	70
		11,730	03
9. Commission on loans and on sale of debentures and real estate.....		2,728	00
10. All other expenses incurred:—Salaries, \$11,162.50; directors' fees, \$1,008.00; auditors' fees, \$700.00; rents, \$500.00; travelling expenses, \$456.81; printing and stationery, \$486.40; advertising, \$366.76; postage, telegrams, telephones and express, \$250.71; miscellaneous, \$653.16; total.....		15,584	34
11. Net profit transferred to Profit and Loss Account.....		86,666	67
Total.....	\$	193,590	82

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	21,140	45
Amount transferred from Revenue account.....		86,666	67
Total.....	\$	107,807	12
Dividends to shareholders declared during year.....	\$	63,000	00
Amount transferred to Reserves.....		20,000	00
Written off office premises.....		1,000	00
Balance of account at December 31st, 1925.....		23,807	12
Total.....	\$	107,807	12

THE SOUTHERN 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, 7.14%; (b) Loans on collateral security, 6.69%; (c) Government bonds, 5.47%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 5.50%.
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 3.44%; debentures payable in Canada, 5.46%.
3. Loans written off, \$500.00.
4. Officers of the Corporation who are under bond and for the following amounts respectively: Manager, \$14,000.00; accountant, \$8,000.00; teller, \$5,000.00; ledger-keeper, \$2,000.00; stenographer, \$1,000.00.
5. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 2, 4%; July 2, 3%; (7% per annum).
6. Date appointed for the Annual Meeting, February 18, 1926. Date of last Annual Meeting, February 19, 1925.
7. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$ 172,166 93
(b) Interest on bonds and debentures.....	13,598 32
(c) Loans on collateral security; principal, \$4,471.76; interest	282 11
(d) Net revenue from real estate (less disbursements).....	1,276 63
(e) Revenue from bank balances.....	864 57
	\$ 188,188 56
8. Amount of interest permanently capitalized during the year..... 3,735 82
9. Maximum amount of money loaned or advanced at any time during the year to any and each director..... 2,940 63
 Amount owing December 31st, 1925—nil.

CONSTATING INSTRUMENTS

This Company was, under the provisions of The Loan Corporations Act, formed by the amalgamation of the Southern Loan and Savings Company, The South-Western Farmers' and Mechanics' Savings and Loan Society and The Star Loan Company.

The agreement for the amalgamation of these companies under the name of The Southern Loan and Savings Company was duly executed by the said several corporations on the twenty-third day of September, A.D. 1903, and duly ratified by the shareholders of the said respective corporations on the seventeenth day of November, A.D. 1903, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council, dated twenty-fifth day of November, A.D. 1903.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
Ontario.....	\$ c. 2,518,958 78	\$ c. 14,525 69	\$ c. 65,979 14	\$ c. 2,599,463 61

THE SOUTHERN LOAN AND SAVINGS COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	2,465,122 34	4,294 49	9,193 63	64,159 58	2,542,770 04
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	22,186 35	383 70	592 80	956 07	24,118 92
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	31,650 09	61 07	.....	863 49	32,574 65
(b) Aggregate amount of sale price of properties covered by such agreements, \$35,451.23.					
Total.....	2,518,958 78	4,739 26	9,786 43	65,979 14	2,599,463 61

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property:	Original Principal	Interest accrued	Total amount at which carried in Corporation's books
Lots 10 and 11, plan 182, St. Thomas, pts. lots 18 and 19, first and second range north of Edgeware Road, Township of Yarmouth.....	\$29,000 00	\$14 85	\$25,814 85
Pts. lots 1 and 2, plan 171, blk. A, Pt. lot 5 formerly Con. 2, Mersea (all in town of Leamington).....	35,000 00	160 18	34,960 18
Total.....	\$64,000 00	\$ 175 03	\$60,775 03

TORONTO MORTGAGE COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—THOS. H. WOOD.

Vice-President—A. M. M. KIRKPATRICK.

Manager and Secretary—WALTER GILLESPIE.

DIRECTORS

THOS. H. WOOD.
WALTER GILLESPIE.
ARTHUR F. WHITE.A. M. M. KIRKPATRICK.
HON. GEO. S. HENRY.
EDW. R. GREIG.

GERARD B. STRATHY.

Auditors—E. R. C. CLARKSON, F.C.A. A. J. HARDY.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,445,860 00
Amount subscribed.....	724,550 00
Amount paid in cash.....	724,550 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the Corporation:		
Office premises.....	\$	45,000 00
2. Amount secured by mortgage on real estate including:		
First mortgages (less provision for possible depreciation) . . .	\$ 2,067,216 27	
Interest due.....	2,270 91	
Interest accrued (not included).		
(See Schedule B.)		2,069,487 18
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal.....	\$ 12,950 00	
Interest due.....	Nil	
Interest accrued (not included).		
		12,950 00
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 522,689 22	
Interest accrued (not included).		
		522,689 22
(b) Guaranteed by Governments of Canada.....	146,705 44	
		146,705 44
(c) Canadian municipalities and school districts.....	493,279 20	
Interest due.....	Nil	
Interest accrued (not included).		
		493,279 20
(d) All other bonds.....	\$ 73,286 34	
Interest due.....	Nil	
Interest accrued (not included).		
		73,286 34
		1,235,960 20
5. Book value of stocks owned.....	80,200 00	
Accrued dividends thereon.....	Nil	
		80,200 00
6. Cash on hand.....		3,551 37
7. Cash on deposit with banks.....		65,259 95
Total Assets.....	\$	<u>3,512,408 70</u>

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
(a) Payable in Canada.....	\$ 270,517 65	
Interest due.....	Nil	
Interest accrued.....	5,129 12	
		\$ 275,646 77
(b) Payable elsewhere than in Canada.....	\$ 1,532,447 00	
Interest due.....	Nil	
Interest accrued.....	13,216 80	
		1,545,663 80
		\$ 1,821,310 57
2. Amount of money deposited with the Corporation (including interest accrued thereon).....		95,757 65
3. Reserved for taxes accrued.....		10,465 17
4. Dividends to shareholders declared and unpaid.....		25,438 50
Total.....	\$	<u>1,952,971 89</u>

TORONTO MORTGAGE COMPANY—Continued

To Shareholders

5. Paid-up capital.....	\$	724,550	00
6. Reserve fund.....		800,000	00
7. Balance of Profit and Loss Account.....		34,886	81
Total.....	\$	1,559,436	81
Total Liabilities.....	\$	3,512,408	70

REVENUE ACCOUNT

Income

1. Rents earned (including \$2,100.65 on office premises).....	\$	2,100	65
2. Interest earned on:			
(a) Mortgages.....	\$	145,072	01
(b) Bonds, debentures and stocks.....		84,810	95
(c) Collateral loans.....		2,537	58
(d) Bank deposits.....		1,032	12
Total.....	\$	233,452	66
Total.....	\$	235,553	31

Expenditure

3. Interest incurred during the year on:			
(a) Debentures.....	\$	92,786	59
(b) Deposits.....		2,967	74
Total.....	\$	95,754	33
4. Licenses and taxes other than taxes on real estate:			
(a) Dominion and British \$33.95.....	\$	8,661	70
(b) Provincial.....		1,321	67
(c) Municipal.....		533	92
Total.....		10,517	29
5. Commission on loans and on sale of debentures.....		6,581	27
6. All other expenses incurred:—Salaries, \$17,425.90; directors' fees, \$5,000.00; auditors' fees, \$1,200.00; rents, \$1,272.00; postage, telegrams, telephones and express, etc., \$2,144.06; total.....		27,041	96
7. Net profit transferred to Profit and Loss Account.....		95,658	46
Total.....	\$	235,553	31

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	68,928	85
Amount transferred from Revenue Account.....		95,658	46
Total.....	\$	164,587	31
Dividends and bonus to shareholders declared during year.....	\$	79,700	50
Amount transferred to reserve fund.....		50,000	00
Balance of account at December 31st, 1925.....		34,886	81
Total.....	\$	164,587	31

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages of realty, 7%; (b) Loans on collateral security, 6½%; (c) Government bonds, 3¾%; (d) Canadian municipalities, school districts, and rural telephone companies' debentures, 6.25%; (e) All other bonds, 6.50%; (f) Stocks owned, 8%.
 - Average rate of interest per annum paid by the Corporation during the year on: Deposits, 3.499%; debentures payable in Canada, 5.165%; debentures payable elsewhere, 5.169%.
 - Officers of the Corporation who are under bond and for the following amounts respectively: manager, accountant, cashier and bookkeeper in sums from \$3,000.00 to \$6,000.00.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: April 1st, July 1st, October 1st, January 1st, 1926, 10% annually, with 1% bonus on January 1st, 1926.

TORONTO MORTGAGE COMPANY—Continued

5. Date appointed for the Annual Meeting, February 3rd, 1926. Date of last Annual Meeting, February 4th, 1925.
6. Amount of actual cash receipts during the year for:
- | | | |
|--|----|------------|
| (a) Interest on mortgage investments..... | \$ | 145,386 40 |
| (b) Interest on bonds and debentures..... | | 78,690 95 |
| (c) Dividends on stocks..... | | 6,120 00 |
| (d) Loans on collateral security: principal, \$62,409.96; interest | | 2,537 58 |
| (e) Net revenue from real estate (less disbursements)..... | | 2,100 65 |
| (f) Revenue from bank balances..... | | 1,032 12 |
| | \$ | 235,867 70 |

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

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total charges due and unpaid	Total
Ontario.....	\$ c. 2,067,019 57	\$ c. 2,270 91	\$ c. 196 70	\$ c. 2,069,487 18

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

Principal	Interest due and unpaid		Total
	Under six months	Six months and over	
First mortgages under which no legal proceedings have been taken.....	\$ c. 2,067,216 27	\$ c. 2,270 91	\$ c. 2,069,487 18

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original Principal	Total amount at which carried in Corporation's books
Bloor Street East, 86 by 200 feet, Toronto.....	\$ c. 65,000 00	\$ c. 65,000 00

II. LOAN CORPORATIONS

B. HAVING TERMINATING AS WELL AS PERMANENT STOCK OR HAVING TERMINATING STOCK ONLY

(See 4 Edw. VII. (1904), Chapter 17, Section 6)

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

THE HOME BUILDING AND SAVINGS ASSOCIATION

Head Office, Ottawa, Ontario

OFFICERS

President—D. M. FINNIE. Vice-President—F. H. CHRYSLER, K.C.
 Manager—A. H. FITZSIMMONS.

DIRECTORS

T. E. CLENDINNEN. WALTER M. ROSS.
 JOHN C. SCOTT. GEO. L. SNELLING.
 R. A. SPROULE.

Auditors—ARTHUR A. CRAWLEY, C.A. A. MURRAY MILNE, C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount paid in cash: On \$263,600.00 instalment stock, \$113,048.05, less	
\$1,940.25 arrears.....	111,107 80

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the Corporation:		
Freehold land (including buildings).....	\$	17,600 00
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 140,303 98	
Interest due.....	3,818 21	
Interest accrued.....	265 90	
		<u>144,388 09</u>
<i>(See Schedule B.)</i>		
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$19,000 of the Company's own stock upon		
which \$8,964.00 has been paid.)		
Principal.....	\$ 4,670 00	
Interest due.....	Nil	
Interest accrued (not included).....		
		<u>4,670 00</u>
4. Cash on deposit with banks.....		24,236 26
5. All other assets.....		3,916 27
		<u><u>194,810 62</u></u>

Liabilities

To the Public

1. Money borrowed elsewhere:		
With security.....	\$ 50,000 00	
Interest due and accrued thereon.....	1,036 64	
		<u>\$ 51,036 64</u>
Total.....		<u>\$ 51,036 64</u>

To Shareholders

2. Paid up capital: instalments paid on stock (including arrears on amount		
due, \$1,940.25).....		113,048 05
3. General Contingency Reserve.....	\$	3,270 07
4. Balance of Profit and Loss Account capitalized.....		27,455 86
		<u>\$ 143,773 98</u>
Total.....		<u>\$ 143,773 98</u>
Total Liabilities.....		<u><u>\$ 194,810 62</u></u>

THE HOME BUILDING AND SAVINGS ASSOCIATION—Continued

REVENUE ACCOUNT

Income

1. Rents earned.....	\$	2,776	37
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$	11,090	86
(b) Collateral loans.....		322	86
(c) Bank deposits.....		143	61
			<u>11,557 33</u>
3. All other revenue.....			271 43
Total.....	\$	14,605	<u><u>13</u></u>

Expenditure

4. Interest incurred during the year on:			
(a) Other borrowed money, Toronto General Trusts Corporation.....	\$	3,554	32
5. Amount by which ledger values of assets were written down.....		1,000	00
6. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	87	04
(b) Provincial.....		80	19
			<u>167 23</u>
7. All other expenses incurred:—Salaries, \$1,800.00; auditors' fees, \$150.00; legal fees, \$15.00; printing and stationery, \$54.76; advertising, \$16.00; postage, telegrams, telephones and express, \$16.88; miscellaneous, \$25.00; total.....		2,077	64
8. Real estate expenses and maintenance.....		1,562	98
9. Net profit transferred to Profit and Loss Account.....		6,242	96
Total.....	\$	14,605	<u><u>13</u></u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	24,768	33
Amount transferred from Revenue account.....		6,242	96
Total.....	\$	31,011	<u><u>29</u></u>
Dividends to shareholders declared during year.....	\$	3,555	43
Balance of account at December 31st, 1925.....		27,455	86
Total.....	\$	31,011	<u><u>29</u></u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 7½%; (b) Loans on collateral security, 7½%; (c) Government Bonds, 7½%.			
2. Officers of the Corporation who are under bond and for the following amounts respectively: The manager, for \$5,000.00.			
3. Date appointed for the Annual Meeting: Third Friday in January. Date of last Annual Meeting: January 15, 1926.			
4. Amount of actual cash receipts during the year for:			
(a) Interest on mortgage investments.....	\$	11,090	86
(b) Loans on collateral security; principal, \$4,670; interest...		322	86
(c) Net revenue from real estate (less disbursements).....		1,213	39
(d) Revenue from bank balances.....		143	61
(e) Fines and Entrance Fees.....		271	43
			<u>\$ 13,042 15</u>
5. Maximum amount of money loaned or advanced at any time during the year to directors, \$500.00; also amount owing December 31st, 1925.....			500 00

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 Carleton, on the 24th June, 1890. (Decl. Book II, 119.) The Company, for purposes of distinction, ordinarily uses the words "of Ottawa" as part of its corporate name, but these words do not appear in the declaration of incorporation.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

THE HOME BUILDING AND SAVINGS ASSOCIATION—Continued

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid		Total interest due		Total interest accrued		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	140,303	98	3,818	21	265	90	144,388	09

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal		Interest due and unpaid		Interest accrued		Total		
			Under six months	Six months and over					
	\$	c.	\$	c.	\$	c.	\$	c.	
1. First mortgages under which no legal proceedings have been taken.....	140,303	98	226	76	3,591	45	265	90	144,388 09

NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION

Head Office, Niagara Falls, Ontario

OFFICERS

President—JOHN MUIR. Vice-President—JAMES HARRIMAN.
 Manager and Secretary—B. M. BENSON.

DIRECTORS

JOHN MUIR.	JOS. CADHAM.
JAMES HARRIMAN.	W. S. BYERS.
B. M. BENSON.	F. W. SWANNELL.
W. W. ROBERTSON.	DR. J. H. MCGARRY.

Auditor—T. J. ROBERTSON.

CAPITAL

Amount subscribed:	
Paid-up class—6,140 shares.....	\$ 798,200 00
Instalment class—8,783 shares.....	1,141,790 00
Mortgage class—12,379 shares.....	1,609,270 00
	\$ 3,549,260 00
Amount paid in cash:	
Paid-up class.....	\$ 798,200 00
Instalment class—Dues.....	\$ 212,834 75
“ “ —Profits.....	40,928 38
	253,763 13
Mortgage class—Dues.....	\$ 414,425 80
“ “ —Profits.....	80,972 78
	495,398 58
	1,547,361 71

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Amount secured by mortgage on real estate including:	
First mortgages.....	\$ 1,609,270 00
	<i>(See Schedule B.)</i>
2. Cash on deposit with banks.....	7,623 95
3. Office furniture and fixtures.....	2,000 00
	Total Assets.....
	\$ 1,618,893 95

Liabilities

<i>To the Public</i>	
1. Loans in process of completion.....	
	\$ 10,530 00
	Total.....
	\$ 10,530 00
<i>To Shareholders</i>	
2. Contingent Reserve.....	\$ 2,002 24
3. Reserve Fund.....	59,000 00
4. Undistributed profits on Instalment stock.....	\$ 40,928 38
Undistributed profits on Mortgage stock.....	80,972 78
	121,901 16
5. Paid in on Capital Stock—Class 1, Paid-up stock.....	\$ 798,200 00
Paid in on Capital Stock—Class 2, Instalment stock.....	212,834 75
Paid in on Capital Stock—Class 3, Mortgage stock.....	414,425 80
	1,425,460 55
	Total.....
	\$ 1,608,363 95
	Total Liabilities.....
	\$ 1,618,893 95

NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION—Continued

REVENUE ACCOUNT

Income

1. Interest earned on:		
Mortgages and agreements for sale.....	\$	89,156 72
2. All other revenue.....		29,663 56
Total.....	\$	<u>118,820 28</u>

Expenditure

3. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$	4,920 66
(b) Provincial.....		598 74
Total.....	\$	5,519 40
4. All other expenses incurred:—Salaries, \$3,875.00; directors' fees, \$5,050.00; auditors' fees, \$600.00; legal fees, \$226.00; rents, \$750.00; travelling expenses, \$12.00; printing and stationery, \$735.00; advertising, \$75.00; postage, telegrams, telephones and express, \$600.00; miscellaneous, \$596.15; total.		12,519 15
5. Net profit transferred to Profit and Loss Account.....		100,781 73
Total.....	\$	<u>118,820 28</u>

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account.....	\$	100,781 73
Total.....	\$	<u>100,781 73</u>
Dividends to shareholders declared during year.....	\$	93,738 32
Amount transferred to special reserves and contingency accounts.....		7,043 41
Total.....	\$	<u>100,781 73</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: Mortgages and agreements for sale of realty, 6%.
2. Loans written off, \$172,120.00.
3. Officers of the Corporation who are under bond and for the following amounts respectively; Alex. Fraser, K.C., \$2,000.00; B. M. Benson, \$2,000.00.
4. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: June 30th—December 31st, 1925, 8% on instalment and mortgage stock; 6% on paid-up stock.
5. Date appointed for the Annual Meeting, March 23rd, 1926. Date of last Annual Meeting, March 17th, 1925.
6. Amount of actual cash receipts during the year for:

Interest on mortgage investments.....	\$	89,156 72
---------------------------------------	----	-----------

CONSTATING INSTRUMENTS

Declaration of Incorporation filed with the Clerk of the Peace for the County of Welland on the 5th March, 1894. (Decl. Book 1, 29.)

Incorporated under the Building Societies' Act, R.S.O., 1887, c. 169, s. 2, as amended by 56 V., c. 31, s. 1, which (continued by R.S.O. 1897, c. 205, s. 8 (4)) has the effect of limiting the operations of the Association to the County of Welland.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION—Continued

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Totals
		\$ c.	\$ c.	\$ c.
Total original principal of all mortgages.	\$ 1,609,270 00	} All interest paid weekly with principal and no interest was due and unpaid on Dec. 31, 1925.		
Less amount paid off:				
Dues,.....\$414,425.80	495,398 58			
Profits.....80,972.78				
Actual net value.....	1,113,871 42			

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	1,609,270 00	.....	.....	.....	1,609,270 00

OWEN SOUND LOAN & SAVINGS COMPANY

Head Office, Owen Sound, Ontario

OFFICERS

President—M. FORHAN.

Vice-President—C. JULYAN.

Manager and Secretary, C. A. FLEMING.

DIRECTORS

M. FORHAN, Owen Sound.

W. G. McLAUCHLAN, Owen Sound.

C. JULYAN, Owen Sound.

G. E. SHARPE, Owen Sound.

F. H. KILBOURN, Owen Sound.

GEO. MILLS, Owen Sound.

R. W. BISHOP, Owen Sound.

A. E. FLEMING, Owen Sound.

J. C. KENNEDY, Owen Sound.

C. A. FLEMING, Owen Sound.

Auditors—A. F. ARMSTRONG. C. L. VANWYCK.

CAPITAL

Amount of Capital Stock authorized.....		\$ 1,000,000	00
Amount subscribed—Ordinary.....		146,600	00
Amount paid in cash—Ordinary:			
On \$121,100.00 stock fully called.....	\$	121,100	00
On \$25,500.00 stock partly called.....		8,439	92
On \$15,500.00 instalment stock.....		4,970	00
			134,509 92

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the Corporation:			
Office premises.....	\$	16,828	68
Rents due, \$157.05; accrued, \$3.00.....		160	05
			16,988 73
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	161,206	72
Agreements for sale.....		258	70
Interest due.....		7,799	08
Interest accrued.....		3,391	18
			172,655 68
			(See Schedule B.)
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$12,100.00 of the Company's own stock upon which \$10,413.50 has been paid.)			
Principal.....	\$	8,029	65
Interest due.....		Nil	
Interest accrued.....		289	23
			8,318 88
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$	16,058	00
Interest accrued.....		67	83
			16,125 83
(b) Dominion Government Guaranteed.....	\$	7,435	36
Interest due.....		Nil	
Interest accrued (not included).....			
			7,435 36
5. Cash on hand.....			23,561 19
6. Cash on deposit with banks.....			2,852 10
7. All other assets.....			25,941 26
			1,566 75
Total Assets.....	\$	251,884	59

*By a special Act of the Legislature of Ontario, Geo. V (1926), Cap. 123, the amalgamation of the Grey and Bruce Loan Company and the Owen Sound Loan and Savings Company was confirmed 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 business of a trust company under the Loan and Trust Corporations Act.

OWEN SOUND LOAN & SAVINGS COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$	35,262	62
Interest due.....		141	56
Interest accrued.....		393	20
		<u> </u>	<u> </u>
	\$		35,797 38
2. Amount of money deposited with the Corporation.....	\$	70,514	93
Interest accrued thereon.....		184	80
		<u> </u>	<u> </u>
			70,699 73
3. Dividends on terminating withdrawable stock.....			1,168 89
4. Salaries, rents and other expenses due and accrued.....			40 00
		<u> </u>	<u> </u>
Total.....	\$		107,706 00

To Shareholders

5. Paid-up capital.....			129,539 92
6. Reserve fund.....	\$	9,668	67
7. Terminating withdrawable stock.....			4,970 00
		<u> </u>	<u> </u>
Total.....	\$		144,178 59
		<u> </u>	<u> </u>
Total Liabilities.....	\$		251,884 59

REVENUE ACCOUNT

Income

1. Rents earned.....	\$		1,279 50
2. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$	12,205	96
(b) Bonds, debentures and stocks.....		1,163	92
(c) Collateral loans.....		575	16
(d) Bank deposits.....		297	87
		<u> </u>	<u> </u>
			14,242 91
3. Profit on sale of securities and real estate.....			2,100 00
4. All other revenue.....			76 65
		<u> </u>	<u> </u>
Total.....	\$		17,699 06

Expenditure

5. Interest incurred during the year on:			
(a) Debentures and debenture stock.....	\$	1,685	58
(b) Deposits.....		2,260	85
(c) Other borrowed money (Bank overdraft).....		1	00
		<u> </u>	<u> </u>
			3,947 43
6. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	661	98
(b) Provincial.....		191	64
(c) Municipal.....		668	51
		<u> </u>	<u> </u>
			1,522 13
7. All other expenses incurred:—Salaries, \$1,000.00; directors' fees, \$55.00; auditors' fees, \$50.00; legal fees, \$15.00; rents, repairs to office premises, \$177.44; printing and stationery \$41.86; advertising, \$62.43; postage, telegrams, telephones and express, \$137.71; miscellaneous, \$210.45; total....			1,749 89
8. Net profit transferred to Profit and Loss Account.....			10,479 61
		<u> </u>	<u> </u>
Total.....	\$		17,699 06

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account.....	\$	10,479	61
		<u> </u>	<u> </u>
Total.....	\$	10,479	61
		<u> </u>	<u> </u>
Dividends to shareholders declared during year.....	\$	8,084	78
Amount transferred to Special Reserves and Contingency Accounts.....		2,394	83
		<u> </u>	<u> </u>
Total.....	\$	10,479	61

OWEN SOUND LOAN & 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, 7.08%; (b) Loans on collateral security, 7.49%; (c) Government bonds, 5.5%; (d) All other bonds, 5.38%.
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 4%; Debentures payable in Canada, 5%.
3. Officers of the Corporation who are under bond and for the following amounts respectively: Manager, \$1,000.00.
4. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days, respectively: June 30th and December 31st, 6% per annum.
5. Date appointed for the Annual Meeting, February 15th, 1926. Date of last Annual Meeting, January 23rd, 1925.
6. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$	12,993 44	
(b) Interest on bonds and debentures.....		1,173 92	
(c) Loans on collateral security: principal, \$6,674.75; interest		551 50	
(d) Net revenue from real estate (less disbursements).....		900 56	
(e) Revenue from bank balances.....		297 87	
	\$	22,592 04	
7. Amount of interest permanently capitalized during the year..... 1,925 15

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 Grey, on the 1st April, 1889.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, Chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Totals
Ontario.....	\$ c. 161,465 42	\$ c. 7,799 08	\$ c. 3,391 18	\$ c. 172,655 68

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	161,206 72	2,544 03	5,255 05	3,386 33	172,392 13
2. Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	258 70			4 85	263 55
Total.....	161,465 42	2,544 03	5,255 05	3,391 18	172,655 68

OWEN SOUND LOAN & SAVINGS COMPANY—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF
2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION
OR IN EXCESS OF \$50,000

Short description of property	Original Principal		Amount of any additional advances or charges		Amount of instalments of principal due but unpaid		Amount of interest due and unpaid whether capitalized or not		Interest accrued		Total amount at which carried in Corporation's books	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Farm, 100 acres, lot 27, con. C, Sydenham.....	4,500	00			2,500	00			216	65	4,216	65
Five brick residences and business block, Owen Sound.....	7,200	00					1,800	00	52	50	*9,052	50
Stores and apartments, Owen Sound.....	4,500	00			750	00			30	00	4,530	00
Three-storey brick block, Owen Sound.....	9,000	00							315	00	9,315	00
Brick theatre, Owen Sound	3,000	00							93	75	3,093	75
Two-storey brick store, Owen Sound.....	6,000	00	531	92	6,000	00	339	45	114	00	6,985	37
Two-storey brick residence, Owen Sound.....	3,000	00	232	37			333	60	21	85	3,587	82
Three-storey brick residence, Owen Sound.....	3,000	00	10	50	700	00	642	30	43	00	3,695	80
Three-storey brick block and two-storey brick bakery, Owen Sound.....	12,000	00	23	25	1,000	00	844	45	440	70	13,058	40
Two-storey stone residence, Owen Sound.....	2,500	00	3	50			500	00	35	00	3,038	50
Total.....	54,700	00	801	54	10,950	00	4,459	80	1,362	45	60,573	79

*New mortgage for \$9,000.00.

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY

Head Office—Peterborough, Ontario

OFFICERS

President—JAMES LYNCH.

Manager and Secretary—JOHN CORKERY.

Vice-President—JAMES GARROW.

DIRECTORS

JAMES LYNCH.

JOHN CORKERY.

JAMES GARROW.

FRANK FAIREN.

JAMES MURTY.

MICHAEL H. GAINEY.

EDWARD A. PECK.

FREDERICK J. OVEREND.

JOHN R. CORKERY.
Auditor—JAMES DRAIN.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed:	
Ordinary, Terminating and withdrawable.....	372,800 00
Amount paid in cash:	
On \$372,800.00 instalment stock.....	89,719 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 90,579 50		
Interest due.....	619 52		
Interest accrued.....	261 16		
		<u>91,460 18</u>	
	<i>(See Schedule B.)</i>		
2. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$76,200.00 of the Company's own stock upon which \$30,812.95 has been paid.)			
Principal.....	\$ 11,128 00		
Interest due.....	138 27		
Interest accrued.....	28 17		
		<u>11,294 44</u>	
3. Book value of bonds, debentures and debenture stocks:			
Government:—Dominion, Provincial and United Kingdom..	\$ 4,060 00		
Interest accrued.....	41 66		
		<u>4,101 66</u>	
4. Cash on deposit with banks.....		4,138 52	
5. All other assets.....		522 28	
		<u><u>111,517 08</u></u>	

Liabilities

To the Public

1. All other liabilities.....	150 95
Total.....	\$ 150 95

To Shareholders

2. Paid-up capital.....	89,719 00
3. Reserve fund.....	21,629 18
4. General Contingency Reserve.....	17 95
Total.....	<u>111,366 13</u>
Total Liabilities.....	\$ <u><u>111,517 08</u></u>

REVENUE ACCOUNT

Income

1. Interest earned on:			
(a) Mortgages and agreements for sale.....	\$ 5,834 07		
(b) Bonds, debentures and stocks.....	200 00		
(c) Collateral loans.....	687 68		
(d) Bank deposits.....	70 10		
		<u>6,791 85</u>	
2. All other revenue.....		201 32	
Total.....		\$ <u><u>6,993 17</u></u>	

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY—Continued

Expenditure

3. Interest incurred during the year on:			
(a) Other borrowed money, bank overdrafts.....	\$	75	
(b) Interest allowed contingent reserve fund.....		1 58	
(c) Interest allowed on shares paid in advance.....		5 40	
			\$ 7 73
4. Amount by which ledger values of assets were written down.....			25 85
5. Licenses and taxes other than taxes on real estate:			
(a) Dominion special War Revenue Act....	\$	69 43	
Income Tax Act.....		346 90	
			416 33
(b) Provincial.....		40 00	
			456 33
6. All other expenses incurred:—Salaries, \$300.00; auditors' fees, \$40.00; printing and stationery, \$32.00; postage, telegrams, telephones and express, \$34.72; miscellaneous, tax on bank overdrafts, \$0.06; total.....			406 78
7. Net profit transferred to Profit and Loss Account.....			6,096 48
Total.....	\$		<u>6,993 17</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	19,862 78
Amount transferred from Revenue account.....		6,096 48
Total.....	\$	<u>25,959 26</u>
Dividends to shareholders declared during year on Matured Stock.....	\$	4,245 50
Interest paid to shareholders on stock withdrawn before maturity.....		84 58
Balance of account at December 31st, 1925.....		21,629 18
Total.....	\$	<u>25,959 26</u>

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6.793%; (b) Loans on collateral security, 6%; (c) Government bonds, 5%.
- Officers of the Corporation who are under bond and for the following amounts, respectively: The Treasurer, \$1,000; The Secretary, \$1,000.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days, respectively: Shares matured in February and August and Corporation paid a dividend or profit to shareholders at the rate of 7.48204% per annum (simple interest).
- Date appointed for the Annual Meeting: First Wednesday after second Monday of February. Date of last Annual Meeting, February 10th, 1926.
- Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$	5,510 64
(b) Interest on bonds and debentures.....		200 00
(c) Loans on collateral security: interest.....		687 75
(d) Revenue from bank balances.....		70 10
		\$ 6,468 49
- Maximum amount of money loaned or advanced at any time during the year to directors, \$2,700.00; also amount owing December 31, 1925, \$2,000.00.

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.)

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY—Continued

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	90,579 50	619 52	261 16	91,460 18

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
		\$ c.	\$ c.		
First mortgages under which no legal proceedings have been taken.....	90,579 50	182 77	436 75	261 16	91,460 18

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original Principal	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books		Amount of any prior charges or Mortgages.	
				\$ c.	\$ c.	\$ c.	\$ c.
535 King St., Peterborough, Ontario...	3,400 00	1 13	9 21	3,410 34	.....	
315 Elias Ave., Peterborough, Ontario..	3,500 00	231 25	10 88	3,742 13	.....	
608 Walkerfield Ave., Peterborough, Ont.	3,000 00	104 10	9 05	3,113 15	.....	
Lot 15, Plan 132, Peterborough, Ont....	3,000 00	20 50	8 75	3,029 25	.....	
531 Bolivar St., Peterborough, Ont....	2,000 00	80	7 62	2,608 42	.....	
420 Donegal St., Peterborough, Ont....	2,700 00	.....	7 88	2,707 88	.....	
372 Rubidge St., Peterborough, Ont....	2,200 00	87 27	6 18	2,293 45	.....	
530 Chamberlain St., Peterborough, Ont	3,000 00	.....	8 75	3,008 75	.....	
555 Weller St., Peterborough, Ont.....	3,000 00	.....	8 13	3,008 13	.....	
555 King St., Peterborough, Ont.....	2,700 00	118 23	8 24	2,826 47	.....	
750 George Street, and 604 Walkerfield Avenue, Peterborough, Ontario, and Cottage at Chemond Park, Township of Smith, County of Peterborough..	6,000 00	.....	17 50	6,017 50	*900 00		
576 Homewood Ave., Peterborough, Ont.	2,500 00	.....	6 77	2,506 77	.....	
Total.....	37,600 00	563 28	108 96	38,272 24	900 00		

*This prior mortgage covers only the George street property.

III.
LOANING LAND CORPORATIONS

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

CANADIAN NORTHERN PRAIRIE LANDS COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—D. B. HANNA.

Vice-President—A. J. MITCHELL.

SECRETARY-TREASURER—I. C. HALL.

DIRECTORS

D. B. HANNA, Toronto, Ontario.

HON. MR. JUSTICE C. A. MASTEN,
Toronto, Ontario.

A. J. MITCHELL, Toronto, Ontario.

T. BLUNDELL BROWN, London, Eng.

NOEL MARSHALL, Toronto, Ontario.

E. F. O. GASCOIGNE, London, Eng.

R. G. O. THOMSON, Toronto, Ontario.

Auditors—ROBERTSON, ROBINSON, ARMSTRONG AND McCANNELL
Chartered Accountants

CAPITAL

Amount of Capital Stock authorized.....	\$ 5,000,000 00
Amount subscribed—ordinary.....	1,500,000 00
Amount paid in cash.....	1,500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the corporation:		
Freehold land (including buildings).....	\$	316,267 43
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 455,959 37	
Second and subsequent mortgages.....	2,100 00	
Agreements for sale.....	281,849 04	
Interest due.....	31,656 83	
Interest accrued.....	21,944 21	
	(See Schedule B)	793,509 45
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal.....	\$ 252,100 00	
Interest due.....	74 30	
Interest accrued (not included).....		252,174 30
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 1,186,754 58	
Interest accrued.....	13,611 83	
	\$ 1,200,366 41	
(b) Canadian municipalities, school districts and rural telephone companies.....	\$ 88,582 50	
Interest due.....	Nil	
Interest accrued.....	1,851 37	
	90,433 87	
(c) All other bonds.....	\$ 884,176 96	
Interest due.....	Nil	
Interest accrued.....	11,753 00	
	895,929 96	
		2,186,730 24
5. Book value of stocks owned.....	\$ 152,435 98	
Accrued dividends thereon.....	1,229 32	
		153,665 30
6. Cash on deposit with banks, \$134,247.19; elsewhere, \$2,622.25.....		136,869 44
7. Agency funds and investments.....		12,602 60
8. All other assets.....		6,359 49
Total Assets.....	\$	3,858,178 25

The Registry of the Canadian Northern Prairie Lands Company, Limited, a loaning land corporation under the Loan and Trust Corporations Act, was, at the request of the corporation, cancelled by the Registrar pursuant to the provisions of Section 126 of the said Act on the 16th day of November, 1926, and the supplementary letters patent bearing date 2nd March, 1909, by virtue of which the company was constituted a loaning land corporation under the provisions of the Loan Corporations Act, was cancelled and the company declared to be and remain hereafter a company subject to the terms and provisions of the Ontario Companies Act by Order-in-Council dated the 22nd day of November, A.D. 1926.

CANADIAN NORTHERN PRAIRIE LANDS COMPANY, LIMITED—Continued

Liabilities

To the Public

1. Agency funds and investments.....	12,602 60
2. Dividends to shareholders declared and unpaid.....	75,000 00
3. All other liabilities.....	\$ 3,045 78
Total.....	\$ 90,648 38

To Shareholders

4. Paid-up capital.....	1,500,000 00
5. Reserve funds.....	\$ 1,500,000 00
6. General contingency reserve.....	26,189 14
7. Balance of Profit and Loss Account.....	741,340 73
Total.....	\$ 3,767,529 87
Total Liabilities.....	\$ 3,858,178 25

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) Mortgages and agreements for sale.....	\$ 55,804 77	
(b) Bonds, debentures and stocks.....	130,677 61	
(c) Collateral loans.....	5,612 85	
(d) Bank deposits.....	1,490 27	
(e) Other interest earned.....	378 07	
		\$ 193,963 57
2. Profit on sale of securities and real estate.....		36,512 58
3. Agency fees and commissions earned.....		3,144 93
4. All other revenue.....		10,472 74
Total.....		\$ 244,093 82

Expenditure

5. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$ 4,610 16	
(b) Provincial.....	1,448 97	
(c) Municipal.....	474 16	
(d) United States.....	73 38	
		\$ 6,606 67
6. Commission on loans and on sale of debentures and real estate.....		2,244 27
7. All other expenses incurred:—Salaries, \$26,554.30; directors' fees, \$3,223.34; auditors' fees, \$800.00; legal fees, \$296.69; rents, \$3,300.00; travelling expenses, \$867.64; miscellaneous, \$6,429.82; total.....		41,471 79
8. Taxes on unsold lands.....		14,228 87
9. Net profit transferred to Profit and Loss Account.....		179,542 22
Total.....		\$ 244,093 82

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 726,798 51
Amount transferred from Revenue account.....	179,542 22
Total.....	\$ 906,340 73
Dividends to shareholders declared during year.....	\$ 150,000 00
Amount transferred to Special Reserves and Contingency Accounts.....	15,000 00
Balance of account at December 31st, 1925.....	741,340 73
Total.....	\$ 906,340 73

CANADIAN NORTHERN PRAIRIE LANDS COMPANY, LIMITED—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, 6.79%; (b) Loans on collateral security, 6.54%; (c) Government bonds, 5.17%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 5.14%; (e) All other bonds, 6%; (f) Stocks owned, 6.20%.
2. Officers of the Corporation who are under bond and for the following amounts respectively: Guarantee Company bonds totalling \$15,500 on employees holding responsible positions.
3. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 15th, 5%; July 15th, 5%.
4. Date appointed for the Annual Meeting: 3rd Wednesday in March. Date of last Annual Meeting, March 18th, 1925.
5. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$	34,217 21	
(b) Interest on bonds and debentures.....		119,931 71	
(c) Dividends on stocks.....		5,415 00	
(d) Loans on collateral security: principal, \$348,042.39; interest.....		5,538 55	
(e) Net revenue from real estate (less disbursements).....		67,655 60	
(f) Revenue from bank balances.....		1,490 27	
	\$	582,290 73	
6. Amount of interest permanently capitalized during the year on agreements for sale..... 893 88

CONSTATING INSTRUMENTS

Incorporated by Letters Patent of Ontario, issued under The Ontario Companies Act and bearing date 30th May, 1905.

The Company was, by Supplementary Letters Patent issued under The Loan Corporations Act, bearing date 2nd March, 1909, given the additional powers of a Loaning Land Company, except the power of taking deposits, and was on the 27th May, 1910, granted registry on the Loaning Land Company Register.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total Principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
<i>Mortgages</i>					
Ontario.....	448,305 00	388 50	9,197 18	506 50	457,890 68
Saskatchewan.....	9,247 87	282 84	142 73		10,179 94
<i>Agreements for Sale</i>					
Saskatchewan.....	279,792 61	30,985 49	12,604 30	2,056 43	325,438 83
Total.....	737,345 48	31,656 83	21,944 21	2,562 93	793,509 45

CANADIAN NORTHERN PRAIRIE LANDS COMPANY, LIMITED—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	454,952 87	484 59	.....	9,266 41	464,703 87
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the company) under which no legal proceedings have been taken.....	2,100 00	.....	.....	73 50	2,173 50
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	1,006 50	.....	186 75	.....	1,193 25
4. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	281,849 04	6,241 40	24,744 09	12,604 30	325,438 83
(b) Aggregate amount of sale price of properties covered by such agreements, \$456,992.72.					
Total.....	739,908 41	6,725 99	24,930 84	21,944 21	793,509 45

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original Principal	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.
Part Town Lot No. 2, N.S. Adelaide Street West, Toronto.....	55,000 00	791 10	55,791 10

THE PROVIDENT INVESTMENT COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—A. H. COX.

Manager—A. H. COX.

Vice-President—R. A. BARBER.

Secretary—B. E. FINERTY.

DIRECTORS

H. C. COX.

F. W. COX.

T. G. McCONKEY.

R. A. BARBER.

A. H. COX.

Auditors—WELCH, CAMPBELL AND LAWLESS.
Chartered Accountants

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,400,000 00
Amount subscribed—ordinary.....	100,000 00
Amount paid in cash.....	100,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate (less encumbrances \$17,561.22) held by the corporation: Freehold land (including buildings).....	\$ 43,268 13
2. Amount secured by mortgage on real estate including: Agreements for sale.....	\$ 5,621 29
Interest due.....	Nil
Interest accrued.....	36 85
	<hr/>
	5,658 14
<i>(See Schedule B.)</i>	
3. Book value of bonds, debentures and debenture stocks: All other bonds.....	\$ 30,500 00
Interest due.....	Nil
Interest accrued.....	202 50
	<hr/>
	30,702 50
4. Book value of stocks owned.....	32,361 00
Accrued dividends thereon.....	403 25
	<hr/>
	32,764 25
5. Cash on hand.....	27 50
6. Cash on deposit with banks.....	2,824 60
7. Agency funds and investments.....	3,818 12
8. All other assets.....	23,795 89
Total Assets.....	<u>\$ 142,859 13</u>

Liabilities

To the Public

1. (a) Money borrowed from banks: With security.....	\$ 5,350 00
Interest due and accrued thereon.....	Nil
(b) Money borrowed elsewhere: With security.....	17,561 22
Interest due and accrued thereon.....	Nil
2. Agency funds and investments.....	3,818 12
Total.....	<hr/>
	26,729 34

To Shareholders

3. Paid up capital.....	\$ 100,000 00
4. Reserve fund.....	13,520 20
5. Balance of Profit and Loss Account.....	2,609 59
Total.....	<hr/>
	116,129 79
Total Liabilities.....	<u>\$ 142,859 13</u>

THE PROVIDENT INVESTMENT COMPANY—Continued

REVENUE ACCOUNT

Income

1. Rents earned.....	\$	529 65
2. Interest earned on:		
(a) Mortgages and agreements for sale.....	\$	139 19
(b) Bonds, debentures and stocks.....		3,655 75
(c) Bank deposits.....		67 74
		<u>3,862 68</u>
3. Agency fees and commissions earned.....		13,384 41
Total.....	\$	<u><u>17,776 74</u></u>

Expenditure

4. Interest incurred during the year on:		
Other borrowed money.....	\$	1,062 25
5. Amount by which ledger values of assets were written down.....		302 05
6. Licenses and taxes other than taxes on real estate:		
(a) Dominion (Excise stamps, \$251.78; 1% Profit tax, \$47.44)\$		299 22
(b) Provincial.....		442 23
		<u>741 45</u>
7. Commission on loans and on sale of debentures and real estate.....		249 95
8. All other expenses incurred:—Salaries, \$11,353.75; directors' fees, \$100.00; auditors' fees, \$99.50; legal fees, \$386.68; rents, \$600.00; travelling expenses, \$223.23; printing and stationery, \$569.70; advertising, \$486.88; postage, telegrams, telephones and express, \$367.26; taxes on real estate, \$395.23; miscellaneous, \$81.20; total.....		14,663 43
9. Net Profit transferred to Profit and Loss Account.....		757 61
Total.....	\$	<u><u>17,776 74</u></u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	1,851 98
Amount transferred from Revenue Account.....		757 61
	\$	<u>2,609 59</u>
Balance of account at December 31st, 1925.....		2,609 59
Total.....	\$	<u><u>2,609 59</u></u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6½%; (b) All other bonds, 6%; (c) Stocks owned, 5%.		
2. Officers of the Corporation who are under bond and for the following amounts respectively: B. E. Finerty, Secretary, \$3,000.00; N. L. Tolman, accountant, \$3,000.00.		
3. Date appointed for the Annual Meeting: January 20th, 1926. Date of last Annual Meeting: January 21st, 1925.		
4. Special General Meetings held during year: Date, February 23rd, 1925.		
5. Amount of actual cash receipts during the year for:		
(a) Interest on mortgage investments.....	\$	170 08
(b) Interest on bonds and debentures.....		1,830 00
(c) Dividends on stocks.....		1,220 00
(d) Net revenue from real estate (less disbursements).....		529 65
(e) Revenue from bank balances.....		67 74
	\$	<u>3,817 47</u>

CONSTATING INSTRUMENTS

Incorporated on 3rd November, 1893, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies Act (R.S.O., 1887, c. 157).

For the lending and borrowing powers see the Letters Patent (which contain special limitations).

By Letters Patent of Ontario, dated January 9th, 1912, the Company renounced its borrowing powers and accepted those provided in the Loan Corporations Act (R.S.O., 1897, c. 205), and amending Acts.

By Order-in-Council, dated 12th day of March, 1925, the capital stock of the Company was reduced \$400,000.00 under By-law No. 32.

THE PROVIDENT INVESTMENT COMPANY—Continued

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Totals
	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	1,620 00	.....	25 09	1,645 09
Ontario.....	1,980 00	.....	11 76	1,991 76
Ontario.....	2,000 00	21 29	.....	2,021 29
Total.....	5,600 00	21 29	36 85	5,658 14

TORONTO SAVINGS AND LOAN COMPANY

Head Office, Peterborough, Ontario

OFFICERS

President—HERBERT C. COX.

Manager—W. G. MORROW.

Vice-Presidents—W. G. MORROW.

Secretary—H. W. MORPHET.

LEIGHTON MCCARTHY, K.C.
RICHARD HALL.

DIRECTORS

E. R. WOOD, Toronto.

A. H. COX, Toronto.

E. T. MALONE, K.C., Toronto.

D. W. DUMBLE, K.C., Peterborough.

Auditors—F. J. A. HALL. A. J. REYNOLDS.

CAPITAL

Amount of Capital Stock authorized.....	\$ 2,000,000 00
Amount subscribed—ordinary.....	1,000,000 00
Amount paid in cash.....	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate (less encumbrances \$1,938,514.15) held by the corporation:			
Office premises.....	\$ 50,000 00		
Freehold land (including buildings).....	1,848,514 15		
Leasehold land (including buildings).....	40,000 00		
Rents due, \$6.80; accrued, \$12,012.10.....	12,018 90		
			\$ 1,950,533 05
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 712,937 89		
Second and subsequent mortgages.....	38,766 10		
Agreements for sale.....	12,632 30		
Interest due.....	6,203 18		
Interest accrued.....	19,230 95		
			789,770 42
			(See Schedule B.)
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$4,000.00 of the Company's own stock upon which \$4,000.00 has been paid.)			
Principal.....	\$ 123,449 98		
Interest due.....	Nil		
Interest accrued.....	1,841 48		
			125,291 46
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 493,823 67		
Interest accrued.....	4,865 42		
			\$ 498,689 09
(b) Canadian municipalities, school districts and rural telephone companies.....	\$ 204,167 50		
Interest due.....	Nil		
Interest accrued.....	1,781 09		
			205,948 59
(c) All other bonds.....	\$ 271,212 50		
Interest due.....	Nil		
Interest accrued.....	4,309 44		
			275,521 94
			980,159 62
5. Book value of stocks owned.....	\$ 1,125,288 62		
Accrued dividends thereon.....	120 00		
			1,125,408 62
6. Cash on hand.....			10,081 59
7. Cash on deposit with banks.....			182,885 91
8. All other assets.....			1,201 00
Total Assets.....			<u>\$ 5,165,331 67</u>

TORONTO SAVINGS AND LOAN COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada.....	\$ 867,266	67	
Interest due.....		Nil	
Interest accrued.....	22,653	87	
			\$ 889,920 54
(b) Payable elsewhere than in Canada.....	\$ 1,050,325	27	
Interest due.....		Nil	
Interest accrued.....	7,415	35	
			\$ 1,057,740 62
2. Amount of money deposited with the Corporation.....	\$ 953,173	79	
Interest accrued thereon.....	16,358	83	
			969,532 62
3. Dividends to shareholders declared and unpaid.....			35,000 00
4. All other liabilities.....			4,319 10
Total.....			\$ 2,956,512 88

To Shareholders

5. Paid-up capital.....	\$ 1,000,000	00
6. Reserve fund.....	1,200,000	00
7. Balance of Profit and Loss Account.....		8,818 79
Total.....	\$ 2,208,818	79
Total Liabilities.....	\$ 5,165,331	67

REVENUE ACCOUNT

Income

1. Rents earned.....	\$ 132,046	69
2. Interest earned on:		
(a) Mortgages and agreements for sale.....	\$ 29,350	33
(b) Bonds, debentures and stocks.....	225,215	49
(c) Collateral loans.....	7,625	19
(d) Bank deposits.....	4,505	82
		266,696 83
3. Profit on sale of securities and real estate.....		19,862 25
4. Agency fees and commissions earned.....		1,873 07
Total.....	\$ 420,478	84

Expenditure

5. Interest incurred during the year on:			
(a) Debentures and debenture stock.....	\$ 99,689	31	
(b) Deposits.....	32,293	35	
			\$ 131,982 66
6. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$ 4,027	50	
(b) Provincial.....	2,580	63	
			6,608 13
7. Commission on loans and on sale of debentures and real estate.....			2,170 84
8. All other expenses incurred:—Salaries, \$49,553.50; directors' fees, \$3,500.00; auditors' fees, \$300.00; legal fees, \$547.81; fuel and rents, \$5,615.48; travelling expenses, \$435.78; printing and stationery, \$1,128.24; advertising, \$1,064.50; postage, telegrams, telephones and express, \$417.75; Dominion Mortgage and Investment Association fee, \$100.00; Land Mortgage Association, \$40.00; renewal of registry, \$200.00; repairs to property owned, \$22,427.14; insurance property owned, \$11,062.23; taxes on property owned, \$31,583.99, ground rent on leasehold property, \$1,500.00; total.....			129,476 42
9. Net profit transferred to Profit and Loss Account.....			150,240 79
Total.....	\$ 420,478	84	

TORONTO SAVINGS AND LOAN COMPANY—Continued

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	98,578	00
Amount transferred from Revenue account.....		156,848	92
Total.....	\$	255,426	92
<hr/>			
Dividends to shareholders declared during year.....		140,000	00
Amount transferred to Special Reserves and Contingency Accounts.....		100,000	00
Dominion and Provincial Government Taxes.....		6,608	13
Balance of account at December 31st, 1925.....		8,818	79
Total.....	\$	255,426	92

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6.10%; (b) Loans on collateral security, 6%; (c) Government bonds, 5%; (d) Canadian municipalities, school districts, and rural telephone companies debentures, 5.10%; (e) All other bonds, 5.30%; (f) Stocks owned, 15%.
2. Average rate of interest per annum paid by the Corporation during the year on: Deposits, 4.06%; debentures payable in Canada, 5.27%; debentures payable elsewhere, 5.25%.
3. Officers of the Corporation who are under bond and for the following amounts respectively: Managing director, \$5,000.00; secretary, \$3,000.00; accountant, \$2,000.00; cashier, \$5,000.00.
4. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: 1st January, 3% and 2% bonus; 1st April, 3½%; 1st July, 3½%; 1st October, 3½%.
5. Date appointed for the Annual Meeting; 23rd January, 1926. Date of last Annual Meeting, 22nd January, 1925.
6. Amount of actual cash receipts during the year for:

(a) Interest on mortgage investments.....	\$	28,965	82
(b) Interest on bonds and debentures.....		33,837	59
(c) Dividends on stocks.....		180,391	95
(d) Loans on collateral security: principal, \$30,484.34, interest		5,783	71
(e) Net revenue from real estate (less disbursements).....		80,433	49
(f) Revenue from bank balances.....		4,505	82
	\$	333,918	38

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 (29th December, 1887), were issued under R.S.O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (25th September, 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 (30th March, 1891) were issued under the same Act, conferring agency powers on the Company. The Corporate name was by Order-in-Council (2nd April, 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, c. 150; R.S.O. 1887, c. 157; R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charge-due and unpaid	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	762,681 51	6,203 18	19,230 95	1,654 78	789,770 42

TORONTO SAVINGS AND LOAN COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	712,937 89	3,341 22	2,285 85	18,616 40	737,181 36
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....	38,766 10	418 07	140 84	380 30	39,705 31
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	12,632 30	17 20		234 25	12,883 75
(b) Aggregate amount of sale price of properties covered by such agreements, \$30,150.00.					
Total.....	764,336 29	3,776 49	2,426 69	19,230 95	789,770 42

THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED

Head Office, Walkerville, Ontario

OFFICERS

President—HARRINGTON E. WALKER.
Vice-Presidents—HIRAM H. WALKER.
ROBT. L. DANIELS.

Manager and Secretary—
ROBT. L. DANIELS.

DIRECTORS

HARRINGTON E. WALKER,
HIRAM H. WALKER.
E. M. McLEAN.

ROBT. L. DANIELS.
F. CALDWELL WALKER.
W. H. ISAACS.

CHARLES E. HILTON.

Auditors—E. M. McLEAN, C. B. WORTLEY.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	1,000,000 00
Amount paid in cash—on \$1,000,000.00 stock 50% called.....	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

1. Book value of real estate held by the Corporation:			
Freehold land (including buildings).....	\$ 1,738,278 48		
Rents due.....	680 52		
		<u> </u>	\$ 1,738,959 00
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 47,946 62		
Agreements for sale.....	438,949 24		
Interest due.....	340 31		
Interest accrued.....	2,636 16		
	<i>(See Schedule B.)</i>	<u> </u>	489,872 33
3. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and			
United Kingdom.....	\$ 4,977 50		
Interest accrued.....	52 74		
	<u> </u>	\$ 5,030 24	
(b) Canadian municipalities, school districts			
and rural telephone companies.....	\$ 17,803 67		
Interest due.....	Nil		
Interest accrued.....	253 39		
	<u> </u>	\$ 18,057 06	
4. Cash on hand.....			23,087 30
5. Cash on deposit with banks.....			3,297 57
6. All other assets.....			43,890 72
			17,706 42
Total Assets.....			<u><u>\$ 2,316,813 34</u></u>

Liabilities

To the Public

1. Amount of mortgage and mortgage bonds issued and outstanding:			
Payable in Canada.....	\$ 590,198 40		
Interest due.....	Nil		
Interest accrued.....	16,081 85		
	<u> </u>	\$ 606,280 25	
2. Bond mortgage guarantee.....			260,000 00
3. All other liabilities.....			14,947 52
Total.....			<u> </u>
			\$ 881,227 77

To Shareholders

4. Paid-up capital.....	\$ 500,000 00		
5. Reserve fund.....	7,421 70		
6. Balance of Profit and Loss Account.....	928,163 87		
Total.....	<u> </u>	\$ 1,435,585 57	
Total Liabilities.....			<u><u>\$ 2,316,813 34</u></u>

THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED—Continued

REVENUE ACCOUNT

Income

1. Rents earned.....		\$	215,435	38
2. Interest earned on:				
(a) Mortgages and agreements for sale.....	\$	31,130	68	
(b) Bonds, debentures and stocks.....		3,345	67	
(c) Bank deposits.....		875	10	
(d) Other interest earned.....		243	58	
				35,595 03
3. Profit on sale of securities and real estate.....				70,579 93
4. Agency fees and commissions earned.....				353 16
5. All other revenue.....				1,630 28
Total.....	\$	323,593	78	

Expenditure

6. Interest incurred during the year on:				
Mortgage bonds outstanding.....	\$	31,368	15	
7. Licenses and taxes other than taxes on real estate:				
(a) Provincial.....	\$	3,219	13	
(b) Municipal.....		308	30	
				3,527 43
8. Commission on loans and on sale of debentures and real estate.....				Nil
9. All other expenses incurred:—Salaries, \$16,692.58; directors' fees, \$1,400.00; auditors' fees, \$100.00; legal fees, \$805.08; rents, \$7,745.67; printing and stationery, \$275.00; advertising, \$254.10; postage, telegrams, telephones and express, \$535.62; interest accrued on mortgage payable, \$1,394.54; miscellaneous, \$118,559.49; total.....				147,762 08
10. Net profit transferred to Profit and Loss Account.....				140,936 12
Total.....	\$	323,593	78	

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	1,060,019	06
Amount transferred from Revenue Account.....		140,936	12
Total.....	\$	1,200,955	18
Income Tax, 1924.....	\$	7,391	31
Amount reserved for donation toward hospital site.....		5,400	00
Reserve for bond mortgage, guarantee.....		260,000	00
Balance of account at December 31st, 1925.....		928,163	87
Total.....	\$	1,200,955	18

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6.55%; (b) Government bonds, 5.225%; (c) Canadian municipalities, school districts, and rural telephone companies debentures, 5.125%.			
2. Average rate of interest per annum paid by the Corporation during the year on: Debentures payable in Canada, 5½%.			
3. Date appointed for the Annual Meeting, 2nd Tuesday in February. Date of last Annual Meeting, February 19th, 1926.			
4. Special general meetings held during year; date, December 18th, 1925.			
5. Amount of actual cash receipts during the year for:			
(a) Interest on mortgage and contract investments.....	\$	31,153	11
(b) Interest on bonds and debentures.....		4,011	52
(c) Net revenue from real estate (less disbursements).....		98,796	89
(d) Revenue from bank balances.....		915	96
	\$	134,877	48

THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED—Continued

CONSTATING INSTRUMENTS

Incorporated by Letters Patent of Ontario (22nd October, 1890) issued under the Ontario Joint Stock Companies Letters Patent Act, R.S.O. 1887, c. 157.

For the lending and borrowing powers see the above instrument and Act, also R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Total
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario Mortgages.	47,946 62	55 08	330 69	385 77	48,332 39
Ontario Land Contracts.....	438,949 24	285 23	2,305 47	2,590 70	441,539 94
Total.....	486,895 86	340 31	2,636 16	2,976 47	489,872 33

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Interest due and unpaid		Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken....	47,946 62	55 08	.....	330 69	48,332 39
2. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	438,949 24	269 49	15 74	2,305 47	441,539 94
(b) Aggregate amount of sale price of properties covered by such agreements, \$628,103.22.					
Total.....	486,895 86	324 57	15 74	2,636 16	489,872 33

IV. TRUST COMPANIES

DETAILED REPORTS OF THE SEVERAL COMPANIES

THE BANKERS TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President—H. B. MACKENZIE.
 Manager—G. T. BOGERT.

Vice-Presidents—R. P. JELLETT.
 G. T. BOGERT.

Secretary—J. REID.

DIRECTORS

H. B. MACKENZIE.
 R. P. JELLETT.
 G. T. BOGERT.
 R. CLARKSON.
 C. V. HEWARD.

JOHN McDONALD.
 M. S. L. RICHEY.
 L. A. SEWELL.
 C. W. ISMAY.
 ALLAN McDOUGALL.

Auditors—RIDDELL, STEAD, GRAHAM AND HUTCHISON.
 Chartered Accountants

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	250,000 00
Amount paid in cash.....	250,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1925

Assets

Company Funds

1. Amount secured by mortgage on real estate including:—			
First mortgages.....	\$	6,000 00	
Interest due.....		Nil	
Interest accrued.....		153 86	
<i>(See Schedule B.)</i>	\$		6,153 86
2. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....			
.....	\$	50,377 88	
Interest accrued.....		210 83	
	\$		50,588 71
(b) Canadian municipalities, school districts and rural telephone companies.....			
.....	\$	56,664 70	
Interest due.....		Nil	
Interest accrued.....		1,025 00	
	\$		57,689 70
(c) All other bonds.....			
.....	\$	43,592 13	
Interest due.....		Nil	
Interest accrued.....		1,071 88	
	\$	44,664 01	
3. Cash on hand.....		\$	152,942 42
4. Advances to estates, trusts, etc., under administration.....			25 00
5. All other assets.....			2,789 88
			275,198 08
Total Company Funds.....		\$	437,109 24

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....\$ 1,391,782 37

Summary

Company Funds.....	\$ 437,109 24
Estates, Trusts and Agency Funds.....	1,391,782 37
Grand Total of Assets.....	\$ 1,828,891 61

THE BANKERS TRUST COMPANY—Continued

Liabilities

Company Funds

1. Money borrowed from banks:—		
Without security.....	\$	269,841 74
2. Taxes other than taxes on real estate.....		1,122 79
3. Other expenses due and accrued.....		327 73
4. Balance of Profit and Loss Account (debit).....	\$	84,183 02
5. Paid-up Capital.....		250,000 00
		<u>165,816 98</u>
Total Company Funds.....	\$	<u>437,109 24</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	<u>1,391,782 37</u>
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Summary

Company Funds.....	\$	437,109 24
Estates, Trusts and Agency Funds.....		1,391,782 37
Grand Total of Liabilities.....	\$	<u>1,828,891 61</u>

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) Mortgages.....	\$	339 99
(b) Bonds, debentures and stocks.....		7,876 93
(c) Bank deposits.....		843 97
		<u>9,060 89</u>
2. Profit on sale of securities and real estate.....		2,101 95
3. Agency fees and commissions earned.....		8,304 76
Total.....	\$	<u>19,467 60</u>

Expenditure

4. Amount by which ledger values of assets were written down.....	\$	83 72
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$	909 85
(b) Provincial.....		2,314 24
		<u>3,224 09</u>
6. All other expenses incurred:—Salaries, \$350.00 (Cr.); directors' fees, \$90.00; auditors' fees, \$645.00; printing and stationery, \$51.33; miscellaneous, \$214.28; total.....		650 61
7. Net profit transferred to Profit and Loss Account.....		15,509 18
Total.....	\$	<u>19,467 60</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year (debit).....	\$	99,692 20
Amount transferred from Revenue Account.....		15,509 18
Total.....	\$	<u>84,183 02</u>

Balance of account at December 31st, 1925 (debit).....	\$	84,183 02
Total.....	\$	<u>84,183 02</u>

THE BANKERS TRUST COMPANY—Continued

MISCELLANEOUS

1. Officers of the Corporation who are under bond for the following amounts respectively: two—\$5,000.00 each; others, \$2,000.00 each.
2. Date appointed for the Annual Meeting: Third Wednesday in February. Date of last Annual Meeting: 18th February, 1925.
3. Amount of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....	\$	186 13	
(b) Interest on bonds and debentures.....		8,281 72	
(c) Agency fees and commissions.....		8,304 76	
(d) Revenue from bank balances.....		843 97	
	\$		17,616 58

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 Dec., 1916. 9th George V, chap. 125, 4th March, 1919.

Authorized by special Act of the Legislature of Ontario, 10-11 Geo. V, chap. 156, 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 schedule 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 \$200,000.00.

SCHEDULE B.

Section A.

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31st, 1925, CLASSIFIED AS TO PROVINCE.

Province.	Total principal unpaid.	Total interest accrued.	Total.
Ontario.	\$ c. 6,000 00	\$ c. 153 86	\$ c. 6,153 86

SCHEDULE B.

Section B.

LOANS SECURED BY MORTGAGES ON LAND.

	Principal.	Amount of interest accrued.	Total.
First mortgages under which no legal proceedings have been taken. Company Funds.....	\$ c. 6,000 00	\$ c. 153 86	\$ c. 6,153 86

THE BRANTFORD TRUST COMPANY, LIMITED

Head Office, Brantford, Ontario

OFFICERS

President—CHAS. B. HEYD. Vice-President—A. K. BUNNELL, F.C.A.
 Manager and Secretary—WILLIAM G. HELLIKER

DIRECTORS

A. J. WILKES, K.C. CHRISTOPHER COOK.
 A. K. BUNNELL, F.C.A. CHAS. B. HEYD.
 FRANKLIN GROBB. EZRA A. MOTT.

Auditors—F. W. FRANK. C. J. PARKER, C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 300,000 00
Amount subscribed.....	300,000 00
Amount paid in cash.....	300,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Amount secured by mortgage on real estate, including:			
First mortgages.....	\$ 278,257 96		
Interest due.....	2,094 05		
Interest accrued.....	4,582 01		
		<u>284,934 02</u>	
	<i>(See Schedule B.)</i>		
2. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and			
United Kingdom.....	\$ 15,000 00		
Interest accrued.....	68 75		
		<u>15,068 75</u>	
(b) Canadian municipalities, school districts			
and rural telephone companies.....	\$ 23,588 91		
Interest due.....	Nil		
Interest accrued.....	671 16		
		<u>24,260 07</u>	
3. Cash on deposit with banks.....			39,328 82
			<u>13,030 32</u>
Total Company Funds.....			<u>\$ 337,293 16</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 1,887,884 37
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Summary

Company Funds.....	\$ 337,293 16
Estates, Trusts and Agency Funds.....	1,887,884 37

Grand Total of Assets.....	<u>\$ 2,225,177 53</u>
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Liabilities

Company Funds

1. All other liabilities.....	\$ 1,943 55
2. Dividends to shareholders declared and unpaid.....	\$ 9,000 00
3. Balance of Profit and Loss Account.....	6,349 61
4. Reserve Account.....	20,000 00
5. Paid-up capital.....	300,000 00
Total Company Funds.....	<u>\$ 337,293 16</u>

THE BRANTFORD TRUST COMPANY, LIMITED—Continued

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....\$ 1,887,884 37

Summary

Company Funds.....\$ 337,293 16
Estates, Trusts and Agency Funds..... 1,887,884 37

Grand Total of Liabilities.....\$ 2,225,177 53

REVENUE ACCOUNT

Income

1. Interest earned on:
(a) Mortgages.....\$ 19,631 16
(b) Bonds, debentures and stocks..... 2,411 18
(c) Bank deposits..... 346 46
.....\$ 22,388 80
2. Agency fees and commissions earned..... 4,177 27
Total.....\$ 26,566 07

Expenditure

3. Licenses and taxes other than taxes on real estate:
(a) Dominion.....\$ 2,000 00
(b) Provincial..... 850 74
.....\$ 2,850 74
4. Commission on loans and on sale of debentures and real estate..... 309 38
5. All other expenses incurred:—Salaries, \$2,885.00; directors' fees, \$120.00; auditors' fees, \$400.00; printing and stationery, \$75.26; advertising, \$249.20; postage, telegrams, telephones and express, \$141.18; miscellaneous, \$312.41; total..... 4,183 05
6. Net profit transferred to Profit and Loss Account..... 19,222 90
Total.....\$ 26,566 07

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....\$ 5,126 71
Amount transferred from Revenue Account..... 19,222 90
Total.....\$ 24,349 61

Dividends to shareholders declared during year.....\$ 18,000 00
Balance of account at December 31st, 1925..... 6,349 61

Total.....\$ 24,349 61

MISCELLANEOUS

1. Officers of the Corporation who are under bond for the following amounts respectively: Manager, \$15,000.00; accountant, \$2,500.00; in blanket policy covering officers of Royal Loan & Savings Company and Brantford Trust Company, Limited.
2. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 2nd, 1925, 3%; July 2nd, 1925, 3%.
3. Date appointed for the Annual Meeting: February 10th, 1926. Date of last Annual Meeting, February 11th, 1925.
4. Amount of actual cash receipts during the year (excluding Trust Account receipts) for:
(a) Interest on mortgage investments.....\$ 19,458 32
(b) Interest on bonds and debentures..... 2,411 18
(c) Agency fees and commissions..... 4,177 27
(d) Revenue from bank balances..... 346 46
.....\$ 26,393 23

CONSTATING INSTRUMENTS

The Brantford Trust Company was incorporated by Letters Patent of Ontario, bearing date 16th December, 1907. See The Loan and Trust Corporations Act, R.S.O. 1914, c. 184.

THE BRANTFORD TRUST COMPANY, LIMITED—Continued

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Total
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company funds. Ontario.....	278,143 80	2,094 05	4,582 01	114 16	284,934 02

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken. Company funds.....	263,257 96	1,401 74	691 61	4,545 03	269,896 34
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession). Company funds.....	15,000 00	70		36 98	15,037 68
Total Company funds.	278,257 96	1,402 44	691 61	4,582 01	284,934 02

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.
Company funds Lots D and E on the east side of Sydenham St., Brantford.....	15,000 00	70	36 98	15,037 68

THE CANADA TRUST COMPANY

Head Office, London, Ontario

OFFICERS

Chairman of the Board—T. G. MEREDITH, K.C.
 President—HUME CRONYN. Vice-President—GEORGE T. BROWN.
 General Manager—M. AYLSWORTH. Secretary—D. McEACHERN.
 Treasurer—C. J. CLARKE.

DIRECTORS

T. G. MEREDITH, K.C.	JOHN COWAN, K.C.
HUME CRONYN.	J. B. DAVIDSON.
GEORGE T. BROWN.	H. E. GATES.
ALEX. R. BARTLET, K.C.	A. H. M. GRAYDON.
GEO. H. BELTON.	N. R. HOWDEN.
H. S. BLACKBURN.	J. G. KERR, K.C.
HUME BLAKE.	COL. E. I. LEONARD, D.S.O.
I. CAMPBELL, K.C.	PHILIP POCOCK.

E. E. REID.

Auditors—F. G. JEWELL, F.C.A. J. F. KERN.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,100,000 00
Amount subscribed—ordinary.....	1,048,900 00
Amount paid in cash:	
Ordinary—	
On \$986,900.00 stock fully called.....	\$ 986,900 00
On \$52,000.00 stock 25% called.....	13,000 00
On \$10,000.00 stock 1% called.....	100 00
	<u>1,000,000 00</u>

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 1,403,447 24	
Agreements for sale.....	22,140 45	
Interest due.....	15,716 17	
Interest accrued.....	53,051 13	
	<u>(See Schedule B.)</u>	\$ 1,494,354 99
2. Amount of loans secured by stocks, bonds and other collateral:		
Principal.....	\$ 63,558 43	
Interest due.....	88 67	
Interest accrued.....	901 90	
	<u></u>	64,549 00
3. Book value of bonds, debentures and debenture stocks:		
Government:—Dominion, Provincial and United Kingdom..	\$ 140,563 49	
Interest accrued.....	628 51	
	<u></u>	141,192 00
4. Cash on hand.....		18,171 83
5. Cash on deposit with banks.....		87,873 92
6. Advances to estates, trusts, etc., under administration.....		1,100 00
		<u></u>
Total Company Funds.....		\$ 1,807,241 74

Guaranteed Funds

7. Amount secured by mortgages on real estate including:		
First mortgages.....	\$ 4,764,900 16	
Agreements for sale.....	28,426 17	
Interest due.....	26,632 35	
Interest accrued.....	148,215 99	
	<u>(See Schedule B.)</u>	\$ 4,968,174 67
8. Cash on deposit with banks.....		129,205 31
		<u></u>
Total Guaranteed Funds.....		\$ 5,097,379 98

THE CANADA TRUST COMPANY—Continued

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....\$10,270,143 96

Summary

Company Funds.....\$ 1,807,241 74
 Guaranteed Funds.....5,097,379 98
 Estates, Trusts and Agency Funds.....10,270,143 96

Grand Total of Assets.....\$17,174,765 68

Liabilities*Company Funds*

1. Dividends to shareholders declared and unpaid.....\$ 45,000 00
 2. Balance of Profit and Loss Account.....12,241 74
 3. Reserve account.....750,000 00
 4. Paid-up capital.....1,000,000 00

Total Company Funds.....\$ 1,807,241 74

Guaranteed Funds

5. General Guaranteed Funds.....\$ 5,026,515 39
 Interest due and accrued.....70,864 59

\$ 5,097,379 98

Total Guaranteed Funds.....\$ 5,097,379 98

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....\$10,270,143 96

Summary

Company Funds.....\$ 1,807,241 74
 Guaranteed Funds.....5,097,379 98
 Estates, Trusts and Agency Funds.....10,270,143 96

Grand Total of Liabilities.....\$17,174,765 68

REVENUE ACCOUNT**Income**

1. Interest earned on:
 (a) Mortgages.....\$ 113,109 83
 (b) Bonds, debentures and stocks.....6,118 27
 (c) Collateral loans.....4,287 99
 (d) Bank deposits.....2,479 41

2. Profit on sale of securities and real estate.....125,995 50
 3. Profit in guaranteed funds.....1,851 81
 4. Agency fees and commissions earned.....99,585 81
 5. Other revenue for the year.....63,113 14
 8,041 81

Total.....\$ 298,588 07

Expenditure

6. Licenses and taxes other than taxes on real estate:
 (a) Dominion.....\$ 15,224 75
 (b) Provincial.....5,302 76
 (c) Municipal.....1,944 63

7. Commission on loans and on sale of debentures and real estate.....\$ 22,472 14
 801 95
 8. All other expenses incurred:—Salaries, \$106,855.62; directors' fees, \$3,665.00;
 auditors' fees, \$5,012.50; legal fees, \$242.04; rents, \$10,125.00; travelling
 expenses, \$1,345.98; printing and stationery, \$2,904.46; advertising, \$4,245.97;
 postage, telegrams, telephones, \$1,731.17; miscellaneous, \$30,337.95; total.. 166,465 69
 9. Net profit transferred to Profit and Loss Account.....108,848 29

Total.....\$ 298,588 07

THE CANADA TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	18,393 45
Amount transferred from Revenue Account.....		108,848 29
Total.....	\$	<u>127,241 74</u>
Dividends to shareholders declared during year.....	\$	90,000 00
Amount transferred to Special Reserves and Contingency Accounts.....		25,000 00
Balance of account at December 31st, 1925.....		12,241 74
Total.....	\$	<u>127,241 74</u>

MISCELLANEOUS

- Officers of the Corporation who are under bond for the following amounts respectively:
Bond of \$100,000.00 covers entire staff up to \$100,000.00 default of any individual member. This includes employees of both Canada Trust Company and Huron & Erie Mortgage Corporation, all being covered under one bond, as many members of staff are employed by both institutions.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 2nd, 1925, 4½%; July 2nd, 1925, 4½%.
- Date appointed for the Annual Meeting: February 9th, 1926. Date of last Annual Meeting: February 10th, 1925.
- 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. Nil.
The amount of interest on such loans taken credit for in the Profit and Loss Account during the year, \$347.09.
- Amount of actual cash receipts during the year (excluding Trust Account receipts) for:
(Company Funds).

(a) Interest on mortgage investments.....	\$	115,927 12
(b) Interest on bonds and debentures.....		6,771 53
(c) Interest on loans on collateral security.....		4,941 88
(d) Agency fees and commissions.....		63,113 14
(e) Revenue from bank balances.....		2,479 41
	\$	<u>193,233 08</u>
- Amount of interest permanently capitalized during the year (Company Funds) 731 08

CONSTATING INSTRUMENTS

Incorporated on the 23rd July, 1894, by special Act of the Dominion of Canada, 57-8 Vict. (1894), chap. 115, under the name of The General Trusts Corporation of Canada.

By a subsequent special Act, 62-3 Vict., chap. 111 (D), passed on the 11th August, 1899, the corporate name was changed to The Canada Trust Company, and certain other amendments were made in the incorporating Act.

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

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
<i>Company Funds:</i>	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Quebec.....	66,480 00		793 00		67,273 00
Ontario.....	941,356 75	6,917 17	27,774 34	146 00	976,194 26
Manitoba.....	95,273 55	3 00	3,491 45		98,768 00
Saskatchewan.....	63,765 21	232 00	5,160 19	631 33	69,788 73
Alberta.....	255,272 74	8,564 00	15,832 15	2,662 11	282,331 00
Total.....	1,422,148 25	15,716 17	53,051 13	3,439 44	1,494,354 99
<i>Guaranteed Funds:</i>					
Quebec.....	581,795 30	813 00	11,053 70		593,662 00
Ontario.....	2,507,601 58	12,085 35	56,943 69	608 00	2,577,238 62
Manitoba.....	101,586 72	1,509 00	3,513 28	92 00	106,701 00
Saskatchewan.....	1,594,201 63	12,225 00	76,705 32	7,441 10	1,690,573 05
Total.....	4,785,185 23	26,632 35	148,215 99	8,141 10	4,968,174 67

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total
	\$	c.	Under six months	Six months and over		
1. First mortgages under which no legal proceedings have been taken:	\$	c.	\$	c.	\$	c.
Company Funds.....	1,389,288	24	5,396	17	6,442	00
Guaranteed Funds...	4,764,002	76	17,609	35	6,424	00
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession):						
Company Funds.....	14,159	00			3,747	00
Guaranteed Funds...	897	40			58	00
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage:						
Company Funds...	22,140	45	64	00	67	00
Guaranteed Funds.	28,426	17	974	00	1,567	00
(b) Aggregate amount of sale price of properties covered by such agreements:						
Company Funds..	\$27,775.00.					
Guaranteed Funds.	\$39,220.00.					
Total Company Funds ..	1,425,587	69	5,460	17	10,256	00
Total Guaranteed Funds	4,793,326	33	18,583	35	8,049	00
					148,215	99
					4,968,174	67

THE CANADA TRUST COMPANY—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original Principal		Amount of any additional advances or charges		Amount of instalments of principal due but unpaid		Interest accrued		Total amount at which carried in Corporation's books	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
City of Ottawa (Devlin Estate), Lot 24, S.S. Sparks St.	149,086	19					2,092	00	145,592	00
Lots 1 and 2, N.W. side Metcalfe St. (Sussex St.), City of Ottawa	37,500	00					218	00	35,718	00
City of Outremont, Quebec, Lots 258 and 259 (34½ acres), De L'Pee Ave.	40,000	00					415	00	40,415	00
Lot 113, D.G.S. 8, St. John, Plan 43, Winnipeg.	85,000	00			500	00	2,730	00	80,730	00
City of Windsor, Part Lot 1, S.S. Sandwich St.	38,688	95					1,324	05	40,013	00
Lot 5, S.S. Sparks St. and Part Lot 5, N.S. Queen St., City of Ottawa	165,000	00					4,572	00	164,572	00
City of Montreal, S.E. Part Lot 1515, E.S. Mountain St.	150,000	00					4,087	00	154,087	00
City of Montreal (Westmount), Part Lot 218, Sub. 217 and Part Lot 218, Sub. 216	35,000	00					590	00	35,090	00
City of Montreal, Part Lots 1821-22-5 and 1821-17-18-19-22-5-6-1821, Part 15 and 1822-6. N.E. side Lorne Crescent	65,000	00					706	00	65,706	00
City of Montreal, Sub. 43 of Official Lot 181 (181-43), and N.W. Portion of Sub. 42, Lot 181 (181-42)	42,500	00					983	00	43,483	00
City of Montreal, Lot 184, and Part 416 to 428, and Part 429, Sherbrooke St., S.S. Notre Dame de Grace Ward	76,193	33					560	67	76,754	00
12,000 acres in Townships 10-12-13-14 and 15, Ranges 17-18-19 west 2nd Meridian, Sask.	370,000	00			20,000	00	29,541	50	333,911	41
15½ Sections in Townships 26-22-3, Sask.	45,000	00	2,469	49			3,183	51	50,653	00
Lot 25 and Part Lot 26, W.S. Ontario St., Toronto	40,000	00					893	00	35,393	00
Part Lot 1, Part Lot 4, Lots 2, and 3, N.S. Maitland St. Toronto	100,000	00					2,623	00	83,623	00
Part Lot 9, S.S. Adelaide St., Toronto	50,000	00					376	00	35,376	00
Lots 1 and 2, S.S. Queen St. W., Toronto	40,000	00					1,198	00	37,198	00
Part Lot 32, S.S. Queen St. W., Toronto	40,000	00					451	00	36,451	00
Part Lot 22 and Lot 29, S.S. Bloor St. W., Toronto	40,000	00					439	00	37,239	00
Part Park Lot 8, 1st Con. from Bay, N.S. Queen St. E., Toronto	85,000	00					2,364	00	74,864	00
Part Lots 6½, E.S. Dowling, Part Lot 2, S.S. King St. W., Toronto	40,000	00					599	00	36,599	00
Total	1,733,968	47	2,469	49	20,500	00	59,945	73	1,643,467	41

THE CANADA PERMANENT TRUST COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—W. G. GOODERHAM.
 Vice-President—E. R. C. CLARKSON.

General Manager—GEORGE H. SMITH.
 Secretary—WALTER F. WATKINS.

DIRECTORS

W. G. GOODERHAM.
 E. R. C. CLARKSON.
 COL. A. E. GOODERHAM.
 F. GORDON OSLER.
 GEORGE H. SMITH.

WILLIAM MULOCK, K.C.
 GEORGE W. ALLAN, K.C.
 WILLIAM STONE.
 A. B. CAMPBELL, W.S.
 NORMAN MACKENZIE, K.C.

Auditors—A. E. OSLER, C.A. HENRY BARBER, F.C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed.....	1,000,000 00
Amount paid in cash.....	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	864,386 71	
Agreements for sale.....		6,394 68	
Interest due.....		8,553 58	
Interest accrued.....		9,655 63	
			888,990 60
			(See Schedule B.)
2. Amount of loans secured by stocks, bonds and other collateral:			
Principal.....	\$	53,836 64	
Interest due.....		757 71	
Interest accrued.....		26 30	
			54,620 65
3. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$	78,436 43	
Interest accrued.....		663 83	
		\$	79,100 26
(b) All other bonds.....	\$	85,811 10	
Interest due.....		Nil	
Interest accrued.....		2,069 34	
			87,880 44
			166,980 70
4. Book value of stocks owned.....	\$	59,702 91	
Accrued dividends thereon.....		956 70	
			60,659 61
5. Cash on hand.....			115 00
6. Cash on deposit with banks, \$1,970.22; elsewhere, \$21,242.87.....			23,213 09
7. Advances to estates, trusts, etc., under administration.....			37,934 70
8. All other assets.....			35,480 97
			\$ 1,267,995 32

Guaranteed Funds

9. Amount secured by mortgages on real estate including:			
First mortgages.....	\$	341,842 00	
Interest due.....		1,576 60	
Interest accrued.....		4,160 22	
			347,578 82
			(See Schedule B.)
10. Cash on deposit with banks, \$2,081.19; elsewhere, \$79.49.....			2,160 68
			\$ 349,739 50

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 9,583,145 05
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THE CANADA PERMANENT TRUST COMPANY—Continued

Summary

Company Funds.....	\$ 1,267,995 32
Guaranteed Funds.....	349,739 50
Estates, Trusts and Agency Funds.....	9,583,145 05
Grand Total of Assets.....	<u>\$11,200,879 87</u>

Liabilities

Company Funds

1. All other liabilities.....	\$ 3,847 84
2. Dividends to shareholders declared and unpaid.....	12,500 00
3. Balance of Profit and Loss Account.....	26,647 48
4. Reserve account.....	225,000 00
5. Paid-up capital.....	1,000,000 00
Total Company Funds.....	<u>\$ 1,267,995 32</u>

Guaranteed Funds

6. General Guaranteed Funds.....	\$ 343,923 19
Interest due and accrued.....	5,816 31
	<u>\$ 349,739 50</u>
Total Guaranteed Funds.....	<u>\$ 349,739 50</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 9,583,145 05
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Summary

Company Funds.....	\$ 1,267,995 32
Guaranteed Funds.....	349,739 50
Estates, Trusts and Agency Funds.....	9,583,145 05
Grand Total of Liabilities.....	<u>\$11,200,879 87</u>

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) Mortgages.....	\$ 59,568 20	
(b) Bonds, debentures and stocks.....	12,716 66	
(c) Collateral loans.....	3,719 87	
(d) Bank deposits.....	3,145 14	
	<u>\$</u>	79,149 87
2. Profit on sale of securities and real estate.....		7,901 55
3. Profit in guaranteed funds.....		5,038 03
4. Agency fees and commissions earned.....		62,018 83
5. Other revenue for the year.....		11,096 65
Total.....	<u>\$</u>	<u>165,204 93</u>

Expenditure

6. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$ 9,178 30	
(b) Provincial.....	4,331 36	
(c) Municipal.....	470 14	
	<u>\$</u>	13,979 80
7. Commission on loans and on sale of debentures and real estate.....		2,077 70
8. All other expenses incurred:—Salaries, \$35,059.37; directors' fees, \$2,200.00; auditors' fees, \$1,700.00; legal fees, \$1,084.04; rents, \$7,989.40; travelling expenses, \$5.62; printing and stationery, \$2,107.55; advertising, \$6,303.03; postage, telegrams, telephones and express, \$1,004.17; miscellaneous, \$6,296.18; total.....		63,749 36
Net profit transferred to Profit and Loss Account.....		85,398 07
Total.....	<u>\$</u>	<u>165,204 93</u>

THE CANADA PERMANENT TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	16,249	41
Amount transferred from Revenue Account.....		85,398	07
Total.....	\$	101,647	48
Dividends to shareholders declared during year.....	\$	50,000	00
Amount transferred to Special Reserves and Contingency Accounts.....		25,000	00
Balance of account at December 31st, 1925.....		26,647	48
Total.....	\$	101,647	48

MISCELLANEOUS

- Officers of the Corporation who are under bond for the following amounts respectively:
All officials and employees of the Company holding responsible positions, give bond or security satisfactory to the Company from \$1,000.00 to \$10,000.00.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 2nd, 1925; April 1st, 1925; July 2nd, 1925; October 1st, 1925, $1\frac{1}{4}\%$ each.
- Date appointed for the Annual Meeting: January 27th, 1926. Date of last Annual Meeting: January 28th, 1925.
- Amounts of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....	\$	60,699	11
(b) Interest on bonds and debentures.....		8,749	46
(c) Dividends on stocks.....		3,382	80
(d) Interest on loans on collateral security.....		4,110	00
(e) Agency fees and commissions.....		62,018	83
(f) Revenue from bank balances.....		3,145	14
	\$	142,105	34
- Amount of interest permanently capitalized during the year..... 1,514 27

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., 1914, c. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
<i>Company funds:</i>	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	723,096 09	5,010 55	8,490 89	3,915 03	740,512 56
Nova Scotia.....	75,953 24	2,901 66	587 89	615 65	80,058 44
Prince Edward Island	7,639 14	120 76	187 02	23 25	7,970 17
Manitoba.....	25,428 93	242 64	251 30	47 78	25,970 65
Alberta.....	11,562 28	269 22	77 18	.....	11,908 68
Saskatchewan.....	3,000 00	.....	61 35	.....	3,061 35
British Columbia....	17,000 00	.....	.....	.....	17,000 00
New Brunswick.....	2,500 00	8 75	.....	.....	2,508 75
Total.....	866,179 68	8,553 58	9,655 63	4,601 71	888,990 60
<i>Guaranteed funds:</i>					
Ontario.....	341,842 00	1,576 60	4,160 22	.....	347,578 82

THE CANADA PERMANENT TRUST COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued		Total	
			Under six months	Six months and over				
	\$	c.	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken:								
Company Funds	864,386	71	8,406	24	131	96	9,655	63
Guaranteed Funds	341,842	00	1,576	60			4,160	22
2. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage:								
Company Funds	6,394	68	15	38				6,410
(b) Aggregate amount of sale price of properties covered by such agreements, Company Funds \$7,169.50.								
Total Company Funds	870,781	39	8,421	62	131	96	9,655	63
Total Guaranteed Funds	341,842	00	1,576	60			4,160	22

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	\$	c.	\$	c.	\$	c.
<i>Company funds:</i>						
South side Victoria Street, Fort William	45,000	00	771	11	39,819	20
(Matured)					532	48
Various properties, Toronto, Smiths Falls and Swift Current S.S. Danforth Avenue, Toronto	60,000	00			217	90
	25,000	00			71	92
	130,000	00	771	11	39,819	20
					822	30
						101,275
						18
<i>Guaranteed funds:</i>						
North side St. Clair Ave., Toronto Twp. Augusta, Grenville County	50,000	00	2,707	83	500	00
(1,085 80)	50,000	00			1,085	80
W.S. Yonge St., N.S. Temperance St., W.S. Sherbourne St., E.S. Leuty Ave., Toronto	175,000	00			3,062	50
N.S. Bloor St., Toronto	31,500	00			465	37
Total	306,500	00	2,707	83	500	00
					1,551	17
					3,742	20
						302,001
						20

CAPITAL TRUST CORPORATION, LIMITED

Head Office, Ottawa, Ontario

OFFICERS

Hon. President—HON. M. J. O'BRIEN.
 President—JOHN J. LYONS. Manager—B. G. CONNOLLY.
 Vice-Presidents—A. E. PROVOST. Secretary—E. T. B. PENNEFATHER.
 E. W. TOBIN, J. J. SEITZ.

DIRECTORS

P. V. BYRNES. COL. D. R. STREET. B. G. CONNOLLY.
 J. J. MCFADDEN. J. B. DUFORD. J. G. CARROLL.
 W. H. MCAULIFFE. J. A. O'BRIEN. A. J. MAJOR.
 J. F. BROWN. W. J. HUSSEY.

Auditor—J. F. CUNNINGHAM, F.C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 2,000,000 00
Amount subscribed—ordinary.....	852,400 00
Amount paid in cash:	
Ordinary—On \$572,800.00 stock fully called.....	\$ 572,800 00
On stock partially paid.....	30,848 42
	<u>603,648 42</u>

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 411,293 24	
Interest due.....	3,951 99	
Interest accrued.....	7,203 55	
	<u>(See Schedule B.)</u>	\$ 422,448 78
2. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$29,400.00 of the Company's own stock upon which \$29,400.00 has been paid.)		
Principal.....	\$ 50,456 96	
Interest due.....	1,114 61	
Interest accrued (not included).....		<u>51,571 57</u>
3. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 36,689 76	
Interest accrued.....	528 41	
	<u>\$ 37,218 17</u>	
(b) Canadian municipalities, school districts and rural telephone companies.....	\$ 115,728 01	
Interest due.....	3,842 88	
Interest accrued.....	2,299 43	
	<u>121,870 32</u>	
		<u>159,088 49</u>
4. Cash on hand.....		7,365 31
5. Cash on deposit with banks.....		24,759 95
6. Advances to estates, trusts, etc., under administration.....		7,541 37
7. All other assets.....		<u>25,192 41</u>
		<u>\$ 697,967 88</u>

Guaranteed Funds

8. Amount secured by mortgages on real estate including:		
First mortgages.....	\$ 1,651,354 56	
Interest due.....	1,277 48	
Interest accrued.....	27,801 81	
	<u>(See Schedule B.)</u>	\$ 1,680,433 85

CAPITAL TRUST CORPORATION, LIMITED—Continued

9. Book value of bonds, debentures and debenture stocks:	
Government:—Dominion, Provincial and United Kingdom.....	\$ 434,519 09
Interest accrued.....	5,146 35
	\$ 439,665 44
10. Cash on hand.....	7,998 40
11. Cash on deposit with banks.....	88,913 84
	\$ 2,217,011 53

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	4,325,012 26
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Summary

Company Funds.....	697,967 88
Guaranteed Funds.....	2,217,011 53
Estates, Trusts and Agency Funds.....	4,325,012 26
	\$ 7,239,991 67

Liabilities

Company Funds

1. Dividends to shareholders declared and unclaimed.....	\$ 148 00
2. Balance of Profit and Loss Account.....	34,171 46
3. Contingency reserve.....	60,000 00
4. Paid-up capital.....	603,648 42
	\$ 697,967 88

Guaranteed Funds

5. Trust deposits.....	\$ 1,021,360 85
6. Specific guaranteed funds.....	\$ 690,329 73
Interest accrued.....	2,600 00
	692,929 73
7. General guaranteed funds.....	\$ 500,520 95
Interest due and accrued.....	2,200 00
	502,720 95
Total Guaranteed Funds.....	\$ 2,217,011 53

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 4,325,012 26
---	-----------------

Summary

Company Funds.....	\$ 697,967 88
Guaranteed Funds.....	2,217,011 53
Estates, Trusts and Agency Funds.....	4,325,012 26
	\$ 7,239,991 67

REVENUE ACCOUNT

Income

1. Interest earned on:	
(a) Mortgages.....	\$ 29,163 28
(b) Bonds, debentures and stocks.....	6,242 90
(c) Collateral loans.....	2,325 41
(d) Bank deposits and sundries.....	1,359 80
	\$ 39,091 39
2. Profit on sale of securities and real estate.....	3,765 62
3. Profit in guaranteed funds.....	35,988 28
4. Agency fees and commissions earned.....	52,402 82
5. Other revenue for the year.....	4,939 32
	\$ 136,187 43

CAPITAL TRUST CORPORATION, LIMITED—Continued

Expenditure

6. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$	2,481 89
(b) Provincial.....		1,958 82
(c) Municipal.....		1,312 85
		5,753 56
7. All other expenses incurred:—Salaries, \$57,516.30; auditors' fees, \$1,286.09; legal fees, \$804.35; rents, \$12,153.26; travelling expenses, \$2,670.74; printing and stationery, \$3,417.84; advertising, \$3,892.46; postage, telegrams, telephones and express, \$1,615.04; miscellaneous, \$9,793.60; total.....		93,149 68
8. Net profit transferred to Profit and Loss Account.....		37,284 19
Total.....	\$	136,187 43

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	45,399 52
Amount transferred from Revenue Account.....		37,284 19
Total.....	\$	82,683 71
Dividends to shareholders declared during year.....	\$	23,512 25
Amount transferred to Special Reserves and Contingency Accounts.....		10,000 00
Amount written off ledger assets.....		15,000 00
Balance of account at December 31st, 1925.....		34,171 46
Total.....	\$	82,683 71

MISCELLANEOUS

- Officers of the Corporation who are under bond for the following amounts respectively: Ottawa Office—Connolly, Dr. B. G., \$5,000.00; Pennefather, E. T. B., \$5,000.00; Parent, E. L., \$5,000.00; Lineger, J. F., \$10,000.00; Allen, J. C., \$5,000.00; Dube, Eugene, \$2,000.00; Byrne, Joseph D., \$3,000.00; O'Byrne, J. H., \$1,000.00; McCann, A. J. P., \$3,000.00; Nobert, C. N., \$1,000.00; Holly, T. M., \$5,000.00; Pelletier, P., \$3,000.00; McClenaghan, Percy, \$1,000.00; Redmond, M. A., \$1,000.00; Robert, J. A., \$1,000.00; Benoit, Albert, \$3,000.00; Hayes, H. L., \$1,000.00; Mulvihill, W., \$1,000.00; Tunney, E., \$1,000.00; Hurteau, Nap., \$500.00; Toronto Office—Costello, Thomas, \$5,000.00; Korman, John S., \$5,000.00; Donnelly, Patrick, \$5,000.00; Smith, J. A., \$5,000.00; Cuddy, George, \$1,000.00; Moore, Edgar C., \$1,000.00; Middleweek, J. J., \$1,000.00; Clancy, J. J., \$5,000.00; Curran, John, \$1,000.00; Buckley Estate—John Murphy, \$5,000.00.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: March 1st, 1925, 4%
- Date appointed for the Annual Meeting: February 9th, 1926. Date of last Annual Meeting: February 10th, 1925.
- Amount of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....	\$	18,007 74
(b) Interest on bonds and debentures.....		8,376 14
(c) Interest on loans on collateral security.....		1,210 80
(d) Agency fees and commissions.....		39,779 34
(e) Revenue from bank balances and sundry interest charges.....		1,359 80
		68,733 82

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.

CAPITAL TRUST CORPORATION, LIMITED—Continued

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>										
Ontario.....	300,627	20	3,574	54	4,912	53	867	15	309,981	42
Quebec.....	108,849	19	377	45	2,291	02	949	70	112,467	36
Total.....	409,476	39	3,951	99	7,203	55	1,816	85	422,448	78
<i>Guaranteed Funds:</i>										
Ontario.....	1,633,395	32	1,277	48	27,543	37	559	24	1,662,775	41
Saskatchewan.....	16,400	00			214	52			16,614	52
Alberta.....	1,000	00			43	92			1,043	92
Total.....	1,650,795	32	1,277	48	27,801	81	559	24	1,680,433	85

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total		
			Under six months	Six months and over				
	\$	c.	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken:								
Company Funds.....	361,228	24	545	18	6,713	09	368,486	51
Guaranteed Funds.....	1,651,354	56	1,277	48	27,801	81	1,680,433	85
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession):								
Company Funds.....	50,065	00	1,683	34	1,723	47	53,962	27
Total Company Funds..	411,293	24	2,228	52	7,203	55	422,448	78
Total Guaranteed Funds.	1,651,354	56	1,277	48	27,801	81	1,680,433	85

CAPITAL TRUST CORPORATION, LIMITED—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Amount of any additional advances or charges		Amount of instalments of principal due but unpaid		Amount of interest due and unpaid whether capitalized or not		Interest accrued	Total amount at which carried in Corporation's books		
	\$	c.	\$	c.	\$	c.	\$	c.				
<i>Company Funds</i>												
West Part Lot 6, S.S. Wellington and West Part Lot 6, N.S. Sparks St., Sub. Lot 1, S.S. George Almond St., Lots 1 and 2 E.S. Mosgrove St., Ottawa	50,000	00							949	31	28,449	31
Lots 14 and 15, N.S. George St., Ottawa	15,000	00	1,500	00	750	00			237	80	15,737	80
Lot 51, E. ½ Lot 50, S.S. Albert St., Ottawa	20,000	00	7,000	00			17	50	222	70	26,490	20
Lot 12, E.S. Bank St., Ottawa	30,000	00							778	66	27,278	66
Lot 338 and S. Part Lot 337, and N. ½ Lot 273 and Lot 352, Hull, Que.	18,000	00							631	73	18,631	73
43-47 York and 20 By Ward, Ottawa	22,000	00							509	31	22,009	31
<i>Guaranteed Funds, Ottawa</i>												
E. ½ Lot 38 and W. 16½ ft. Lot 39, S.S. Gloucester Street, Ottawa	23,500	00			500	00			480	98	16,980	98
Lot 7, N.S. Sparks St., Ottawa	14,000	00							407	56	14,407	56
Lot 34, S.S. Nepean, Lot 3, W.S. Bank St., Lot 34, N.S. Lisgar St., Ottawa	37,000	00							858	60	37,858	60
Sub. Lot 9, Laurier and Lots 9, 10, 11, S.S. Wilbrod St., Ottawa	25,000	00							215	75	17,715	75
Part Lots 18 and 19, Sault Ste. Marie, Ont.	30,000	00							463	56	30,463	56
Lots 1 to 6, Blk. 11, Plan C., 209, Sub. Part N.E. ¼ Section 3, Twp. 34, Range 1, W. 3rd Mer. Twp. Allan, Sask.	17,000	00							172	60	14,172	60
S.W. Part Lot 67, Laurier West, Ottawa	14,000	00							4	99	13,004	99
Parts S. ½ T. and U., N.S. Rideau, Ottawa	15,000	00									15,000	00
13-29 Essex St., Toronto	30,000	00							837	69	22,997	69
575 Jarvis St., Toronto	20,000	00							539	18	20,539	18
15 Charles St. W., Toronto	15,000	00							266	08	15,266	08
52 Isabella, Toronto	16,500	00	368	18							16,868	18
Total	412,000	00	8,868	18	1,250	00	17	50	7,576	50	373,872	18

CHARTERED TRUST AND EXECUTOR COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—HON. W. A. CHARLTON.
 Manager—JOHN J. GIBSON.
 Secretary—E. W. MCNEILL.

Vice-Presidents—NOEL MARSHALL.
 W. K. GEORGE.
 W. S. MORDEN, K.C.

DIRECTORS

W. R. HOBBS.
 J. B. TUDHOPE.
 D. H. MACLAREN.
 J. A. MARTIN.
 F. R. LALOR.
 J. J. GIBSON.

RALPH R. CORSON

W. S. MORDEN, K.C.
 S. C. TWEED.
 W. K. GEORGE.
 NOEL MARSHALL.
 HON. W. A. CHARLTON.
 FRANK McLAUGHLIN.

Auditors—THOS. JENKINS, F.C.A. ARTHUR J. HARDY.

CAPITAL

Amount of Capital Stock authorized.....		\$ 1,000,000 00
Amount subscribed—ordinary.....		618,000 00
Amount paid in cash—ordinary:		
On \$517,200.00 stock fully called.....	\$ 490,250 00	
On \$100,800.00 approx. 20% called.....	30,632 97	
		<u>520,882 97</u>

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Book value of real estate held by the corporation:			
Freehold land (including buildings).....		\$ 940 30	
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 130,310 19		
Second and subsequent mortgages.....	4,925 00		
Agreements for sale.....	3,155 68		
Interest due.....	496 38		
Interest accrued.....	2,296 16		
			<u>141,183 41</u>
			<i>(See Schedule B.)</i>
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$7,500.00 of the Company's			
own stock upon which \$7,440.00 has been paid.)			
Principal.....	\$ 53,497 43		
Interest due.....	95 70		
Interest accrued (not included).....			
			<u>53,593 13</u>
4. Book value of bonds, debentures and debenture stocks:—			
(a) Government:—Dominion, Provincial and			
United Kingdom.....	\$ 29,593 62		
Interest accrued.....	342 81		
			<u>\$ 29,936 43</u>
(b) Canadian municipalities, school districts and rural			
telephone companies.....	\$ 95,885 69		
Interest due.....	Nil		
Interest accrued.....	814 81		
			<u>96,700 50</u>
(c) All other bonds.....	\$ 24,962 50		
Interest due.....	Nil		
Interest accrued.....	226 03		
			<u>25,188 53</u>
5. Book value of stocks owned.....			*31,718 12
6. Cash on hand.....			15,213 46
7. Cash on deposit with banks.....			20,032 39
8. Advances to estates, trusts, etc., under administration.....			107,887 08
9. Accrued fees and charges for administering estates.....			60,415 26
10. All other assets.....			22,089 55
			<u>604,898 16</u>
			<u>\$ 604,898 16</u>

*Reserve of \$4,209.84, included in liabilities.

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate, including:			
First mortgages.....	\$	395,764 64	
Interest due.....		517 97	
Interest accrued.....		8,213 40	
		<u> </u>	\$ 404,496 01
<i>(See Schedule B.)</i>			
12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal.....	\$	132,688 12	
Interest due.....		Nil	
Interest accrued (not included).....			
		<u> </u>	132,688 12
13. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and			
United Kingdom.....	\$	26,263 96	
Interest accrued.....		415 17	
		<u> </u>	26,679 13
(b) Canadian municipalities, school districts.....			
and rural telephone companies.....	\$	220,855 90	
Interest due.....		Nil	
Interest accrued.....		3,500 59	
		<u> </u>	224,356 49
(c) All other bonds.....	\$	4,696 48	
Interest due.....		Nil	
Interest accrued.....		28 10	
		<u> </u>	4,724 58
14. Cash on hand.....			3,090 58
15. Cash on deposit with banks.....			23,266 85
			<u> </u>
Total Guaranteed Funds.....	\$		819,301 76

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$10,297,180 26
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Summary

Company Funds.....	\$	604,898 16
Guaranteed Funds.....		819,301 76
Estates, Trusts and Agency Funds.....		10,297,180 26
		<u> </u>
Grand Total of Assets.....	\$11,721,380 18	

Liabilities

Company Funds

1. Other expenses due and accrued.....	\$	9,431 34
2. Special reserves.....		11,909 48
3. All other liabilities.....		227 50
4. Dividends to shareholders declared and unpaid.....		6,511 02
5. Balance of Profit and Loss Account.....		5,935 85
6. Reserve Account.....		50,000 00
7. Paid-up Capital.....		520,882 97
		<u> </u>
Total Company Funds.....	\$	604,898 16

Guaranteed Funds

8. Trust deposits.....	\$	292,861 88
9. Specific Guaranteed Funds.....	\$	460,991 02
Interest due and accrued.....		4,333 61
		<u> </u>
Total Specific Guaranteed Funds.....		465,324 63
10. General Guaranteed Funds.....	\$	61,115 25
Interest due and accrued.....		Nil
		<u> </u>
Total General Guaranteed Funds.....		61,115 25
		<u> </u>
Total Guaranteed Funds.....	\$	819,301 76

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....\$10,297,180 26

Summary

Company Funds.....	\$ 604,898 16
Guaranteed Funds.....	819,301 76
Estates, Trusts and Agency Funds.....	10,297,180 26
	<hr/>
Grand Total of Liabilities.....	<u>\$11,721,380 18</u>

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) Mortgages.....	\$ 10,742 94	
(b) Bonds, debentures and stocks.....	6,727 77	
(c) Collateral loans.....	11,178 78	
(d) Bank deposits.....	304 64	
	<hr/>	\$ 28,954 13
2. Profit on sale of securities and real estate.....		116 40
3. Profit in guaranteed funds.....		11,460 44
4. Agency fees and commissions earned.....		133,131 36
5. Other revenue for the year.....		1,018 68
Total.....		<u>\$ 174,681 01</u>

Expenditure

6. Interest incurred.....	\$	18 09
7. Loss on sale of securities and real estate owned absolutely by the Corporation.....		2,896 76
8. Amount by which ledger values of assets were written down.....		5,093 06
9. Licenses and taxes other than taxes on real estate:		
(a) Provincial.....	\$ 1,893 90	
(b) Municipal.....	2,064 24	
	<hr/>	3,958 14
10. Commission on loans and on sale of debentures and real estate.....		32,369 95
11. All other expenses incurred:—Salaries, \$66,158.07; directors' fees, \$1,508.40; auditors' fees, \$2,500.00; rents, \$6,000.00; printing and stationery, \$2,714.44; advertising, \$10,005.63; postage, telegrams, telephones and express, \$2,766.06; miscellaneous, \$5,042.83; total.....		96,095 43
12. Net profit transferred to Profit and Loss Account.....		33,649 58
Total.....		<u>\$ 174,681 01</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 3,814 35
Amount transferred from Revenue Account.....	33,649 58
Total.....	<u>\$ 37,463 93</u>
Dividends to shareholders declared during year.....	\$ 28,636 15
Amount transferred to Special Reserves and Contingency Accounts.....	2,891 93
Balance of account at December 31st, 1925.....	5,935 85
Total.....	<u>\$ 37,463 93</u>

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

MISCELLANEOUS

1. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 1st, 7% per annum; April 1st, 7% per annum; July 1st, 5% per annum; October 1st, 5% per annum.
2. Date appointed for the Annual Meeting: February 27th, 1926. Date of last Annual Meeting: February 28th, 1925.
3. 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 loan is \$2,700.00.
The amount of interest on such loans taken credit for in the Profit and Loss Account during the year, \$180.00.
4. Amount of contingent liability not shown as direct debts in the foregoing statement.
The Company has a certain contingent liability under its Guarantees of Titles to land given when the Company was issuing Guarantee of Titles. This business was discontinued ten years ago, and no claim has been made during that time, and the outstanding Guarantees of Titles are constantly diminishing in number through expiration. The liability at the worst is only nominal.
5. Amount of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....	\$ 15,585 20
(b) Interest on bonds and debentures.....	5,381 36
(c) Dividends on stocks.....	400 50
(d) Interest on loans on collateral security.....	5,271 54
(e) Net revenue from real estate.....	185 00
(f) Agency fees and commissions.....	64,310 70
(g) Revenue from bank balances.....	304 64
	\$ 91,438 94
6. Amount of interest permanently capitalized during the year, \$2,216.56.

CONSTATING INSTRUMENTS

The Title and Trust Company was incorporated in 1905, by Special Act of the Parliament of Canada, 4-5 Edward VII, Chapter 162 (Royal Assent 20th July, 1905). By Section 19 of this Act the Company was required to make an initial deposit with the Receiver-General of Canada to carry on the business of Title Insurance, the said deposit to be increased to \$75,000.00 within two years from the date of the issue of such license, and to be further increased as the Treasury Board may from time to time require.

In 1907, by Special Act of the Province of Ontario, 7 Edward VII, Chap. 118, the Company was upon the conditions therein specified made admissible to registry under The Loan Corporations Act, and initial registry was granted on the 30th August, 1907.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Totals
	\$ c.	\$ c.	\$ c.	\$ c.
Company funds:				
Ontario.....	134,015 90	496 03	2,154 36	136,666 29
Saskatchewan.....	4,374 97	35	141 80	4,517 12
Guaranteed funds:				
Ontario.....	395,764 64	517 97	8,213 40	404,496 01
Total.....	534,155 51	1,014 35	10,509 56	545,679 42

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken:					
Company Funds.....	130,310 19	478 53	17 85	2,116 76	132,911 63
Guaranteed Funds.....	395,764 64	517 97	.....	8,213 40	404,496 01
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken:					
Company Funds.....	4,925 00	.....	.....	90 67	5,015 67
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage:					
Company Funds.....	3,155 68	.....	.....	88 73	3,256 11
(b) Aggregate amount of sale price of properties covered by such agreements:					
Company Funds, \$9,800.00.					
Total Company Funds....	138,390 87	478 53	17 85	2,296 16	141,183 41
Total Guaranteed Funds..	395,764 64	517 97	.....	8,213 40	404,496 01

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company:						
52 Carlton Hill Rd. Toronto.....	12,000 00	.....	.....	165 55	12,000 00	.....
*52 Wellington St. W., Toronto.....	.....	.....	.....	142 75	6,311 66	.....
				308 30	18,311 66	
Guaranteed:						
121 Carlton Street.	80,000 00	.....	.....	1,610 96	56,000 00	.....
*52 Wellington St.W.	58,000 00	.....	.....	852 37	37,688 34	.....
6 Oriole Gardens...	13,500 00	.....	.....	155 34	13,500 00	.....
455 Parkside Drive. Queen and Broadview; St. Thomas and Sullivan Sts.	12,000 00	.....	33	172 50	11,500 00	.....
S.W. cor. St. Clair and Wychwood...	80,000 00	3,500 00	.....	2,058 08	59,916 30	*20,000 00
	25,000 00	.....	96	218 34	24,750 00	.....
Total.....	268,500 00	3,500 00	1 29	5,067 59	203,354 64	20,000 00

*This amount is against part of the property only.

THE CONSOLIDATED TRUSTS CORPORATION

Head Office, London, Ontario

OFFICERS

President—GEORGE G. McCORMICK.

Vice-Presidents—THOMAS W. BAKER.

WILLIAM E. ROBINSON.

Manager and Secretary—

H. R. CLEWES.

DIRECTORS

THOMAS W. SCANDRETT, London.

CHARLES R. HUNT, London.

M. J. KENT, London.

C. ST. C. LEITCH, K.C., St. Thomas.

E. A. MILLER, Aylmer.

D. M. WRIGHT, Stratford.

FRANK A. McCORMICK, London.

WILLIAM WRIGHT, London.

Auditors—WM. C. BENSON, C.A. PERCY D. BALL, London, Ont.

CAPITAL

Amount of Capital Stock authorized.....		\$ 1,000,000 00
Amount subscribed—ordinary.....		285,150 00
Amount paid in cash—ordinary:		
On \$250,600.00 stock fully called.....	\$ 250,600 00	
On \$34,550.00 stock 20% called.....	7,398 89	
		<u>257,998 89</u>

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Amount secured by mortgage on real estate including:			
First mortgages.....		\$ 142,078 55	
Interest due.....			Nil
Interest accrued.....			Nil
			(See Schedule B.)
2. Book value of bonds, debentures and debenture stocks:			
(a) Canadian municipalities, school districts			
and rural telephone companies.....	\$ 1,000 00		
Interest due.....			Nil
Interest accrued (not included).			
		<u>1,000 00</u>	
(b) All other bonds.....	\$ 7,450 00		
Interest due.....			Nil
Interest accrued (not included).			
		<u>7,450 00</u>	
			8,450 00
3. Book value of stocks owned.....		154,076 75	
Accrued dividends thereon.....			Nil
		<u>154,076 75</u>	
4. Cash on hand.....			40 00
5. Cash on deposit with banks \$7,782.53; elsewhere \$29,240.69.....			37,023 22
6. Advances to estates.....	\$ 600 00		
7. Advanced to Guaranteed Funds.....		9,208 49	
		<u>9,208 49</u>	
			9,808 49
Total Company Funds.....		<u>\$ 351,477 01</u>	

Guaranteed Funds

8. Amount secured by mortgages on real estate including:			
First mortgages.....		\$ 61,245 00	
Interest due.....			Nil
Interest accrued (not included).			
			(See Schedule B.)
9. Cash on deposit with banks.....			200 00
Total Guaranteed Funds.....		<u>\$ 61,445 00</u>	

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....		<u>\$ 897,052 25</u>	
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THE CONSOLIDATED TRUSTS CORPORATION—Continued

Summary

Company Funds.....	\$	351,477	01
Guaranteed Funds.....		61,445	00
Estates, Trusts and Agency Funds.....		897,052	25
Grand Total of Assets.....	\$	1,309,974	26

Liabilities

Company Funds

1. Taxes other than taxes on real estate (Reserve for Taxes).....	\$	1,000	00
2. All other liabilities.....		83	33
3. †Investment Reserve set up by the Registrar.....		9,071	25
4. Reserve Account.....	\$	83,323	54
5. Paid-up capital.....		257,998	89
	\$	341,322	43
Total Company Funds.....	\$	351,477	01

Guaranteed Funds

6. General Guaranteed funds.....	\$	52,200	67
Interest due and accrued.....		35	84
	\$	52,236	51
7. Due Capital account.....		9,208	49
Total Guaranteed Funds.....	\$	61,445	00

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	897,052	25
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Summary

Company Funds.....	\$	351,477	01
Guaranteed Funds.....		61,445	00
Estates, Trusts and Agency Funds.....		897,052	25
Grand Total of Liabilities.....	\$	1,309,974	26

REVENUE ACCOUNT

Income

1. Interest earned on:			
(a) Mortgages.....	\$	9,839	01
(b) Bonds, debentures and stocks.....		10,151	79
(c) Bank deposits.....		643	37
	\$	20,634	17
2. Profit on sale of securities and real estate, Port Arthur Properties.....		231	20
3. Profit in guaranteed funds.....		1,361	69
4. Agency fees and commissions earned.....		2,486	54
5. Other revenue for the year.....		108	93
Total.....	\$	24,822	53

Expenditure

6. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	} in excess of amount reserved }	\$	330
(b) Provincial.....			
7. Commission on loans and on sale of debentures and real estate.....			274
8. All other expenses incurred:—Salaries, \$5,016.00; directors' fees, \$1,075.00; auditors' fees, \$400.00; rents, \$3,000.00; travelling expenses, \$7.08; printing and stationery, \$354.87; advertising, \$334.77; postage, telegrams, telephones and express, \$147.87; miscellaneous, \$242.17; total.....			10,577
9. Net profit transferred to Profit and Loss Account.....			13,639
Total.....	\$	24,822	53

†Excess of book value over market value on bonds and stocks.

THE CONSOLIDATED TRUSTS CORPORATION—Continued

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	4,755	17
Amount transferred from Revenue Account.....		13,639	62
Amount transferred from Reserve Account.....		6,676	46
Total.....	\$	25,071	25
Amount transferred to Special Reserves and Contingency Accounts.....		15,000	00
Reserve for 1925 taxes.....		1,000	00
Amount transferred to Investment Reserve set up by the Registrar.....		9,071	25
Total.....	\$	25,071	25

MISCELLANEOUS

- Officers of the Corporation who are under bond for the following amounts respectively: Manager, \$10,000.00; Accountant, \$5,000.00; Stenographer, \$1,000.00.
- Date appointed for the Annual Meeting, February 23rd, 1926. Date of last Annual Meeting, February 12th, 1925.
- Amount of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....	\$	9,839	01
(b) Interest on bonds and debentures.....		5,286	80
(c) Dividends on stocks.....		4,864	99
(d) Agency fees and commissions.....		2,486	54
(e) Revenue from bank balances.....		643	37
	\$	23,120	71
- Give dates and amounts of any sums loaned or advanced to Guaranteed Account:

April 30.....	\$	4,000	00
Dec. 30.....		2,608	49

CONSTATING INSTRUMENTS

The Consolidated Trusts Corporation was incorporated June 25th, 1903, by special Act, chapter 10, 3 Edward VII.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		*Total interest accrued		Totals	
	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>						
Ontario.....	142,078	55			142,078	55
<i>Guaranteed Funds:</i>						
Ontario.....	61,245	00			61,245	00
Total.....	203,323	55			203,323	55

*Not taken into assets.

THE CONSOLIDATED TRUSTS CORPORATION—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total		
			Under six months	Six months and over				
	\$	c.	\$	c.	\$	c.	\$	c.
First mortgages under which no legal proceedings have been taken.								
Company funds	142,078	55	.....	.....	.....	.....	142,078	55
Guaranteed funds...	61,245	00	.....	.....	.....	.....	61,245	00

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original Principal	Total amount at which carried in Corporation's books		
	\$	c.	\$	c.
<i>Company Funds</i>				
Part Lots 28 and 29, N. side East Grey St., London, Ontario	8,000	00	7,700	00
Lot 4, east side Richmond St., Reg. Plan 180, London, Ontario	10,000	00	10,000	00
Pt. Lot 8, Plan 116, Wallaceburg	10,000	00	8,500	00
E. ½ Lot 10, Plan D-1, south side Charles St., Toronto Ontario	9,500	00	9,050	00
Pt. Lot 16 (50 acres), Plan M407, Twp. York, Ontario.	31,000	00	10,180	00
<i>Guaranteed Funds</i>				
Lot 38, Daly St., Lot 38 & 39, Slater St., Lot 2, north side Gladstone Ave., Ottawa, Ont.	30,000	00	16,500	00
Lot 16, Block "B," N. Elmwood Ave., Plan No. 343, London, Ont.	12,000	00	12,000	00
Total	110,500	00	73,930	00

THE FIDELITY TRUSTS COMPANY OF ONTARIO

Head Office, London, Ontario

OFFICERS

President—ALEXANDER PURDOM. Manager and Secretary—W. J. HARVEY.
 Vice-President—LLEWELLYN PURDOM.

DIRECTORS

ALEXANDER PURDOM. JOHN MILNE.
 LLEWELLYN PURDOM. W. J. HARVEY.
 N. MILLS.

Auditors—WM. C. BENSON, C.A. F. W. RAYMOND.

CAPITAL

Amount of Capital Stock authorized.....	\$	500,000 00
Amount subscribed—ordinary.....		300,000 00
Amount paid in cash—ordinary:		
On \$105,000.00 stock fully called.....	\$	105,000 00
On \$195,000.00 stock, 10% called.....		19,500 00
		<u>124,500 00</u>

NOTE.—The directors have by resolution decided not to receive moneys on deposit or funds for guaranteed investment, and to limit trust business for which security would be required, in the case of individuals, to estates of \$10,000.00 and under.

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

*1. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	10,900 00	
Agreements for sale.....		1,659 40	
Interest due.....		Nil	
Interest accrued.....		220 40	
		<u>(See Schedule B.)</u>	\$ 12,779 80
*2. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$	48,043 24	
Interest accrued.....		712 50	
		<u>\$</u>	48,755 74
(b) Canadian municipalities, school districts and rural telephone companies.....	\$	1,136 20	
Interest due.....		Nil	
Interest accrued.....		36 45	
		<u></u>	1,172 65
(c) All other bonds.....	\$	20,139 50	
Interest due.....		Nil	
Interest accrued.....		450 83	
		<u></u>	20,590 33
			70,518 72
*3. Book value of stocks owned.....			21,100 00
Accrued dividends thereon.....			Nil
4. Cash on deposit with banks.....			12,302 13
5. Advances to estates, trusts, etc., under administration.....			11,296 74
*6. Amount owing by Dominion Savings and Investment Society (in liquidation)			9,618 75
7. Office fittings.....			450 00
Total Company Funds.....	\$	<u><u></u></u>	138,066 14

NOTE.—The Department is not satisfied with the value of assets shown in Items 1, 2, 3 and 6.

THE FIDELITY TRUSTS COMPANY OF ONTARIO—Continued

Guaranteed Funds

8. Amount secured by mortgages on real estate including:			
First mortgages.....	\$	14,347	81
Interest due.....		213	44
Interest accrued.....		216	40
		14,777	65
			<i>(See Schedule B.)</i>
9. Cash on deposit with banks.....			10,311 30
Total Guaranteed Funds.....	\$		25,088 95

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	257,684	85
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Summary

Company Funds.....		138,066	14
Guaranteed Funds.....		25,088	95
Estates, Trusts and Agency Funds.....		257,684	85
Grand Total of Assets.....	\$	420,839	94

Liabilities*Company Funds*

1. Investment Reserve set up by Registrar.....		10,578	15
2. Balance of Profit and Loss account.....		2,987	99
3. Paid-up capital.....		124,500	00
Total Company Funds.....	\$	138,066	14

Guaranteed Funds

4. Specific Guaranteed Funds.....	\$	24,616	45
Interest due and accrued.....		472	50
Total Guaranteed Funds.....	\$	25,088	95

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	257,684	85
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Summary

Company Funds.....	\$	138,066	14
Guaranteed Funds.....		25,088	95
Estates, Trusts and Agency Funds.....		257,684	85
Grand Total of Liabilities.....	\$	420,839	94

REVENUE ACCOUNT**Income**

1. Interest earned on:			
(a) Mortgages.....	\$	791	65
(b) Bonds, debentures and stocks.....		2,472	83
(c) Bank deposits.....		258	34
(d) On other assets.....		1,540	80
		5,063	62
2. Profit in guaranteed funds.....			378 14
3. Agency fees and commissions earned.....			2,071 24
Total.....	\$	7,513	90

THE FIDELITY TRUSTS COMPANY OF ONTARIO—Continued

Expenditure

4. Amount by which ledger values of assets were written down...	4,800 00	
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....\$	374 26	
(b) Provincial.....	382 94	
(c) Municipal.....	76 07	
		\$ 833 27
6. All other expenses incurred:—Salaries, \$1,980.00; auditors' fees, \$200.00; legal fees, \$370.00; rents, \$306.00; printing and stationery, \$86.70; postage, telegrams, telephones and express, \$125.02; excise stamps, \$66.25; registration fee, \$75.00; insurance, \$50.00; Miscellaneous, \$116.64; total.....		3,375 61
7. Net profit transferred to Profit and Loss Account.....		3,304 12
Total.....	\$	<u>7,513 00</u>

PROFIT AND LOSS ACCOUNT

Amount transferred from Investment Reserve.....	\$	4,800 00
Amount transferred from Revenue account.....		3,304 12
Total.....	\$	<u>8,104 12</u>
Balance at debit, December 31st, 1924.....	\$	316 13
Amount by which ledger values of assets were written down.....		4,800 00
Balance of account at December 31st, 1925.....		2,987 99
Total.....	\$	<u>8,104 12</u>

MISCELLANEOUS

- Officers of the Corporation who are under bond for the following amounts, respectively:
Manager, \$10,000.00.
- Date appointed for the Annual Meeting: Such date in February as directors may appoint.
Date of last Annual Meeting, February 24th, 1925.
- 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—\$9,618.75.
- Amount of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....\$	673 14
(b) Interest on bonds and debentures.....	1,808 98
(c) Agency fees and commissions.....	2,071 24
(d) Revenue from bank balances.....	231 34
(e) Interest on other assets.....	1,540 80
	<u>\$ 6,325 50</u>
- Give dates and amounts of any sums loaned or advanced to Guaranteed Account:

1925—January 5th.....\$	5,000 00	Repaid—February 2nd..\$	13,200 00
January 6th.....	8,200 00		

CONSTATING INSTRUMENTS

Incorporated on the 23rd of March, 1910, by Letters Patent of Ontario, issued under The Loan Corporations Act, R.S.O. 1897, chap. 205.

THE FIDELITY TRUSTS COMPANY OF ONTARIO—Continued

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.
<i>Guaranteed Funds:</i>								
Ontario.....	14,347	81	213	44	216	40	14,777	65
<i>Company Funds:</i>								
Ontario.....	10,900	00			220	40	11,120	40
Saskatchewan.....	1,659	40					1,659	40
Total.....	26,907	21	213	44	436	80	27,557	45

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued		Total	
			Under six months	Six months and over				
	\$	c.	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken:								
Company Funds.....	10,900	00			220	40	11,120	40
Guaranteed Funds....	14,347	81	70	00	216	40	14,777	65
2. (a) Amount secured by agreements for sale or purchase of property subject to prior mortgage or other charges:								
Company Funds.....	1,659	40					1,659	40
(b) Amount of such prior mortgage or charges, \$1,300.00.								
(c) Aggregate amount of sale price of properties covered by such agreements, \$6,720.00.								
Total Company Funds...	12,559	40			220	40	12,779	80
Total Guaranteed Funds.	14,347	81	70	00	216	40	14,777	65

THE FIDELITY TRUSTS COMPANY OF ONTARIO—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Interest accrued		Total amount at which carried in Corporation's books	
	\$	c.	\$	c.	\$	c.
<i>Guaranteed Funds</i>						
Pts. lots 3 and 10, Block 8, Plan 135, and lots 26, 27, and 28, Block 10, Plan 201, Orangeville.....	4,096	00	71	68	4,167	68
<i>Company Funds</i>						
Pt. lot 16 S. King St., London.....	5,900	00	65	33	5,665	33
Total.....	9,996	00	137	01	9,833	01

THE GUELPH TRUST COMPANY

Head Office, Guelph, Ontario

OFFICERS

President—W. E. PHIN.

2nd Vice-President—T. A. KEATINGE.

1st Vice-President—GEORGE D. FORBES.

Manager and Secretary—J. M. PURCELL.

DIRECTORS

W. E. PHIN.

J. R. PHIN.

GEORGE D. FORBES.

JOHN CROWE.

T. A. KEATINGE.

J. R. HOWITT.

J. E. McELDERRY.

J. JAMES SHAW.

Auditors—J. F. SCULLY, C.A.

N. J. WHITE, C.A.

CAPITAL

Amount of Capital Stock authorized.....		\$ 1,000,000 00
Amount subscribed—ordinary.....		381,000 00
Amount paid in cash—ordinary:		
On \$258,000.00 stock fully called.....	\$ 258,000 00	
On \$123,000.00 stock 33 $\frac{1}{3}$ % called.....	41,000 49	
		<u>\$ 299,000 49</u>

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 327,447 28		
Interest due.....	8,505 25		
Interest accrued.....	4,469 25		
			<u>\$ 340,421 78</u>
			(See Schedule B.)
2. Book value of bonds and debentures:			
(a) Government and Provincial.....	\$ 9,853 40		
Interest accrued.....	150 88		
		\$ 10,004 28	
(b) Canadian municipalities.....	\$ 13,578 90		
Interest due.....	Nil		
Interest accrued (not included)			
		<u>13,578 90</u>	
3. Cash on hand.....			23,583 18
4. Cash on deposit with banks.....			5,498 29
5. All other assets.....			20,033 82
			<u>2,175 29</u>
Total Company Funds.....			<u>\$ 391,712 36</u>

Guaranteed Funds

6. Amount secured by mortgages on real estate including:			
First mortgages.....	\$ 305,178 41		
Interest due.....	3,883 82		
Interest accrued.....	6,240 27		
			<u>\$ 315,302 50</u>
			(See Schedule B.)
7. Cash on hand.....			167 41
8. Cash on deposit with banks.....			13,174 34
Total Guaranteed Funds.....			<u>\$ 328,644 25</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....			\$ 423,650 09
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Summary

Company Funds.....	\$ 391,712 36
Guaranteed Funds.....	328,644 25
Estates, Trusts and Agency Funds.....	423,650 09
Grand Total of Assets.....	<u>\$ 1,144,006 70</u>

THE GUELPH TRUST COMPANY—Continued

Liabilities

Company Funds

1. Taxes other than taxes on real estate (War tax accrued under The Special War Revenue Act, 1915).....	\$	163	68
2. Dividends to shareholders declared and unpaid.....		7,475	01
3. Balance of Profit and Loss Account.....		14,423	18
4. Reserve account.....		70,650	00
5. Paid-up capital.....		299,000	49
Total Company Funds.....	\$	391,712	36

Guaranteed Funds

6. General Guaranteed Funds.....	\$	317,979	61
Interest due and accrued.....		8,489	35
7. Balance due Company funds.....		2,175	29
Total Guaranteed Funds.....	\$	328,644	25

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	423,650	09
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Summary

Company Funds.....	\$	391,712	36
Guaranteed Funds.....		328,644	25
Estates, Trusts and Agency Funds.....		423,650	09
Grand Total of Liabilities.....	\$	1,144,006	70

REVENUE ACCOUNT

Income

1. Interest earned on:			
(a) Mortgages.....	\$	22,245	34
(b) Bonds and debentures.....		1,358	63
(c) Bank deposits.....		1	18
2. Profit in guaranteed funds.....		6,336	18
3. Agency fees and commissions earned.....		3,202	09
4. Other revenue for the year.....		1,211	00
Total.....	\$	34,354	42

Expenditure

5. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	3,074	04
War taxes accrued under Special War Revenue Act....		163	68
(b) Provincial taxes and registration fees.....		712	41
(c) Municipal.....		241	87
6. Commission paid on loans and on sale of Guaranteed Investment Receipts)....	\$	4,192	00
7. All other expenses incurred:—Salaries, \$1,250.00; legal fees, \$8.70; rents, \$1,000.00; travelling expenses \$1,813.73; printing and stationery, \$232.22; advertising, \$109.37; postage, telegrams, telephones and express, \$91.65; exchange, etc., \$41.85; miscellaneous, \$57.25; total.....		4,604	77
8. Net profit transferred to Profit and Loss Account.....		25,534	44
Total.....	\$	34,354	42

THE GUELPH TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	13,838	76
Amount transferred from Revenue Account.....		25,534	44
Total.....	\$	39,373	20
Dividends to shareholders declared during year.....	\$	14,950	02
Amount transferred to Reserve Fund.....		10,000	00
Balance at credit of account at December 31st, 1925.....		14,423	18
Total.....	\$	39,373	20

MISCELLANEOUS

- Officers of the Corporation who are under bond for the following amounts respectively: Manager, \$10,000.00; Accountant, \$5,000.00; other officers, \$14,000.00.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days, respectively: January 2nd, 1925, and July 2nd, 1925, 5% per annum.
- Date appointed for the Annual Meeting, February 24th, 1926. Date of last Annual Meeting, February 25th, 1925.
- Amount of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....	\$	31,816	49
(b) Interest on bonds and debentures.....		1,611	65
(c) Agency fees and commissions.....		3,202	09
(d) Revenue from bank balances.....		1	18
	\$	36,631	41
- Amount of interest permanently capitalized during the year..... 128 48
(The above sum represents interest capitalized on bonds and debentures owned by the Company.)
- Give dates and amounts of any sums loaned or advanced to Guaranteed Account: \$6,500.00 on March 19th, 1925; \$5,000.00 on July 2nd, 1925. These amounts were repaid to Company Funds on December 31st, 1925.

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. 1914, Chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>										
Ontario.....	153,597	00	1,087	44	2,773	96	25	02	157,483	42
Saskatchewan.....	169,774	26	7,417	81	1,695	29	4,051	00	182,938	36
Total Company Funds..	323,371	26	8,505	25	4,469	25	4,076	02	340,421	78
<i>Guaranteed Funds:</i>										
Ontario.....	200,706	45	589	64	4,045	90			205,341	99
Saskatchewan.....	102,968	17	3,294	18	2,194	37	1,503	79	109,960	51
Total Guaranteed Funds	303,674	62	3,883	82	6,240	27	1,503	79	315,302	50

THE GUELPH TRUST COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued		Total	
			Under six months	Six months and over				
	\$	c.	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken:								
Company Funds.....	327,447	28	3,152	45	5,352	86	4,469	25
Guaranteed Funds...	305,178	41	2,195	69	1,688	73	6,240	27

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original Principal		Amount of instalments of principal due but unpaid		Interest accrued	Total amount at which carried in Corporation's books	
	\$	c.	\$	c.		\$	c.
<i>Company Funds</i>							
S. ½ 14, S.E. ¼ 15-19-11, W. 2, Sask.....	9,565	00	8,091	44			8,091 44
Pts. Lots 52 & 53, C.C.S., east side Wyndham St., Guelph.....	20,000	00			325	00	20,325 00
Lot 14, C.C.S., east side Wyndham St., Guelph.....	16,000	00			520	00	16,520 00
Lot 55, C.C.S., east side Wyndham St., Guelph.....	17,500	00			325	00	17,825 00
Parts Lots 149 and 150, Plan 344E, North Rosedale, Toronto.....	10,000	00					9,400 00
Total Company Funds.....	73,065	00	8,091	44	1,170	00	72,161 44
<i>Guaranteed Trust Funds</i>							
Lots 82 and 83 and Gore, in rear of Lot 101, C.C.S., Guelph.....	40,000	00			1,050	00	29,050 00

THE IMPERIAL TRUSTS COMPANY OF CANADA

Head Office, Toronto, Ontario

OFFICERS

President—ARTHUR J. JACKSON.
 Vice-President—A. C. McMASTER, K.C. Manager—JOHN A. WITHROW.

DIRECTORS

ARTHUR J. JACKSON. A. W. MARQUIS, K.C.
 A. C. McMASTER, K.C. THE HON. GEO. LYNCH-STANTON, K.C.
 E. J. B. DUNCAN. SIGMUND SAMUEL.
 Auditors—T. WATSON SIME, F.C.A. GEO. U. STIFF, F.C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$	500,000	00
Amount subscribed—ordinary.....		400,000	00
Amount paid in cash:			
On \$400,000.00 stock 50% called.....		248,164	92

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Book value of real estate held by the corporation:			
Office premises.....	\$	94,281	82
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	16,000	00
Second and subsequent mortgages.....		18,407	78
Agreements for sale.....		101,496	95
Interest due.....		Nil	
Interest accrued.....		720	99
			(See Schedule B.)
		136,625	72
3. Book value of stocks owned.....		81,444	53
Accrued dividends thereon.....		Nil	
4. Cash on hand.....		28	31
5. Cash on deposit with banks.....		52,890	72
6. Advances to estates, trusts, etc., under administration.....		975	00
7. All other assets.....		7,805	02
Total Company Funds.....	\$	374,051	12

Guaranteed Funds

8. Amount secured by mortgages on real estate including:			
First mortgages.....	\$	253,082	10
Agreements for sale.....		468	10
Interest due.....		68	75
Interest accrued.....		4,155	30
			(See Schedule B.)
		257,774	25
9. Amount of loans, secured by stocks, bonds and other collateral:			
Principal.....	\$	1,340	00
Interest due.....		Nil	
Interest accrued (not included).....			
		1,340	00
10. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$	189,590	08
Interest accrued.....		1,563	14
		191,153	22
(b) Canadian municipalities, school districts and rural telephone companies.....	\$	75,415	69
Interest due.....		Nil	
Interest accrued.....		1,693	26
		77,108	95
		268,262	17
11. Cash on hand.....		6,794	62
12. Cash on deposit with banks, \$68,715.99; elsewhere, \$104.04.....		68,820	03
13. Other assets (stocks).....		85,061	72
Total Guaranteed Funds.....	\$	688,052	79

THE IMPERIAL TRUSTS COMPANY OF CANADA—Continued

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 3,652,299	53
<i>Summary</i>		
Company Funds.....	\$ 374,051	12
Guaranteed Funds.....	688,052	79
Estates, Trusts and Agency Funds.....	3,652,299	53
Grand Total of Assets.....	<u>\$ 4,714,403</u>	<u>44</u>

Liabilities*Company Funds*

1. Taxes other than taxes on real estate.....	\$ 1,098	69
2. Other expenses due and accrued.....	348	10
3. Dividends to shareholders declared and unpaid.....	7,444	96
4. Balance of Profit and Loss Account.....	35,350	90
5. Contingency reserve.....	31,643	55
6. Reserve account.....	50,000	00
7. Paid-up capital.....	248,164	92
Total Company Funds.....	\$ 374,051	12

Guaranteed Funds

8. Trust deposits.....	\$ 439,081	48
9. General Guaranteed Funds.....	241,559	61
Interest due and accrued.....	Nil	
10. Interest due Capital Account.....	7,411	70
Total Guaranteed Funds.....	\$ 688,052	79

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 3,652,299	53
<i>Summary</i>		
Company Funds.....	\$ 374,051	12
Guaranteed Funds.....	688,052	79
Estates, Trusts and Agency Funds.....	3,652,299	53
Grand Total of Liabilities.....	<u>\$ 4,714,403</u>	<u>44</u>

REVENUE ACCOUNT**Income**

1. Interest earned on:		
(a) Mortgages and agreements for sale.....	\$ 7,479	60
(b) Bank deposits.....	88	57
	<u>\$ 7,568</u>	<u>17</u>
2. Profit in guaranteed funds.....	15,757	38
3. Agency fees and commissions earned.....	27,719	63
4. Other revenue for the year.....	15,030	12
Total.....	<u>\$ 66,075</u>	<u>30</u>

Expenditure

5. Amount by which ledger values of assets were written down.....	\$ 2	00
6. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$ 571	90
(b) Provincial.....	1,343	27
(c) Municipal.....	1,177	99
	<u>\$ 3,093</u>	<u>16</u>
7. Commission on loans and on sale of debentures and real estate.....	12	50
8. All other expenses incurred:—Salaries, \$19,926.85; directors' fees and salaries, \$8,833.16; auditors' fees, \$1,200.00; legal fees, \$5.00; rents, \$600.00; printing and stationery, \$1,039.70; advertising, \$133.65; postage, telegrams, telephones and express, \$620.11; miscellaneous, \$8,260.69; total.....	40,919	16
9. Net profit transferred to Profit and Loss Account.....	22,048	48
Total.....	<u>\$ 66,075</u>	<u>30</u>

THE IMPERIAL TRUSTS COMPANY OF CANADA—Continued

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	\$	28,465	77
Amount transferred from Revenue Account		22,048	48
Total	\$	50,514	25
<hr/>			
Dividends to shareholders declared during year		7,444	96
Amount transferred to Special Reserves and Contingency Accounts		7,718	39
Balance of account at December 31st, 1925		35,350	90
Total	\$	50,514	25

MISCELLANEOUS

1. Officers of the Corporation who are under bond for the following amounts respectively:
Manager, \$20,000.00; staff, \$47,000.00.
2. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively; December 31st, 3% on paid up capital.
3. Date appointed for the Annual Meeting, February 24th, 1926. Date of last Annual Meeting, February 26th, 1925.
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 loan is. \$ 229,000 00
The aggregate amount of instalments of principal in arrears. 8,000 00
The amount of interest on such loans taken credit for in the Profit and Loss Account during the year 13,570 08
The aggregate amount of any prior charges or mortgages on lands, properties or assets securing such mortgages or other securities. 11,500 00
5. Amount of actual cash receipts during the year (excluding Trust Account receipts) for:
 - (a) interest on mortgage investments and agreements for sale 7,595 40
 - (b) dividends on stocks 5,100 00
 - (c) agency fees and commissions 27,719 63
 - (d) revenue from bank balances 88 57

\$ 40,503 60

CONSTATING INSTRUMENTS

Incorporated on the 23rd day of June, 1887, by Special Act of the Dominion of Canada, 50-51 Vic., chap. 115 (D), which in 1890 was amended by 53 Vic., chap. 101 (D).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid		Total Interest due		Total Interest accrued		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>								
First Mortgage, Ontario	16,000	00			318	25	16,318	25
Second Mortgage, Ontario	18,497	78					18,497	78
Agreements for Sale, Ontario	98,000	00			402	74	98,402	74
Agreements for Sale, Alberta	3,496	95					3,496	95
Total	135,904	73			720	99	136,625	72
<i>Guaranteed Funds:</i>								
First Mortgage, Ontario	253,082	10	68	75	4,127	22	257,278	07
Agreements for Sale, Alberta	468	10			28	08	496	18
Total	253,550	20	68	75	4,155	30	257,774	25

THE IMPERIAL TRUST COMPANY OF CANADA—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid				Amount of interest accrued	Total	
			Under six months		Six months and over				
	\$	c.	\$	c.	\$	c.	\$	c.	
1. First mortgages under which no legal proceedings have been taken:									
Guaranteed Funds.....	205,582	10	68	75	3,182	42	208,833	27	
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken:									
Company Funds.....	18,407	78					18,407	78	
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession):									
Company Funds.....	16,000	00			318	25	16,318	25	
Guaranteed Funds.....	47,500	00			944	80	48,444	80	
4. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage:									
Company Funds.....	3,496	95					3,496	95	
Guaranteed Funds.....	468	10			28	08	496	18	
(b) Aggregate amount of sale price of properties covered by such agreements, Company Funds, \$6,400.00; Guaranteed Funds, \$2,560.00.									
5. (a) Amount secured by agreements for sale or purchase of property subject to prior mortgage or other charges:									
Company Funds.....	98,000	00			402	74	98,402	74	
(b) Amount of such prior mortgage or charges, \$11,500.00.									
(c) Aggregate amount of sale price of properties covered by such agreements, \$139,911.00.									
Total Company Funds.....	135,904	73			720	99	136,625	72	
Total Guaranteed Funds.....	253,550	20	68	75	4,155	30	257,774	25	

THE IMPERIAL TRUSTS COMPANY OF CANADA—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original Principal	Amount of instalments of principal due but unpaid	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.
<i>Company Funds:</i>				
Secord Apartment (see also Guaranteed Funds).....	68,500 00	5,000 00	318 25	16,000 00
Parliament and Dundas Sts. (leasehold) Agreement for Sale, 19-23 Richmond St. W.....	19,000 00			18,407 78
	98,000 00		402 74	98,000 00
	185,500 00	5,000 00	720 99	132,407 78
<i>Guaranteed Funds:</i>				
160 Huron St., Toronto.....	75,000 00	3,000 00	1,178 02	67,500 00
Secord Apartments (see also Company Funds).....			944 80	47,500 00
1543 Bloor St.....	36,100 00		415 40	36,100 00
31-33 Melbourne Ave., Toronto.....	60,000 00		981 68	48,750 00
	171,100 00	3,000 00	3,519 90	199,850 00

THE LONDON & WESTERN TRUSTS COMPANY, LIMITED

Head Office, London, Ontario

OFFICERS

President—ARTHUR T. LITTLE.	Manager—JOHN S. MOORE.
Vice-Presidents—COL. T. S. HOBBS. HON. C. S. HYMAN.	Secretary—JAS. C. McDONALD.

DIRECTORS

A. M. SMART, London.	G. J. INGRAM, London.
GEO. MAIR, Windsor.	G. G. MONCRIEFF, Petrolia.
C. R. SOMERVILLE, London.	C. M. DUFFIELD, London.
JOHN M. DILLON, London.	W. M. GARTSHORE, London.
JOHN PRINGLE, London.	RAY F. LAWSON, London.
GEO. C. GUNN, London.	JOHN S. MOORE, London.

Auditors—FRANCIS G. JEWELL, F.C.A. ANDREW DALE.

CAPITAL

Amount of Capital Stock authorized.....	\$	500,000	00
Amount subscribed—ordinary.....		500,000	00
Amount paid in cash.....		500,000	00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Book value of real estate held by the Corporation:			
Office premises.....	\$	105,000	00
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	484,756	80
Agreements for sale.....		3,361	67
Interest due.....		1,633	95
Interest accrued.....		8,176	16
		<u>497,928</u>	58
All other interest due and not charged.....		1,595	80
		<i>(See Schedule B.)</i>	
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal.....	\$	96,832	23
Interest due.....		1,024	01
Interest accrued.....		1,848	19
		<u>99,704</u>	43
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and			
United Kingdom.....	\$	64,392	30
Interest accrued.....		334	22
		<u>64,726</u>	52
(b) Canadian municipalities, school districts			
and rural telephone companies.....	\$	1,986	71
Interest due.....		Nil	
Interest accrued.....		62	56
		<u>2,049</u>	27
(c) All other bonds.....	\$	74,143	09
Interest due.....		Nil	
Interest accrued.....		932	00
		<u>75,075</u>	09
		<u>141,850</u>	88
5. Cash on deposit with banks.....		31,411	85
		<u>\$</u>	<u>875,895</u>
			74

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....\$15,527,307 61

THE LONDON & WESTERN TRUSTS COMPANY, LIMITED—Continued

Summary

Company Funds.....	\$ 875,895 74
Estates, Trusts and Agency Funds.....	15,527,307 61
Grand Total of Assets.....	<u>\$16,403,203 35</u>

Liabilities

Company Funds

1. Dividends to shareholders declared and unpaid.....	\$ 8,750 00
2. Balance of Profit and Loss Account.....	17,145 74
3. Reserve account.....	350,000 00
4. Paid-up capital.....	500,000 00
Total Company Funds.....	<u>\$ 875,895 74</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$15,527,307 61
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Summary

Company Funds.....	\$ 875,895 74
Estates, Trusts and Agency Funds.....	15,527,307 61
Grand Total of Liabilities.....	<u>\$16,403,203 35</u>

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$300.00 on office premises).....	\$ 300 00
2. Interest earned on:	
(a) Mortgages.....	\$ 39,046 72
(b) Bonds, debentures and stocks.....	11,392 67
(c) Collateral loans.....	6,441 80
(d) Bank deposits.....	1,024 01
	<u>57,815 29</u>
3. Agency fees and commissions earned.....	72,117 90
4. Other revenue for the year.....	1,882 50
Total.....	<u>\$ 132,115 69</u>

Expenditure

5. Interest incurred.....	\$ 26 36
6. Loss on sale of securities and real estate owned absolutely by the Corporation.....	1,051 64
7. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 7,307 67
(b) Provincial.....	2,252 86
(c) Municipal.....	2,112 28
	<u>11,672 81</u>
8. Commission on loans and on sale of debentures and real estate.....	2,027 11
9. All other expenses incurred:—Salaries, \$32,592.49; directors' fees, \$2,555.00; auditors' fees, \$3,000.00; legal fees, \$15.50; travelling expenses, \$442.39; printing and stationery, \$978.27; advertising, \$2,200.06; postage, telegrams, telephones and express, \$1,075.00; miscellaneous, \$5,101.46; total..	47,960 17
10. Net profit transferred to Profit and Loss Account.....	69,377 60
Total.....	<u>\$ 132,115 69</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 13,543 14
Amount transferred from Revenue Account.....	69,377 60
Total.....	<u>\$ 82,920 74</u>

THE LONDON & WESTERN TRUSTS COMPANY, LIMITED—Continued

Dividends to shareholders declared during year.....	\$	35,000	00
Amount transferred to Special Reserves and Contingency Accounts.....		25,000	00
Reserve for office building and equipment depreciation.....		5,775	00
Balance of account at December 31st, 1925.....		17,145	74
Total.....	\$	82,920	74

MISCELLANEOUS

- Officers of the Corporation who are under bond for the following amounts, respectively: Manager, \$5,000.00; Secretary, \$5,000.00; Trusts Officer, \$5,000.00; Trusts Officer, \$5,000.00; Real Estate Manager, \$2,000.00; Mortgage Clerk \$2,000.00; Mortgage Clerk, \$2,000.00; Vault Attendant, \$5,000.00; Insurance Clerk, \$1,000.00; Teller, \$2,000.00; Ledger Keeper, \$2,000.00; Junior Clerk, \$2,000.00. Total, \$38,000.00.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days, respectively: 2nd January, 1925; 1st April, 1925; 2nd July, 1925; 1st October, 1925; 7⁶/₁₀₀ per annum in each case.
- Date appointed for the Annual Meeting, 18th February, 1926. Date of last Annual Meeting, 19th February, 1925.
- Amount of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....	\$	34,624	83
(b) Interest on bonds and debentures.....		6,524	71
(c) Interest on loans on collateral security.....		5,315	54
(d) Agency fees and commissions.....		72,117	90
(e) Revenue from bank balances.....		1,024	01
	\$	119,606	99

CONSTATING INSTRUMENTS

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 Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	Other interest due and not charged		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
<i>Company Funds:</i>												
Ontario.....	482,492	98	1,633	95	8,176	16	5,625	49	497,928	58	1,595	80

THE LONDON & WESTERN TRUSTS COMPANY, LIMITED—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken. Company Funds.....	484,756 80	1,058 56	575 39	8,167 52	494,558 27
2. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage..... Company Funds.....	3,361 67			8 64	3,370 31
(b) Aggregate amount of sale price of properties covered by such agreements, Company Funds, \$4,160.00.					
Total Company Funds.....	488,118 47	1,058 56	575 39	8,176 16	497,928 58

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.
Lots Nos. 15, 16, 17, 18, blk 1, E.S. Ouellette Ave., plan 256, Windsor, Ont.....	24,445 09	551 96	22,751 96
Pts. lots 4a, 6a, 5b and 5 plan B. 48, City of Toronto, Ont.....	23,300 00	116 39	23,416 39
Total.....	47,745 09	668 35	46,168 35

MONTREAL TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President—SIR H. S. HOLT. Vice-President—A. J. BROWN, Esq., K.C.
 General Manager—F. G. DONALDSON.
 Manager and Secretary—W. S. GREENE.

DIRECTORS

SIR H. S. HOLT.	F. P. JONES.
A. J. BROWN, Esq., K.C.	WM. MOLSON MACPHERSON.
ROBERT ADAIR.	C. E. NEILL.
J. E. ALDRED.	E. L. PEASE.
HUGH PATON.	F. W. MOLSON.
GEORGE CAVERHILL.	F. G. DONALDSON.
F. W. ROSS.	HON. SMEATON WHITE.
HON. N. CURRY.	C. B. MCNAUGHT.
G. H. DUGGAN.	A. D. MACTIER.

HON. R. DANDURAND.

Auditors—DELOITTE, PLENDER, HASKINS AND SELLS, Chartered Accountants.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	1,000,000 00
Amount paid in cash.....	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Book value of real estate held by the corporation:			
Office premises.....	\$ 392,758 28		
Archives building under construction.....	13,541 74		
Freehold land (including buildings).....	23,135 10		
Rents due.....	2,080 18		
			\$ 431,515 30
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 411,280 78		
Second and subsequent mortgages.....	240,000 00		
Interest due.....	1,772 43		
Interest accrued.....	13,227 35		
			666,280 56
All other interest due and not charged.....	24 49)		
			(See Schedule B.)
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal.....	\$ 1,257,757 38		
Interest due.....	2,839 17		
Interest accrued.....	2,293 22		
			\$1,262,889 77
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 425,209 49		
Interest accrued.....	3,437 49		
			\$ 428,646 98
(b) Canadian municipalities, school districts and rural telephone companies.....	\$ 96,089 53		
Interest due.....	Nil		
Interest accrued.....	816 66		
			96,906 19
(c) All other bonds.....	\$ 910,076 33		
Interest due.....	Nil		
Interest accrued.....	19,646 72		
			929,723 05
			1,455,276 22
5. Book value of stocks owned.....	\$ 790,623 46		
Accrued dividends thereon.....	1,330 00		
			791,953 46
6. Cash on hand.....			1,213 92
7. Cash on deposit with banks.....			80,995 71
8. Cash on deposit with Government of Trinidad (bank deposit receipt).....			10,000 00
9. Accrued fees and charges for administering estates.....			57,583 33
10. All other assets.....			7,610 77
Total Company Funds.....			\$ 4,765,319 04

MONTREAL TRUST COMPANY—Continued

Guaranteed Funds

11. Amount of loans, secured by stocks, bonds and other collateral:

Principal	\$ 6,717,124 65
Interest due	Nil
Interest accrued (not included.)	
	—————\$ 6,717,124 65
Total Guaranteed Funds	\$ 6,717,124 65

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....\$140,884,724 41

Summary

Company Funds	4,765,319 04
Guaranteed Funds	6,717,124 65
Estates, Trusts and Agency Funds	140,884,724 41
	—————
Grand Total of Assets	\$152,367,168 10

Liabilities*Company Funds*

1. (a) Money borrowed from banks:	
With security	\$ 133,968 67
(b) Money borrowed elsewhere:	
With security	\$ 860,823 02
Without security	951,356 03
Interest due and accrued thereon	4,250 42
	—————\$ 1,816,429 47
2. Taxes other than taxes on real estate	24,771 69
3. Other expenses due and accrued	4,243 50
4. All other liabilities	37,576 83
5. Dividends to shareholders declared and unpaid	37,500 00
6. Balance of Profit and Loss Account	210,828 88
7. Reserve account	1,500,000 00
8. Paid-up capital	1,000,000 00
	—————
Total Company Funds	\$ 4,765,319 04

Guaranteed Funds

9. Specific Guaranteed Funds	\$ 550,000 00
10. General Guaranteed Funds	6,167,124 65
	—————
Total Guaranteed Funds	\$ 6,717,124 65

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....\$140,884,724 41

Summary

Company Funds	\$ 4,765,319 04
Guaranteed Funds	6,717,124 65
Estates, Trusts and Agency Funds	140,884,724 41
	—————
Grand Total of Liabilities	\$152,367,168 10

REVENUE ACCOUNT**Income**

1. Rents earned (Including \$20,377.20 on office premises)	\$ 20,377 20
2. Interest earned on:	
(a) Mortgages	\$ 40,268 98
(b) Bonds, debentures and stocks	75,200 78
(c) Collateral loans	49,110 74
(d) Bank deposits, etc.	24,732 34
	—————
	189,312 84
3. Profit in guaranteed funds	50,425 26
4. Agency fees and commissions earned	292,993 34
5. Other revenue for the year	1,091 25
	—————
Total	\$ 554,199 89

MONTREAL TRUST COMPANY—Continued

Expenditure

6. Licenses and taxes other than taxes on real estate:		
(a) Provincial.....	5,624	70
(b) Municipal.....	3,001	77
		<u>\$</u>
		8,626 47
7. All other expenses incurred:—Salaries, \$155,337.65; directors' fees, \$10,000.00; auditors' fees, \$4,282.50; legal fees, \$1,435.98; rents and light, \$26,270.70; printing and stationery, \$9,145.57; advertising, \$13,249.46; postage, telegrams, telephones, \$4,116.89; miscellaneous, \$18,167.05; total.....		242,005 81
8. Net profit transferred to Profit and Loss Account.....		303,567 61
		<u>\$</u>
Total.....		<u>554,199 89</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	87,499 40
Amount transferred from Revenue Account.....		303,567 61
		<u>\$</u>
Total.....		<u>391,067 01</u>
Dividends to shareholders declared during year.....	\$	150,000 00
Subscription to McGill University Centennial Fund.....		2,000 00
Dominion Income Tax.....		28,238 13
Balance of account at December 31st, 1925.....		210,828 88
		<u>\$</u>
Total.....		<u>391,067 01</u>

MISCELLANEOUS

- Officers of the Corporation who are under bond for the following amounts respectively: All officers and employees (except stenographers) for \$1,000.00 each, in addition to which we have a blanket bond of \$50,000, covering all employees at all branches.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: 15th January, April, July and October; $3\frac{3}{4}\%$ quarterly, 15% per annum.
- Date appointed for the Annual Meeting: Any day in January at will of directors. Date of last Annual Meeting, January 20th, 1925.
- 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 loan is \$271,867.38.
The amount of interest on such loans taken credit for in the Profit and Loss Account during the year, \$15,444.65.
- Amount of contingent liability not shown as direct debts in the foregoing statement, \$298,000.00.
- Amount of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....	\$	45,903 59
(b) Interest on bonds and debentures.....		64,785 26
(c) Dividends on stocks.....		35,861 83
(d) Interest on loans on collateral security.....		48,383 21
(e) Net revenue from real estate.....		34,168 53
(f) Agency fees and commissions.....		349,902 85
(g) Revenue from bank balances.....		43,756 64
		<u>\$</u>
		622,761 91
- Maximum amount of money loaned or advanced at any time during the year to any director..... 42,640 83
Also amount owing December 31, 1925..... 42,640 83

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 subsequent special amending Act, under the name of the Montreal Safe Deposit Company.

By special Acts the name was changed in 1895 to the 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 on the Trust Companies Register, 21st January, 1913.

The Company has a deposit with the Province of Ontario, amounting to \$200,000.00.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid.		Total interest due		Total interest accrued.		Total charges due and unpaid.		Totals		Other interest due and not charged
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Quebec.....	519,500	00	422	43	12,127	75			532,050	18	
British Columbia..	48,751	00	1,350	00					50,101	00	
Nova Scotia.....	7,090	00			64	11			7,154	11	
Manitoba.....	8,198	85			96	86			8,295	71	
Saskatchewan....	33,775	81			605	55			34,381	36	
Newfoundland....	15,015	12			243	08			15,258	20	
Ontario.....	2,650	00							2,650	00	
Alberta.....	16,300	00			90	00	2,066	65	18,456	65	24 49
Total.....	651,280	78	1,772	43	13,227	35	2,066	65	668,347	21	24 49

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued		Total		
			Under six months	Six months and over					
	\$	c.	\$	c.	\$	c.	\$	c.	
1. First mortgages under which no legal proceedings have been taken. Company Funds.....	411,280	78	1,772	43			6,027	35	419,080 56
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken. Company Funds.....	*240,000	00					7,200	00	247,200 00
Total Company Funds	651,280	78	1,772	43			13,227	35	666,280 56

*In addition to the security represented by the property securing this Mortgage, the company holds absolute valid guarantees against loss.

MONTREAL TRUST COMPANY—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Interest accrued		Total amount at which carried in Corporation's books.		Amount of any prior charges or mortgages	
	\$	c.	\$	c.	\$	c.	\$	c.
Lot 431 St. Louis Ward, with building thereon erected known as Civic Nos. 290-294 St. Catherine Street East, and 186 St. Denis Street, Montreal.	*240,000	00	7,200	00	240,000	00	230,000	00

*In addition to the security represented by the property securing this Mortgage, the Company holds absolute valid guarantees against loss.

NATIONAL TRUST COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—SIR JOSEPH FLAVELLE, BART.	General Manager—W. E. RUNDLE.
Vice-Presidents—E. R. WOOD, HERBERT C. COX, W. E. RUNDLE.	General Superintendent—J. C. BRECKENRIDGE. Secretary—W. G. DAVIDSON. Treasurer—C. HUCKVALE.

DIRECTORS

SIR JOSEPH FLAVELLE, BART, Toronto.	E. R. WOOD, Toronto.
W. E. RUNDLE, Toronto.	HERBERT C. COX, Toronto.
H. H. FUDGER, Toronto.	HON. SIR EDWARD KEMP, K.C.M.G., Toronto.
CHESTER D. MASSEY, LL.D., Toronto.	J. H. PLUMMER, Toronto.
HON. F. H. PHIPPEN, K.C., Toronto.	E. M. SAUNDERS, Toronto.
H. B. WALKER, Montreal.	H. J. FULLER, New York City.
W. M. BIRKS, Montreal.	SIR JOHN AIRD, Toronto.
JAMES RYRIE, Toronto.	RT. HON. SIR THOMAS WHITE, K.C.M.G., Toronto
HARRINGTON E. WALKER, Walkerville.	MILLER LASH, K.C., Toronto.
KENNETH MACKENZIE, Winnipeg.	A. McT. CAMPBELL, Winnipeg.
EDWARD FITZGERALD, Winnipeg.	GEORGE W. ALLAN, K.C., Winnipeg.
CARL RIORDON, Montreal.	LEIGHTON MCCARTHY, K.C., Toronto.
GEO. W. McLAUGHLIN, Oshawa.	W. H. McWILLIAMS, Winnipeg.
WALTER MOLSON, Montreal.	W. G. MORROW, Peterborough.
F. F. DALLEY, Hamilton.	CYRUS A. BIRGE, Hamilton.
D'ARCY MARTIN, K.C., Hamilton.	THOS. C. HASLETT, K.C., Hamilton.
LT. COL. WM. LEGGAT, Montreal.	C. S. WILCOX, Hamilton.

Auditors—GEORGE EDWARDS, F.C.A., LL.D. T. P. GEGGIE, C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 3,000,000 00
Amount subscribed—ordinary.....	2,250,000 00
Amount paid in cash.....	2,250,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Book value of real estate held by the Corporation:			
Office premises and safe deposit vaults at Toronto, Montreal, Hamilton, Winnipeg, Edmonton and Saskatoon.....	\$	550,000 00	
Freehold land (including buildings).....		290,079 94	
Rents due including vaults, \$4,860.07.....		4,860 07	
			\$ 844,940 01
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	1,775,058 86	
Second and subsequent mortgages.....		8,276 07	
Agreements for sale.....		497,234 86	
Interest due.....		30,518 80	
Interest accrued.....		84,223 56	
			2,395,312 15
(See Schedule B.)			
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal.....	\$	502,500 00	
Interest due and accrued.....		485 17	
			502,985 17
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$	86,798 00	
Interest due and accrued.....		1,603 56	
			\$ 88,401 56
(b) Canadian municipalities and school dis- tricts.....	\$	90,108 15	
Interest due and accrued.....		1,457 08	
			\$ 91,565 23
(c) All other bonds.....	\$	87,276 00	
Interest due and accrued.....		320 18	
			87,596 18

267,562 97

NATIONAL TRUST COMPANY, LIMITED—Continued

5. Book value of stocks owned.....	\$ 300,501 88	
Accrued dividends thereon.....	Nil	
		\$ 300,501 88
6. Cash on hand.....		5,892 26
7. Cash on deposit with banks.....		326,444 92
8. Advances to estates, trusts, etc., under administration.....		138,859 56
		<hr/>
Total Company Funds.....		\$ 4,782,498 92

Guaranteed Funds

9. Amount secured by mortgages on real estate including:		
First mortgages.....	\$ 6,087,358 05	
Interest due.....	94,601 46	
Interest accrued.....	141,721 73	
		<hr/>
		\$ 6,323,681 24

(See Schedule B.)

10. Amount of loans secured by stocks, bonds and other collateral:		
Principal.....	\$ 418,400 00	
Interest due.....	Nil	
Interest accrued (not included).....		
		<hr/>
		418,400 00

11. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 1,390,992 51	
Interest due and accrued.....	15,075 84	
		<hr/>
		\$ 1,406,068 35
(b) Canadian municipalities and school districts.....	\$ 1,216,481 18	
Interest due and accrued.....	12,338 77	
		<hr/>
		1,228,819 95
(c) All other bonds.....	\$ 224,861 82	
Interest due and accrued.....	3,485 94	
		<hr/>
		228,347 76
		<hr/>
		2,863,236 06
12. Cash on hand.....		97,965 13
13. Cash on deposit with banks.....		545,935 22

 Total Guaranteed Funds..... \$ 10,249,217 65

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds..... \$128,630,188 89

Summary

Company Funds.....	\$ 4,782,498 92
Guaranteed Funds.....	10,249,217 65
Estates, Trusts and Agency Funds.....	128,630,188 89
	<hr/>
Grand Total of Assets.....	\$143,661,905 46

Liabilities*Company Funds*

1. Taxes other than taxes on real estate (Reserve for balance Dominion Income War Tax).....	\$ 25,799 19
2. All other liabilities.....	21,933 01
3. Dividends to shareholders declared and unpaid.....	67,500 00
4. Balance of Profit and Loss Account.....	167,266 72
5. Reserve account.....	2,250,000 00
6. Paid-up capital.....	2,250,000 00
	<hr/>
Total Company Funds.....	\$ 4,782,498 92

Guaranteed Funds

7. Trust deposits.....	\$ 5,720,554 70
8. Specific guaranteed funds.....	\$ 1,573,701 22
Interest due and accrued.....	3,306 36
	<hr/>
	1,577,007 58
9. General Guaranteed Funds.....	\$ 2,909,638 77
Interest due and accrued.....	42,016 60
	<hr/>
	2,951,655 37
	<hr/>
Total Guaranteed Funds.....	\$ 10,249,217 65

NATIONAL TRUST COMPANY, LIMITED—Continued

Estates, Trust and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$128,630,188	89
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Summary

Company Funds.....	4,782,498	92
Guaranteed Funds.....	10,249,217	65
Estates, Trusts and Agency Funds.....	128,630,188	89
Grand Total of Liabilities.....	<u>\$143,661,905</u>	<u>46</u>

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$78,999.90 on office premises and \$21,779.21 on safe deposit vaults).....	\$	115,374	93
2. Interest earned on:			
(a) Mortgages.....	\$	170,088	42
(b) Bonds, debentures and stocks.....		54,619	87
(c) Collateral loans.....		27,898	79
(d) Bank deposits.....		8,040	78
		<u>260,647</u>	<u>86</u>
3. Profit on sale of securities and real estate.....		2,144	15
4. Profit in guaranteed funds.....		181,725	24
5. Agency fees and commissions earned.....		690,608	99
6. Other revenue for the year.....		12,822	14
Total.....	\$	<u>1,263,343</u>	<u>31</u>

Expenditure

7 Licenses and taxes other than taxes on real estate:			
(a) Dominion.....		3,324	19
(b) Provincial.....		15,202	39
(c) Municipal.....		11,546	97
	\$	<u>*30,073</u>	<u>55</u>
8. Provincial registration fees.....		1,628	59
9. Commission on loans.....		3,297	70
10. All other expenses incurred:—Salaries, \$542,817.14; directors' fees, \$25,647.50; auditors' fees, \$17,400.00; legal fees, \$4,412.89; rents, \$77,424.89; travelling expenses, \$12,260.37; printing and stationery, \$17,085.02; advertising, \$32,754.14; postage, telegrams, telephones and express, \$12,338.40; building operating expenses, \$39,925.62; taxes on real estate, \$29,207.77; miscellaneous, \$71,449.59; total.....		882,723	33
11. Net profit transferred to Profit and Loss Account.....		375,693	69
Total.....	\$	<u>1,263,343</u>	<u>31</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	121,646	58
Amount transferred from Revenue account.....		375,693	69
Total.....	\$	<u>497,340</u>	<u>27</u>
Dividends to shareholders declared during year.....	\$	270,000	00
To provide for Dominion, provincial and municipal taxes other than taxes on real estate.....		60,073	55
Balance of account at December 31st, 1925.....		167,266	72
Total.....	\$	<u>497,340</u>	<u>27</u>

*Included in the amount of \$60,073.55 shown in Profit and Loss Account.

NATIONAL TRUST COMPANY, LIMITED—Continued

MISCELLANEOUS

1. Officers of the Corporation who are under bond for the following amounts respectively:
Blanket bond of a guarantee company for \$50,000.00 covering all officers and staff at all offices.
2. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 2, April 1, July 2, and October 1, at the rate of 12% per annum.
3. Date appointed for the Annual Meeting for the year 1925: February 2, 1926. Date of last Annual Meeting, January 27, 1925.
4. Amount of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....	\$ 223,664 30
(b) Interest on bonds and debentures.....	15,969 16
(c) Dividends on stocks.....	39,550 00
(d) Interest on loans on collateral security.....	28,306 15
(e) Net revenue from real estate.....	24,482 33
(f) Agency fees and commissions.....	690,608 99
(g) Revenue from bank balances.....	8,060 73
(h) Profit in guaranteed funds.....	181,725 24
	\$ 1,212,366 90
5. Amount of interest permanently capitalized during the year.....\$ 46,972 65

CONSTATING INSTRUMENTS

Incorporated on the 12th day of August, 1898, by Letters Patent issued under the Ontario Companies Act (R.S.O. 1887, c. 191), subject to the provisions of the Ontario Trust Companies Act (R.S.O. 1897, c. 206). See the Loan and Trust Corporations Act (R.S.O. 1914, chap. 184).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
<i>Company Funds:</i>	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	222,205 00	2,404 94	3,796 49	5 95	228,412 38
Quebec.....	26,000 00	1,353 92	319 31		27,673 23
Manitoba.....	338,505 72	4,527 76	3,396 20	28,834 62	375,264 30
Saskatchewan...	389,057 97	9,271 59	5,311 34	13,295 85	416,936 75
Alberta.....	1,244,248 42	41,166 01	71,400 22	18,416 26	1,375,230 91
Total.....	2,220,017 11	58,724 22	84,223 56	60,552 68	2,423,517 57
Less amount at credit of contingent account against loss.....		28,205 42			28,205 42
	2,220,017 11	30,518 80	84,223 56	60,552 68	2,395,312 15
<i>Guaranteed Funds:</i>					
Ontario.....	1,493,685 01	1,785 36	12,380 28	36 71	1,507,887 36
Quebec.....	300,600 00	83	4,228 23		304,829 06
Manitoba.....	2,367,867 37	96,281 00	63,354 59	53,854 76	2,581,357 72
Saskatchewan...	1,307,158 76	49,328 65	34,454 07	45,326 94	1,436,268 42
Alberta.....	508,878 64	7,205 62	27,304 56	9,949 86	553,338 68
Total.....	5,978,189 78	154,601 46	141,721 73	109,168 27	6,383,681 24
Less amount at credit of contingent account against loss.....		60,000 00			60,000 00
	5,978,189 78	94,601 46	141,721 73	109,168 27	6,323,681 24

NATIONAL TRUST COMPANY, LIMITED—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid			Amount of interest accrued	Total	
			Under six months	Six months and over				
	\$	c.	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken:								
Company Funds.....	1,708,043	48	7,517	65	33,730	44	76,827	39
Guaranteed Funds.....	5,929,848	31	73,415	28	49,982	33	139,097	13
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken:								
Company Funds.....	8,276	07					74	47
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgage is in possession)								
Company Funds.....	67,015	38	1,076	40	6,229	10	3,330	20
Guaranteed Funds.....	157,509	74	9,472	67	21,731	18	2,624	60
4. Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage:								
Company Funds.....	497,234	86	3,658	68	6,511	95	3,991	50
Total Company Funds.....	2,280,569	79	12,252	73	46,471	49	84,223	56
Less amount at credit of contingent account against loss.....					28,205	42		
	2,280,569	79	12,252	73	18,266	07	84,223	56
Total Guaranteed Funds.....	6,087,358	05	82,887	95	71,713	51	141,721	73
Less amount at credit of contingent account against loss.....					60,000	00		
	6,087,358	05	82,887	95	11,713	51	141,721	73

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Amount of instalments of principal due but unpaid		Interest accrued	Total amount at which carried in Corporation's books		
	\$	c.	\$	c.		\$	c.	
Company Funds, Agreement for Sale, covering Frac. N.W. 22; Frac. Sec. 19, 20, 21, 27, 28, 31, 33; all Sec. 30 and 32, Twp. 50, Rge. 11, W. 4th; Frac. Sec. 24, 25 and 36, Twp. 50, Rge. 12, W. 4th, Province of Alta. 5,075 acres.....	90,000	00	10,000	00	935	90	80,000	00
Temperance St., Toronto.....	55,000	00			1,627	40	55,000	00
Theatre, King St., Toronto.....	60,000	00			98	63	60,000	00
Total.....	205,000	00	10,000	00	2,661	93	195,000	00

THE PREMIER TRUST COMPANY

Head Office, London, Ontario

OFFICERS

President—JAMES GRAY.

Manager—ARCHIBALD A. CAMPBELL.

Vice-Presidents—DR. W. J. STEVENSON.
WALTER BOUG.

Secretary-Treasurer—WILLIAM SPITTAL.

DIRECTORS

JOHN D. ANDERSON.
LT.-COL. W. G. COLES.
A. M. HAMILTON.
MALCOLM MCGUGAN.
W. R. ROOME.WALTER BOUG.
JOHN DEARNESS.
WILLIAM HEAMAN.
F. G. MCALISTER.
LT.-COL. WM. SPITTAL.LT.-COL. A. A. CAMPBELL.
JAMES GRAY.
HARRY LENDON.
A. W. PEENE.
DR. W. J. STEVENSON.

Auditors—WM. C. BENSON, C.A. W. B. WORTMAN.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	300,000 00
Amount paid in cash—ordinary:	
On \$100,000.00 stock fully called.....	\$ 100,000 00
On \$200,000.00 stock 30% called.....	60,000 00
	<u>160,000 00</u>

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 116,162 23		
Interest due.....	2,135 50		
Interest accrued.....	3,671 31		
			<u>\$ 121,969 04</u>
			<i>(See Schedule B.)</i>
2. Book value of bonds, debentures and debenture stocks:			
(a) Government—Dominion, Provincial and United Kingdom.....	\$ 4,390 61		
Interest accrued.....	16 84		
			<u>4,407 45</u>
(b) Canadian municipalities, school districts and rural telephone companies.....	\$ 2,324 70		
Interest due.....	Nil		
Interest accrued.....	211 63		
			<u>\$ 2,536 33</u>
(c) All other bonds.....	\$ 23,812 50		
Interest due.....	Nil		
Interest accrued (not included).....			
			<u>23,812 50</u>
			<u>\$ 30,756 28</u>
3. Book value of stocks owned.....			4,410 00
Accrued dividends thereon.....			Nil
4. Cash on deposit with banks, \$2,167.00; elsewhere, \$10,000.00.....			12,167 00
5. Accrued fees and charges for administering estates.....			6,194 20
6. All other assets.....			2,800 00
			<u>178,296 52</u>
Total Company Funds.....			<u>\$ 178,296 52</u>

Guaranteed Funds

7. Amount secured by mortgages on real estate including:			
First mortgages.....	\$ 124,957 71		
Interest due.....	Nil		
Interest accrued.....	1,439 52		
			<u>126,397 23</u>
			<i>(See Schedule B.)</i>
8. Cash on deposit with banks.....			980 78
			<u>\$ 127,378 01</u>
Total Guaranteed Funds.....			<u>\$ 127,378 01</u>

THE PREMIER TRUST COMPANY—Continued

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 774,718 07
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Summary

Company Funds.....	178,296 52
Guaranteed Funds.....	127,378 01
Estates, Trusts and Agency Funds.....	774,718 07

Grand Total of Assets.....	<u>\$ 1,080,392 60</u>
----------------------------	------------------------

Liabilities*Company Funds*

1. Money borrowed elsewhere:		
Without security.....	\$ 2,500 20	
Interest due and accrued thereon.....		Nil
2. Balance of Profit and Loss Account.....	\$ 796 32	
3. Reserve account.....	15,000 00	
4. Paid-up capital.....	160,000 00	
	<u>175,796 32</u>	
Total Company Funds.....	\$ 178,296 52	

Guaranteed Funds

5. General Guaranteed Funds.....	\$ 126,397 23
Interest due and accrued.....	980 78
Total Guaranteed Funds.....	<u>\$ 127,378 01</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 774,718 07
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Summary

Company Funds.....	178,296 52
Guaranteed Funds.....	127,378 01
Estates, Trusts and Agency Funds.....	774,718 07

Grand Total of Liabilities.....	<u>\$ 1,080,392 60</u>
---------------------------------	------------------------

REVENUE ACCOUNT**Income**

1. Interest earned on:		
(a) Mortgages.....	\$ 18,192 88	
(b) Bonds, debentures and stocks.....	1,910 09	
(c) Collateral loans.....	69 04	
	<u>20,172 01</u>	
2. Agency fees and commissions earned.....		3,338 57
3. Other revenue for the year.....		421 84
Total.....	<u>\$ 23,932 42</u>	

Expenditure

4. Interest incurred (G.I.R.).....	\$ 7,989 05
5. Decrease in market value of securities and real estate.....	937 50
6. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 950 43
(b) Provincial.....	684 76
(c) Municipal.....	116 26
	<u>1,751 45</u>
7. Commission on loans and on sale of debentures and real estate:.....	57 00
8. All other expenses incurred:—Salaries, \$1,520.04; directors' fees, \$335.90; auditors' fees, \$267.55; legal fees, \$36.95; rents, \$2,500.00; insurance, \$155.00; printing and stationery, \$79.57; advertising, \$178.96; postage, telegrams, telephones and express, \$54.46; miscellaneous, \$33.28; total.....	5,161 71
9. Net profit transferred to Profit and Loss Account.....	8,035 71
Total.....	<u>\$ 23,932 42</u>

THE PREMIER TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	1,053	46
Amount transferred from Revenue Account.....		8,035	71
Total.....	\$	9,089	17
Dividends to shareholders declared during year.....	\$	8,292	85
Balance of account at December 31st, 1925.....		796	32
Total.....	\$	9,089	17

MISCELLANEOUS

- Officers of the Corporation who are under bond for the following amounts respectively: A. A. Campbell, \$3,000.00; Wm. Spittal, \$3,000.00; J. L. Miller, \$4,000.00; Miss G. L. Martin, \$1,000.00.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: 5½% per annum; June 30 and December 31.
- Date appointed for the Annual Meeting: February 17, 1926. Date of last Annual Meeting: February 18, 1925.
- Amount of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....	\$	17,120	40
(b) Interest on bonds and debentures.....		1,789	14
(c) Dividends on stocks.....		357	47
(d) Interest on loans on collateral security.....		69	04
(e) Agency fees and commissions.....		1,961	62
	\$	21,297	67
- Amount of interest permanently capitalized during the year.....
 18,192 | 88 |

CONSTATING INSTRUMENTS

Incorporated April 2nd, 1913, under Chap. 179, Parliament of Canada, 3-4 Geo. V, Extended Mar. 24th, 1915. Registered in Ontario, Nov. 20th, 1918. No. 282, Fol. 27.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Totals
<i>Company Funds</i>	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	116,162 23	2,135 50	3,671 31	121,969 04
<i>Guaranteed Funds</i>				
Ontario.....	124,957 71	1,439 52		126,397 23
Total.....	241,119 94	3,575 02	3,671 31	248,366 27

THE PREMIER TRUST COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest accrued		Total	
	\$	c.	\$	c.	\$	c.
First mortgages under which no legal proceedings have been taken:						
Company Funds.....	118,297	73	3,671	31	121,969	04
Guaranteed Funds.....	124,957	71	1,439	52	126,397	23

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books					
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.					
Lot 9, Hynes Subdivision, Queen St., Sault Ste. Marie, Ont.....	6,500	00		99	88	4,999	88			
Pt. Lot 1, Block 2, Ouellette Ave., Windsor, Ont.....	7,000	00		212	48	5,812	48			
Lot 22, Plan 569, Campbell Ave., Windsor, Ont.....	4,000	00	307	59	141	40	3,848	99		
Lot 330, Plan 581, Campbell Ave., Windsor, Ont.....	4,500	00		74	50	3,979	43			
Lot 19, Blk. "M," McVicar Add'n, Plan 379, Port Arthur, Ont., and W. ½ Sec. 47, Township of McIntyre, Port Arthur, Ont.....	6,000	00	1,150	00	308	80	121	55	6,430	35
Pt. Lots 3 and 4, S.S. Sandwich St., Blk. No. 1, P. 94, Windsor, Ont....	8,000	00	200	00	136	62	131	88	7,668	50
Pt. Lot 5, Bedford St., Sandwich, Ont. Lot 88, Sunset Ave., Plan 881, Windsor, Ont.....	5,000	00			190	00	4,940	00		
Pt. Lots 20 and 22, McEwan Ave., Plan 312, Windsor, Ont.....	5,000	00	75	00	83	96	15	84	4,874	80
Lot 8, Adelaide St., Plan 181, London, Ont.....	4,000	00					75	10	3,975	10
Lot 92, Albert St., Plan 433, Windsor, Ont.....	3,500	00	250	00	122	50	22	23	3,644	73
	4,000	00					118	51	4,118	51
Total.....	57,500	00	1,982	59	651	88	1,203	37	54,292	77

PRUDENTIAL TRUST COMPANY, LIMITED

Head Office, Montreal, Quebec

OFFICERS

President and Manager—B. HAL BROWN. Secretary—FRANK S. TAYLOR.
 Vice-Presidents—COL. D. M. ROBERTSON, HON. FRANK CARREL.

DIRECTORS

B. HAL BROWN.	COL. D. M. ROBERTSON.
J. P. STEEDMAN.	HON. FRANK CARREL.
W. G. ROSS.	A. GOURDEAU.
PAUL GALIBERT.	FRANK S. TAYLOR.
GEN. G. E. McCUAIG.	COL. J. S. O'MEARA.

Auditors—RIDDELL, STEAD, GRAHAM & HUTCHISON, Chartered Accountants.

CAPITAL

Amount of Capital Stock authorized.....		\$ 2,000,000 00
Amount subscribed.....	\$ 1,126,900 00	
Less forfeited for non-payment of calls.....	71,600 00	
		1,055,300 00
Amount paid in cash—Ordinary:		
On \$91,900 stock fully called.....	\$ 91,830 00	
On \$43,800 stock 60% called.....	43,800 00	
On \$919,600 60% called.....	551,285 00	
Due shareholders for fractions.....	10 00	
		686,925 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Book value of real estate (less encumbrances \$29,500.00) held by the Corporation:			
Office premises.....	\$ 70,054 75		
Freehold land (including buildings).....	197,114 55		
			\$ 267,169 30
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 48,077 47		
Second and subsequent mortgages.....	45,785 54		
Interest due.....	681 62		
Interest accrued.....	817 27		
			95,361 90
			(See Schedule B.)
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal.....	\$ 16,618 84		
Interest due.....	82 56		
Interest accrued (not included).....			
			16,701 40
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom	\$ 71,507 25		
Interest accrued (not included).....			
(b) Canadian municipalities, school districts and rural telephone companies.....	32,866 75		
Interest due.....	Nil		
Interest accrued.....	1,091 30		
			105,465 30
5. Book value of stocks owned:			
The Toronto Safe Deposit and Agency Co., Ltd.....	\$ 12,500 00		
Permanent Agencies, Limited.....	20,800 00		
			33,300 00
6. Cash on hand.....			248 66
7. Cash on deposit with banks.....			32,256 16
8. Advances to estates, trusts, etc., under administration.....			34,061 56
9. Accrued fees and charges for administering estates.....			15,091 37
10. Office furniture and fixtures.....			19,193 24
11. Accounts receivable.....			47,453 39
Total Company Funds.....			\$ 666,302 28

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

Guaranteed Funds

12. Amount secured by mortgages on real estate including:		
First mortgages.....	\$	2,711 00
		(See Schedule B.)
13. Amount of loans, secured by stocks, bonds and other collateral:		
Principal.....	\$	61,389 31
		(Fully reserved for in Company Fund Liabilities.)
14. Cash on deposit with banks.....		39 76
Total Guaranteed Funds.....	\$	64,140 07

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	4,369,432 02
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Summary

Company Funds.....	\$	666,302 28
Guaranteed Funds.....		64,140 07
Estates, Trusts and Agency Funds.....		4,369,432 02
Grand Total of Assets.....	\$	5,099,874 37

Liabilities*Company Funds*

1. Expenses due and accrued.....	\$	4,894 99
2. Forfeited Shares Account.....		14,359 84
3. Bills payable.....		30,000 00
4. Dividends to shareholders unclaimed.....		82 70
5. Reserve for Loss on Guaranteed Investment Assets.....		61,389 31
6. Reserve for Loss of Company Fund Assets.....		101,744 78
7. Capital Stock paid in.....	\$	686,915 00
8. Less deficit in Profit and Loss Account.....		233,084 34
		453,830 66
Total Company Funds.....	\$	666,302 28

Guaranteed Funds

9. General Guaranteed Funds.....	64,140 07
Interest due and accrued.....	Nil
Total Guaranteed Funds.....	\$ 64,140 07

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	4,369,432 02
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Summary

Company Funds.....	\$	666,302 28
Guaranteed Funds.....		64,140 07
Estates, Trusts and Agency Funds.....		4,369,432 02
Grand Total of Liabilities.....	\$	5,099,874 37

REVENUE ACCOUNT**Income**

1. Rents earned (including \$500.00 on office premises).....	\$	5,528 68
Safety deposit boxes rent.....		766 69
2. Interest earned on:		
(a) Mortgages.....	\$	6,907 79
(b) Bonds, debentures and stocks.....		5,020 25
(c) Collateral loans.....		4,190 54
(d) Bank deposits.....		1,108 04
		17,226 62
3. Profit on sale of securities and real estate.....		1,976 50
4. Agency fees and commissions earned.....		68,155 50
5. Other revenue for the year (interest on advances to estates).....		2,863 03
Total.....	\$	96,517 02

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

Expenditure

6. Amount by which ledger values of assets were written down.....	\$	63 55
7. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$	863 93
(b) Provincial.....		3,882 94
(c) Municipal.....		809 00
		<u>5,555 87</u>
8. All other expenses incurred:—Salaries, \$57,306.09; directors' fees, \$2,758.05; auditors' fees, \$2,174.73; legal fees, \$806.25; rents, \$5,406.68; travelling expenses, \$1,508.68; printing and stationery, \$2,450.14; advertising, \$2,515.32; postage, telegrams, telephones and express, \$2,259.18; miscellaneous, \$12,889.22; total.....		90,074 34
9. Net profit transferred to Profit and Loss Account.....		823 26
Total.....	\$	<u><u>96,517 02</u></u>

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue Account.....	\$	823 26
Dr. balance of account as at 31st December, 1925.....		233,084 34
Total.....	\$	<u><u>233,907 60</u></u>
Dr. balance brought forward from previous year.....	\$	192,906 16
Amount paid on account of settlement of claim by Home Bank, including amount of legal expenses in connection therewith.....		38,855 73
Additional amount transferred to Investment Reserves.....		2,145 71
Total.....	\$	<u><u>233,907 60</u></u>

MISCELLANEOUS

- Officers of the Corporation who are under bond for the following amounts, respectively:
All Officers bonded.
- Date appointed for the Annual Meeting: 10th March, 1926. Date of last Annual Meeting, 11th March, 1925.
- Amount of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....	\$	9,552 01
(b) Interest on bonds and debentures.....		5,658 78
(c) Interest on loans on collateral security.....		4,549 85
(d) Agency fees and commissions.....		69,133 90
(e) Revenue from bank balances.....		1,108 04
		<u>90,002 58</u>

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."

The Company has a deposit in the Province of Ontario amounting to *\$50,000.00.

*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 exchanged for one of \$50,000, the public liability in Ontario being at that time \$1,123.43 on Trust Account and \$26,167.14 of Assets under Administration.

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>										
Quebec.....	43,333	59			255	49			43,589	08
Alberta.....	22,045	30	409	08	300	45	371	22	23,126	05
Manitoba.....	7,914	14	33	25	52	27			7,999	66
British Columbia.....	14,196	79			89	39			14,286	18
Nova Scotia.....	6,000	00	239	29	119	67	1	97	6,360	93
	93,489	82	681	62	817	27	373	19	95,361	90
<i>Guaranteed Funds:</i>										
Quebec.....	2,711	00							2,711	00

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total	
		Under six months	Six months and over			
	\$	c.	\$	c.	\$	c.
1 First mortgages under which no legal proceedings have been taken.						
Company Funds.....	45,008	94	354	82	100	42
Guaranteed Funds....	2,711	00			636	23
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.						
Company Funds.....	45,785	54			102	34
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).						
Company Funds.....	3,068	53	124	01	102	37
Total Company Funds.....	93,863	01	478	83	202	79
Total Guaranteed Funds....	2,711	00			817	27
					95,361	90
					2,711	00

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of instalments of principal due but unpaid	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Second mortgage on Lot 1474, St. George's Ward, and interest in second mortgage, cor. of Bleury and St. Catherine Sts., Montreal.....	50,000 00	31,128 13	102 34	31,128 13	{ 175,000 00 on lot 1474 1,260,000 00 on Bleury and St. Catherine

THE ROYAL TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President—SIR VINCENT MEREDITH, BART. Secretary—M. S. L. RICHEY.
 Vice-President—HUNTLY R. DRUMMOND. General Manager—H. B. MACKENZIE.
 Assistant General Manager—R. P. JELLETT.

DIRECTORS

SIR VINCENT MEREDITH, BART.	SIR CHAS. GORDON, G.B.E.
HUNTLY R. DRUMMOND.	A. E. HOLT.
HON. SIR LOMER GOUIN, K.C.M.G.	HUGH A. ALLAN.
C. R. HOSMER.	HOWARD G. KELLEY.
HON. C. C. BALLANTYNE.	EUGENE LAFLEUR, K.C.
WM. McMASTER.	E. W. BEATTY, K.C.
LT.-COL. HERBERT MOLSON,	NORMAN J. DAWES.
C.M.G., M.C.	C. W. DEAN.
WALTER M. STEWART.	SIR FREDERICK WILLIAMS-TAYLOR.

Auditors—JAMES HUTCHISON, C.A. JOHN PATERSON, C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 5,000,000 00
Amount subscribed—ordinary.....	1,000,000 00
Amount paid in cash.....	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

- | | | | |
|--|-------------------|--------------|--|
| 1. Book value of real estate held by the corporation: | | | |
| Office premises..... | \$ 248,682 34 | | |
| Freehold land (including buildings)..... | 41,886 18 | | |
| | \$ | 290,568 52 | |
| 2. Amount secured by mortgage on real estate including: | | | |
| First mortgages..... | \$ 569,624 85 | | |
| Agreements for sale..... | 7,504 70 | | |
| Interest due..... | 5,907 33 | | |
| Interest accrued..... | 10,200 61 | | |
| | \$ | 593,237 49 | |
| All other interest due and not charged..... | \$ 11,399 78 | | |
| | (See Schedule B.) | | |
| 3. Amount of loans secured by stocks, bonds and other collateral: | | | |
| Principal..... | \$ 1,153,238 95 | | |
| Interest due..... | Nil | | |
| Interest accrued..... | 3,085 72 | | |
| | \$ | 1,156,324 67 | |
| 4. Book value of bonds, debentures and debenture stocks: | | | |
| (a) Government:—Dominion, Provincial and United Kingdom..... | \$ 2,349,142 89 | | |
| Interest accrued..... | 19,153 41 | | |
| | \$ | 2,368,296 30 | |
| (b) Canadian municipalities, school districts and rural telephone companies..... | \$ 259,665 41 | | |
| Interest due..... | Nil | | |
| Interest accrued..... | 4,378 75 | | |
| | \$ | 264,044 16 | |
| (c) All other bonds..... | \$ 498,808 17 | | |
| Interest due..... | Nil | | |
| Interest accrued..... | 11,383 40 | | |
| | \$ | 510,191 57 | |
| | \$ | 3,142,532 03 | |

THE ROYAL TRUST COMPANY—Continued

5. Book value of stocks owned.....	\$ 510,952 70	
Accrued dividends thereon.....	2,554 00	
		\$ 513,506 70
6. Cash on hand.....		635 00
7. Advances to estates, trusts, etc., under administration.....		516,066 98
8. Accrued fees and charges for administering estates.....		205,101 59
9. All other assets.....		479,570 42
		<hr/>
Total Company Funds.....		\$ 6,897,543 40

Guaranteed Funds

10. Amount secured by mortgages on real estate including:		
First mortgages.....	\$ 450,627 64	
Agreements for sale.....	11,196 19	
Interest due.....	11,755 59	
Interest accrued.....	5,608 01	
		<hr/>
	(See Schedule B.)	\$ 479,187 43
11. Amount of loans, secured by stocks, bonds and other collateral:		
Principal.....	\$ 1,649,706 92	
Interest due.....	3,333 60	
Interest accrued.....	Nil	
		<hr/>
		1,653,040 52
12. Book value of bonds, debentures and debenture stocks:		
(a) Government;—Dominion, Provincial and		
United Kingdom.....	\$ 15,355 00	
Interest accrued.....	Nil	
		<hr/>
		\$ 15,355 00
(b) Canadian municipalities, school districts		
and rural telephone companies.....	\$ 18,500 00	
Interest due.....	Nil	
Interest accrued (not included).		
		<hr/>
		18,500 00
(c) All other bonds.....	\$ 80,000 00	
Interest due.....	Nil	
Interest accrued (not included).		
		<hr/>
		80,000 00
		<hr/>
		\$ 113,855 00
13. Cash on deposit with banks.....		48,671 89
14. Other assets.....		125,036 10
		<hr/>
Total Guaranteed Funds.....		\$ 2,419,790 94

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$364,726,231 44
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Summary

Company Funds.....	6,897,543 40
Guaranteed Funds.....	2,419,790 94
Estates, Trusts and Agency Funds.....	364,726,231 44
	<hr/>
Grand Total of Assets.....	\$374,043,565 78

Liabilities*Company Funds*

1. Money borrowed from banks:		
Without security.....	\$ 3,364,340 20	
Interest accrued thereon.....	15,070 36	
		<hr/>
		\$ 3,379,410 56
2. Taxes other than taxes on real estate.....		31,530 32
3. Other expenses due and accrued.....		9,813 88
4. Dividends to shareholders declared and unpaid.....		40,000 00
5. Balance of Profit and Loss Account.....		436,788 64
6. Reserve account.....		2,000,000 00
7. Paid-up capital.....		1,000,000 00
		<hr/>
Total Company Funds.....		\$ 6,897,543 40

THE ROYAL TRUST COMPANY—Continued

Guaranteed Funds

8. Indemnity, surety and guarantee bonds.....	\$	125,036	10
9. Specific guaranteed funds.....	\$	924,562	79
Interest due and accrued.....		5,979	64
		<u>930,542</u>	<u>43</u>
10. General Guaranteed Funds.....		1,364,212	41
Interest due and accrued.....		Nil	
		<u>1,364,212</u>	<u>41</u>
Total Guaranteed Funds.....	\$	2,419,790	94

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$364,726,231	44
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Summary

Company Funds.....	\$	6,897,543	40
Guaranteed Funds.....		2,419,790	94
Estates, Trusts and Agency Funds.....		364,726,231	44
		<u>\$374,043,565</u>	<u>78</u>
Grand Total of Liabilities.....	\$	374,043,565	78

REVENUE ACCOUNT

Income

1. Interest earned on:			
(a) Mortgages.....	\$	48,053	33
(b) Bonds, debentures and stocks.....		245,422	63
(c) Collateral loans.....		91,026	13
(d) Bank deposits.....		86,084	99
		<u>470,587</u>	<u>08</u>
2. Profit in guaranteed funds.....		4,565	99
3. Agency fees and commissions earned.....		1,051,436	01
4. Other revenue for the year.....		48,617	37
Total.....	\$	1,575,206	45

Expenditure

5. Interest incurred.....	\$	142,724	08
6. Amount by which ledger values of assets were written down (reserves).....		195,558	58
7. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	14,130	99
(b) Provincial.....		10,351	71
(c) Municipal.....		12,484	86
		<u>36,967</u>	<u>56</u>
8. All other expenses incurred:—Salaries, \$570,859.07; directors' fees, \$19,820.00; auditors' fees, \$23,475.00; legal fees, \$2,392.56; rents, \$127,097.59; travelling expenses, \$7,279.98; printing and stationery, \$35,481.11; advertising, \$17,877.21; postage, telegrams, telephones and express, \$20,152.35; miscellaneous, \$84,849.38; total.....		909,284	25
9. Net profit transferred to Profit and Loss Account.....		290,671	98
Total.....	\$	1,575,206	45

THE ROYAL TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	346,116	66
Amount transferred from Revenue Account.....		290,671	98
Total.....	\$	636,788	64
Dividends to shareholders declared during year.....	\$	200,000	00
Balance of account at December 31st, 1925.....		436,788	64
Total.....	\$	636,788	64

MISCELLANEOUS

1. Officers of the Corporation who are under bond for the following amounts respectively: All officers and employees of the Company except stenographers, elevator-men and bell boys, total \$583,000.00 (9 at \$5,000.00; others \$2,000.00 each.)			
2. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: March 31, 4%; June 30, 4%; September 30, 4%, and bonus 4%; December 31, 4%.			
3. Date appointed for the Annual Meeting: Second Tuesday in February. Date of last Annual Meeting, 10th February, 1925.			
4. Amount of contingent liability not shown as direct debts in the foregoing statement.....		725,000	00
5. Amount of actual cash receipts during the year (excluding trust account receipts) for:			
(a) Interest on mortgage investments.....	\$	42,212	62
(b) Interest on bonds and debentures.....		227,403	65
(c) Dividends on stocks.....		18,541	67
(d) Interest on loans on collateral security.....		92,293	42
(e) Agency fees and commissions.....		1,015,921	91
(f) Revenue from bank balances.....		88,289	91
	\$	1,484,663	18
6. Give dates and amounts of any sums loaned or advanced to Guaranteed Account as at 31st December, 1925.....		11,383	96

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 Ed. VII, chap. 73.

Authorized by Special Act of the Legislature of Ontario, 2 Edw. VII, 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 to all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to the Ontario Trusts 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.

THE ROYAL TRUST COMPANY—Continued

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals	Other interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
<i>Company Funds:</i>						
Alberta.....	24,324 16	182 98	593 89	.....	25,101 03	244 18
British Columbia.....	28,600 00	4,171 42	147 55	.....	32,918 97	.....
Manitoba.....	77,407 43	439 68	1,812 89	43 77	79,703 77	704 12
Manitoba Agreements..	7,504 70	197 63	193 08	.....	7,895 41	.....
Nova Scotia.....	7,000 00	.....	64 82	.....	7,064 82	.....
Ontario.....	49,500 00	.....	430 75	.....	49,930 75	.....
Quebec.....	284,425 73	.....	6,048 94	.....	290,474 67	.....
Saskatchewan.....	234,137 00	10,999 45	2,224 64	5,044 83	252,405 92	10,451 48
	712,899 02	15,991 16	11,516 56	5,088 60	745,495 34	.....
Less Interest not charged.....	.....	10,083 83	1,315 95	.....	11,399 78	11,399 78
	712,899 02	5,907 33	10,200 61	5,088 60	734,095 56	.....
Less Special Suspense..	140,858 07	.....	.....	.....	140,858 07	.....
	572,040 95	5,907 33	10,200 61	5,088 60	593,237 49	.....
<i>Guaranteed Funds:</i>						
Alberta.....	33,456 98	1,244 32	606 04	257 68	35,565 02	.....
Manitoba.....	62,402 70	474 65	1,855 07	18 49	64,750 91	.....
Manitoba Agreements..	11,196 19	.....	59 52	.....	11,255 71	.....
Saskatchewan.....	344,846 80	10,036 62	3,087 38	9,644 99	367,615 79	.....
	451,902 67	11,755 59	5,608 01	9,921 16	479,187 43	.....

THE ROYAL TRUST COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total		
			Under six months	Six months and over				
	\$	c.	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken:								
Company Funds.....	701,182	90	8,316	00	6,217	36	11,286	33
Guaranteed Funds.....	449,410	09	9,144	38	2,611	21	5,548	49
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgage is in possession):								
Company Funds.....	9,300	02	444	80	815	37	37	15
Guaranteed Funds.....	1,217	55						
3. Amount secured by agreements for sale or purchase of property not subject to prior mortgage:								
Company Funds.....	7,504	70	197	63			193	08
Guaranteed Funds.....	11,196	19					59	52
	717,987	62	8,958	43	7,032	73	11,516	56
Less Special Suspense.....	140,858	07						
Less interest not charged....			6,472	52	3,611	31	1,315	95
Total Company Funds.....	577,129	55	2,485	91	3,421	42	10,200	61
Total Guaranteed Funds.....	461,823	83	9,144	38	2,611	21	5,608	01
							745,495	34
							140,858	07
							11,399	78
							593,237	49
							479,187	43

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Interest accrued		Total amount at which carried in Corporation's books	
	\$	c.	\$	c.	\$	c.
Residence, 34 Macgregor St., Montreal, known as Lot 1726-0, St. Antoine Ward.....	100,000	00	1,807	98	77,500	00
Lots 162-7-8, 163-1-128, 131, 132, 134, 150 and undivided part of Lot 163, Cote des Neiges, Montreal....	100,000	00	3,034	75	93,634	88
Total.....	200,000	00	4,842	73	171,134	88

THE STERLING TRUSTS CORPORATION—Continued

Guaranteed Funds

12. Amount secured by mortgages on real estate including:			
First mortgages.....	\$	26,450	00
Interest due.....			Nil
Interest accrued.....		255	51
			(See Schedule B.)
			<u>\$</u> 26,705 51
13. Book value of bonds, debentures and debenture stocks:			
Government:—Dominion, Provincial and United Kingdom..	\$	16,043	00
Interest accrued.....		140	62
			<u>16,183 62</u>
14. Cash on hand.....			1,690 89
15. Cash on deposit with banks.....			5,336 18
			<u>49,916 20</u>
Total Guaranteed Funds.....	\$	49,916	20

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	5,505,797	96
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Summary

Company Funds.....	\$	693,233	66
Guaranteed Funds.....		49,916	20
Estates, Trusts and Agency Funds.....		5,505,797	96
			<u>6,248,947 82</u>
Grand Total of Assets.....	\$	6,248,947	82

Liabilities*Company Funds*

1. Taxes other than taxes on real estate (reserve for income taxes).....	\$	2,458	53
2. Special reserves (deferred profits reserve).....		8,202	73
3. All other liabilities (accounts payable).....		1,530	75
4. Dividends to shareholders declared and unpaid.....		17,383	78
5. Balance of Profit and Loss Account.....	\$	9,359	58
6. Reserve account.....		75,000	00
7. Paid-up capital.....		579,298	29
			<u>663,657 87</u>
Total Company Funds.....	\$	693,233	66

Guaranteed Funds

8. Trust deposits.....	\$	16,640	84
9. General Guaranteed Funds.....	\$	31,831	09
Interest due and accrued.....		498	85
			<u>32,329 94</u>
10. Capital cash advances.....			945 42
			<u>49,916 20</u>
Total Guaranteed Funds.....	\$	49,916	20

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	5,505,797	96
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Summary

Company Funds.....	\$	693,233	66
Guaranteed Funds.....		49,916	20
Estates, Trusts and Agency Funds.....		5,505,797	96
			<u>6,248,947 82</u>
Grand Total of Liabilities.....	\$	6,248,947	82

THE STERLING TRUSTS CORPORATION—Continued

REVENUE ACCOUNT

Income

1. Rents earned (including \$5,081.23 on office premises).....	\$		5,237	67
2. Interest earned on:				
(a) Mortgages.....	\$	26,729	05	
(b) Bonds, debentures and stocks.....		678	11	
(c) Collateral loans.....		3,724	34	
(d) Bank deposits.....		502	85	
(e) On advances to trusts and estates.....		8,822	77	
(f) Dividends on stocks.....		50	85	
	\$		40,507	97
3. Profit in guaranteed funds.....			1,357	67
4. Agency fees and commissions earned.....			52,841	61
Total.....	\$		99,944	92

Expenditure

5. Amount by which ledger values of assets were written down (depreciation)...	\$		887	56
6. Licenses and taxes other than taxes on real estate:				
(a) Dominion.....	\$	2,520	87	
(b) Provincial.....		1,659	52	
(c) Municipal.....		1,900	44	
			6,080	83
7. All other expenses incurred:—Salaries, \$35,672.39; directors' fees, \$390.00; auditors' fees, \$1,125.00; legal fees, \$112.73; rents, \$4,272.74; travelling expenses, \$642.86; printing and stationery, \$1,406.60; advertising, \$2,778.79; postage, telegrams, telephones and express, \$1,103.99; miscellaneous, \$3,486.32; total.....			50,991	42
8. Net profit transferred to Profit and Loss Account.....			41,985	11
Total.....	\$		99,944	92

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	26,997	57
Amount transferred from Revenue Account.....		41,985	11
Total.....	\$	68,982	68
Dividends to shareholders declared during year.....	\$	34,623	10
Transferred to reserve.....		25,000	00
Balance of account at December 31st, 1925.....		9,359	58
Total.....	\$	68,982	68

MISCELLANEOUS

- Officers of the Corporation who are under bond for the following amounts, respectively: Managing-director and secretary, \$5,000.00 each; branch manager, two accountants and cashier, \$2,500.00 each; inspector, \$2,000.00.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: 3%, June 30th and December 31st.
- Date appointed for the Annual Meeting: Fourth Monday in February. Date of last Annual Meeting, February 23rd, 1925.
- Amount of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....	\$	26,252	98
(b) Interest on bonds and debentures.....		678	11
(c) Dividends on stocks.....		50	85
(d) Interest on loans on collateral security.....		4,445	66
(e) Net revenue from real estate.....		5,081	23
(f) Revenue from bank balances.....		502	85
	\$	37,011	68

THE STERLING TRUSTS CORPORATION—Continued

CONSTATING INSTRUMENTS

The Sterling Trusts Corporation was incorporated 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 'Trusts Companies' Register, 1st December, 1913.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>								
Saskatchewan, first mortgages.....	73,955	24	7,153	70	596	55	81,705	49
Saskatchewan, second mortgages.....	14,927	48	4,419	88	64	32	19,411	68
Saskatchewan, agreements.....	126,956	73	7,019	67	1,267	67	135,244	07
<i>Less</i> Holdbacks.....	17,384	24			375	60	17,759	84
Ontario, first mortgages.....	50,464	84	204	59	782	47	51,451	90
Ontario, second mortgages.....	97,926	38	58	67	1,017	53	99,002	58
Alberta, agreements.....	2,192	00	575	30			2,767	30
Total.....	349,038	43	19,431	81	3,352	94	371,823	18
<i>Guaranteed Funds:</i>								
Saskatchewan, first mortgages.....	2,800	00					2,800	00
Ontario, first mortgages.....	23,650	00			255	51	23,905	51
Total.....	26,450	00			255	51	26,705	51

THE STERLING TRUSTS CORPORATION—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal		Amount of interest due and unpaid		Amount of Interest accrued	Total
			Under six months	Six months and over		
	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken.						
Company Funds . . .	124,420	08	3,067	19	4,291	10
Guaranteed Funds . .	26,450	00			1,379	02
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.					255	51
Company Funds . . .	112,853	86	764	95	3,713	60
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.					1,081	85
Company Funds . . .	67,138	16	1,506	95	1,975	82
(b) Aggregate amount of sale price of properties covered by such agreements, Company Funds, \$99,-880.00.					594	35
4. (a) Amount secured by agreements for sale or purchase of property subject to prior mortgage or other charges						
Company Funds . . .	62,010	57	2,861	20	1,251	00
(b) Amount of such prior mortgage or charges, \$24,699.40.					673	32
(c) Aggregate amount of sale price of properties covered by such agreements, \$122,-510.00.						
<i>Less holdbacks</i>	17,384	24			375	60
Total Company Funds . .	349,038	43	8,200	29	11,231	52
Total Guaranteed Funds.	26,450	00			3,352	94
					255	51

THE STERLING TRUSTS CORPORATION—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Amount of interest due and unpaid whether capitalized or not		Interest accrued		Total amount at which carried in Corporation's books		Amount of any prior charges or mortgages	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>										
Sherbourne St., Toronto.....	23,500	00	.....		167	57	22,750	00	50,000	00
Willsboro Mansions, Jarvis St., Toronto.....	30,000	00	.....		305	76	30,000	00	133,847	34
N.E. 158, S.W. 22-17-18, W. 2, Sask.....	20,480	00	3 years' interest not added to account		.....		19,266	90	.....
Total.....	73,980	00	.....		473	33	72,016	90	183,847	34

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

Guaranteed Funds

9. Amount secured by mortgages on real estate including:			
First mortgages.....	\$ 8,145,503	18	
Second and subsequent mortgages.....	8,250	00	
Interest due.....	209,199	84	
Interest accrued.....	86,612	98	
			\$ 8,449,566 00
All other interest due and not charged.....	\$ 50,205	67	
	<i>(See Schedule B.)</i>		
10. Amount of loans, secured by Dominion of Canada, Provinces of Canada, and Canadian municipal securities:			
Principal.....	\$ 1,295,566	25	
Interest due.....		Nil	
Interest accrued.....	6,242	31	
			1,301,808 56
11. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion and Provincial	\$ 6,502	08	
Interest accrued.....	23	55	
			\$ 6,525 63
(b) Canadian municipalities and school districts	\$ 2,161,239	98	
Interest due.....		Nil	
Interest accrued.....	17,030	71	
			2,178,270 69
(c) All other bonds, guaranteed by Dominion of Canada.....	\$ 135,474	79	
Interest due.....		Nil	
Interest accrued.....	1,010	41	
			136,485 20
			2,321,281 52
12. Cash on deposit with banks.....			204,736 64
Total Guaranteed Funds.....			\$12,277,392 72

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....\$135,628,255 30

Summary

Company Funds.....	\$ 4,885,872	11
Guaranteed Funds.....	12,277,392	72
Estates, Trusts and Agency Funds.....	135,628,255	30
Grand Total of Assets.....	\$152,791,520	13

LIABILITIES*Company Funds*

1. Reserve for Federal Income Tax.....	\$ 26,313	31
2. Special reserves.....	15,178	78
3. Dividends to shareholders declared and unpaid.....	60,000	00
4. Balance of Profit and Loss Account.....	\$ 134,380	02
5. Contingency reserve.....	150,000	00
6. Reserve account.....	2,500,000	00
7. Paid-up capital.....	2,000,000	00
		4,784,380 02
Total Company Funds.....	\$ 4,885,872	11

Guaranteed Funds

8. Specific guaranteed funds.....	\$ 9,120,814	17
Interest due and accrued.....	68,169	40
		\$ 9,188,983 57
9. General Guaranteed Funds.....	\$ 3,069,436	48
Interest due and accrued.....	18,972	67
		3,088,409 15
Total Guaranteed Funds.....	\$ 12,277,392	72

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....\$135,628,255 30

Summary

Company Funds.....	\$ 4,885,872 11
Guaranteed Funds.....	12,277,392 72
Estates, Trusts and Agency Funds.....	135,628,255 30
Grand Total of Liabilities.....	<u>\$152,791,520 13</u>

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$93,658.39 on office premises and safe deposit vaults)..	\$ 145,634 42
2. Interest earned on:	
(a) Mortgages.....	\$ 145,434 69
(b) Bonds, debentures and stocks.....	2,390 14
(c) Collateral loans.....	15,285 71
(d) Bank deposits.....	1,359 37
3. Profit on sale of securities and real estate.....	164,469 91
4. Increase in market value of securities and real estate owned absolutely by the Corporation (increase in market value not taken into account).	8,295 10
5. Profit in guaranteed funds.....	Nil
6. Agency fees and commissions earned.....	130,275 60
7. Other revenue for the year.....	561,986 38
	39,208 21
Total.....	<u>\$ 1,049,869 62</u>

Expenditure

8. Loss on sale of securities and real estate owned absolutely by the Corporation..	\$ 2,518 81
9. Amount by which ledger values of assets were written down.....	21,745 35
10. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	} See Profit and Loss
(b) Provincial.....	
(c) Municipal.....	
11. Commission on loans and on sale of debentures and real estate.....	552 61
12. All other expenses incurred:—Salaries, \$372,435.71; directors' fees, \$33,007.50; auditors' fees, \$11,700.00; legal fees, \$316.90; rents, \$69,091.00; travelling expenses, \$10,962.57; printing and stationery, \$13,823.77; advertising, \$42,174.05; postage, telegrams, telephones and express, \$9,208.90; miscellaneous, \$80,391.41; total.....	643,111 81
13. Net profit transferred to Profit and Loss Account.....	381,941 04
Total.....	<u>\$ 1,049,869 62</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 107,364 10
Amount transferred from Revenue Account.....	381,941 04
Total.....	<u>\$ 489,305 14</u>

Dividends to shareholders declared during year.....	\$ 240,000 00
Amount provided for Federal, Provincial and Business Taxes.....	51,925 12
Amount written off Corporation's office premises (improvements).....	13,000 00
Amount transferred to Contingency Reserve.....	50,000 00
Balance of account at December 31st, 1925.....	134,380 02

Total.....	<u>\$ 489,305 14</u>
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THE TORONTO GENERAL TRUSTS CORPORATION—Continued

MISCELLANEOUS

1. Officers of the Corporation who are under bond for the following amounts respectively: All officers and staff are covered under a blanket bond of a Guarantee company for \$50,000.00.
2. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 2nd, 3%; April 1st, 3%; July 2nd, 3%; October 1st, 3%.
3. Date appointed for the Annual Meeting: First Wednesday in February. Date of last Annual Meeting, February 4th, 1925.
4. Amount of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....	\$ 779,512 87
(b) Interest on bonds and debentures.....	118,876 03
(c) Interest on loans on collateral security.....	47,364 98
(d) Net revenue from real estate.....	94,649 42
(e) Agency fees and commissions.....	561,986 38
(f) Revenue from bank balances.....	6,781 67
	\$ 1,609,171 35
5. Amount of interest permanently capitalized during the year..... 47,809 24

CONSTATING INSTRUMENTS

The Toronto General Trusts Corporation was constituted on the 1st April, 1899, by special Act of Ontario, 62 Vict. (2), chap. 109, amalgamating into one Company under the above name. (1) The Toronto General Trusts Company, and (2) The Trusts Corporation of Ontario.

By an agreement made under the Loan Corporations Act in two indentures dated respectively 13th and 30th July, 1903, approved by Order-in-Council (Ontario), 11th September, 1903, The Toronto General Trusts Corporation acquired the assets and assumed the liabilities and duties of the Ottawa Trusts and Deposit Company. See also special Act of the Province of Quebec (2nd June, 1904), 4 Edw. VII, chap. 93.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS AT DECEMBER 31st, 1925, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals	Other interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
<i>Company Funds:</i>						
Ontario.....	833,209 01	1,914 47	12,085 06	482 06	847,690 60	412 50
Manitoba.....	574,757 89	12,773 72	8,753 00	32,898 93	629,183 54	36,944 71
Saskatchewan....	518,764 76	24,015 44	5,139 00	14,739 87	562,659 07	19,077 73
Alberta.....	81,713 73	3,404 11	1,329 70	2,800 02	89,247 56	5,051 77
British Columbia.	153,200 00	.....	2,185 35	2 00	155,387 35	.....
Total.....	2,161,645 39	42,107 74	29,492 11	50,922 88	2,284,168 12	61,486 71
<i>Guaranteed Funds:</i>						
Ontario.....	3,322,667 84	4,644 15	31,178 12	275 87	3,358,765 98	.....
Manitoba.....	2,107,613 34	64,565 99	25,986 00	23,058 09	2,221,223 42	40,895 11
Saskatchewan....	2,634,038 80	138,324 18	28,193 00	29,560 55	2,830,116 53	7,845 69
Alberta.....	39,217 41	1,665 52	724 00	1,644 14	43,251 07	1,464 87
British Columbia.	50,215 79	.....	531 86	.....	50,747 65	.....
Total.....	8,153,753 18	209,199 84	86,612 98	54,538 65	8,504,104 65	50,205 67

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken:					
Company Funds	1,714,766 40	13,289 23	15,938 54	26,043 39	1,770,037 56
Guaranteed Funds	8,014,091 39	92,850 69	93,029 47	86,516 98	8,286,488 53
2. Second or subsequent mortgages (where prior mortgages are held by the Corporation as investments for Trust Estates) under which no legal proceedings have been taken:					
Company Funds	2,461 00	45 86		14 00	2,520 86
Guaranteed Funds	8,250 00			96 00	8,346 00
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession):					
Company Funds	53,525 17		7,391 47		60,916 64
Guaranteed Funds	131,411 79	1,315 51	22,004 17		154,731 47
4. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage:					
Company Funds	506,650 85	3,105 62	2,337 02	3,434 72	515,528 21
(b) Aggregate amount of sale price of properties covered by such agreements: Company Funds \$713,748.02.					
Total Company Funds	2,277,403 42	16,440 71	25,667 03	29,492 11	2,349,003 27
Total Guaranteed Funds	8,153,753 18	94,166 20	115,033 64	86,612 98	8,449,566 00

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original	Amount of	Interest	Total amount
	Principal	instalments of principal due but unpaid	accrued	at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.
<i>Company Funds:</i>				
Corner Poplar Plains Road and Davenport Road, Toronto.....	249,500 00	249,500 00	1,762 88	249,500 00
30-34 King Street East, Toronto.....	100,000 00	30,000 00	2,243 83	100,000 00
56-58 King Street West, Toronto.....	85,000 00			85,000 00
Lots 89, 90, 91 and 92, Block 4, D.G.S. 1, St. John, Plan 129, Winnipeg.....	90,000 00	70,000 00	598 00	70,000 00
<i>Guaranteed Funds</i>				
122-130 Wellington St. W., Toronto.....	82,750 00			67,500 00
Three-quarters interest, 130-132 Yonge Street, Toronto.....	51,600 00		937 28	51,600 00
472-484 Yonge Street, Toronto.....	60,000 00		1,140 40	60,000 00
Church, Heath Street and Lawton Blvd., Toronto.....	60,000 00		85 92	56,000 00
63-65 Queen Street West, Toronto.....	100,000 00		1,326 36	98,000 00
S.E. Cor. Adelaide and Victoria Streets, Toronto.....	58,000 00		106 52	54,000 00
11-13 King Street East, Toronto.....	115,000 00			115,000 00
663-665 King Street West, Toronto.....	65,000 00		1,389 04	65,000 00
Church St. Clements Ave., Toronto.....	75,000 00		1,227 50	65,977 77
N.W. Corner Yonge Street and St. Clair Avenue, Toronto.....	100,000 00		197 26	100,000 00
Total Company Funds.....	524,500 00	349,500 00	4,604 71	504,500 00
Total Guaranteed Funds...	767,350 00		6,410 28	733,077 77

THE TRUSTS AND GUARANTEE COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—JAMES J. WARREN.

Vice-President—CHARLES E. RITCHIE.

General Manager—E. B. STOCKDALE.

DIRECTORS

J. H. ADAMS, Toronto.

COL. S. C. ROBINSON, M.P., Walkerville.

W. D. BELL, Chesley.

JOSEPH RUDDY, Brantford.

HON. A. C. FLUMERFELT, Victoria.

A. L. SMITH, B.A., Toronto.

ARNOLD M. IVEY, Toronto.

E. B. STOCKDALE, Toronto.

D. J. McDOUGALD, Toronto.

W. THOBURN, Almonte.

THOMAS REID, Toronto.

JAMES J. WARREN, Toronto.

C. E. RITCHIE, Akron, O.

COL. ERNEST WIGLE, B.A., K.C., Windsor.

Auditors—GEO. EDWARDS, F.C.A. H. PERCY EDWARDS, F.C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 2,000,000 00
Amount subscribed—ordinary	2,000,000 00
Amount paid in cash—On \$2,000,000.00 stock 20% called	1,438,257 06

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Book value of real estate held by the Corporation:			
Office premises, Trusts Buildings Limited, Stock.....	\$ 245,084 77		
Real estate held for sale.....	147,199 20		
			\$ 392,283 97
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 8,381 57		
Second and subsequent mortgages.....	5,813 60		
Agreements for sale.....	14,001 72		
Interest due.....	2,918 10		
Interest accrued.....	444 38		
			31,559 37
All other interest due and not charged.....	555 61		
			(See Schedule B.)
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal.....	\$ 39,584 99		
Interest due.....	934 55		
Interest accrued.....	78 77		
			40,598 31
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and			
United Kingdom.....	\$ 14,294 34		
Interest accrued.....	87 91		
			\$ 14,382 25
(b) Wolf River Pulp Co., Ltd., bonds.....	\$ 593,414 50		
(c) All other bonds.....	4,218 77		
			597,633 27
			612,015 52
5. Book value of stocks:			
(a) Danforth Glebe Estates, Limited.....	\$ 4,392 77		
(b) Okanagan Valley Land Co.....	102,500 00		
(c) Canada Starch Co., Ltd., pref.....	78,800 00		
Canada Starch Co., Ltd., com.....	39,435 00		
			225,127 77
6. Cash on hand.....			9,835 88
7. Cash on deposit with banks.....			61,836 32
8. Advances to estates, trusts, etc., under administration.....			10,835 35
9. Accrued fees and charges for administering estates.....			183,229 07
10. Briar Hill Park Syndicate.....			32,381 06
11. Mohawk Securities Corporation.....			27,381 16
12. Stationery and advertising.....			9,500 00
13. Furniture and fixtures.....			25,000 00
14. All other assets.....			66,588 44
Total Company Funds.....			\$ 1,728,172 22

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

Guaranteed Funds

15. Real estate held for sale.....	\$	64,331	54
16. Amount secured by mortgages on real estate including:			
First mortgages.....	\$	3,708,458	82
Agreements for sale.....		13,144	63
Interest due.....		113,795	46
Interest accrued.....		75,732	24
		<u>3,911,131</u>	<u>15</u>
(All other interest due and not charged.....)		2,280	06)
			(See Schedule B.)
17. Amount of loans, secured by stocks, bonds and other collateral:			
Principal.....	\$	62,228	95
Interest due.....		111	46
Interest accrued (not included).....			
		<u>62,340</u>	<u>41</u>
18. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion Provincial and United Kingdom.....	\$	348,709	83
Interest accrued.....		2,452	56
		<u>351,162</u>	<u>39</u>
(b) Guaranteed by above.....	\$	220,779	14
Interest accrued.....		2,990	59
		<u>223,769</u>	<u>73</u>
(c) Canadian municipalities, school districts and rural telephone companies.....	\$	483,388	63
Interest due.....		162	20
Interest accrued.....		12,515	12
		<u>496,065</u>	<u>95</u>
(All other interest due and not charged.....)		7,082	88)
(d) Trusts' Buildings, Limited.....		555,000	00
		<u>1,625,998</u>	<u>07</u>
19. Cash on hand.....		38,213	66
20. Cash on deposit with banks.....		259,473	43
		<u>5,961,488</u>	<u>26</u>
Total Guaranteed Funds.....	\$	5,961,488	26

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....\$23,999,519 46

Summary

Company Funds.....	\$	1,728,172	22
Guaranteed Funds.....		5,961,488	26
Estates, Trusts and Agency Funds.....		23,999,519	46
		<u>\$31,689,179</u>	<u>94</u>
Grand Total of Assets.....			

Liabilities*Company Funds*

1. Money borrowed from banks:			
With security.....	\$	95,000	00
Interest due and accrued thereon.....		Nil	
		<u>95,000</u>	<u>00</u>
2. Taxes other than taxes on real estate.....		2,000	00
3. Accounts payable.....		1,877	94
*4. Investment Reserve (set up by Registrar).....		100,000	00
5. Dividends to shareholders declared and unpaid.....		43,132	42
6. Balance of Profit and Loss Account.....	\$	47,904	80
7. Paid up capital.....		1,438,257	06
		<u>1,486,161</u>	<u>86</u>
Total Company Funds.....	\$	1,728,172	22

*The Registrar has set up an investment reserve in the amount of \$100,000.00, by way of anticipating certain losses which he is now of the opinion will be incurred.

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

<i>Guaranteed Funds</i>	
8. Trust deposits.....	\$ 1,027,222 40
9. Specific guaranteed funds.....	\$ 2,651,645 68
Interest due and accrued.....	36,143 19
	2,687,788 87
10. General Guaranteed Funds.....	\$ 2,245,791 18
Interest due and accrued.....	685 81
	2,246,476 99
Total Guaranteed Funds.....	\$ 5,961,488 26
<i>Estates, Trusts and Agency Funds</i>	
Total Estates, Trusts and Agency Funds.....	\$23,999,519 46
<i>Summary</i>	
Company Funds.....	\$ 1,728,172 22
Guaranteed Funds.....	5,961,488 26
Estates, Trusts and Agency Funds.....	23,999,519 46
	\$31,689,179 94

REVENUE ACCOUNT

<i>Income</i>	
1. Interest earned on:	
(a) Mortgages.....	\$ 5,781 47
(b) Bonds, debentures and stocks.....	27,819 94
(c) Collateral loans.....	260 24
(d) Bank deposits.....	93 00
	\$ 33,954 65
2. Profit on sale of securities and real estate.....	21,391 68
3. Profit in guaranteed funds.....	70,863 86
4. Agency fees and commissions earned.....	217,950 32
5. Other revenue for the year.....	5,678 83
Total.....	\$ 349,839 34

Expenditure

6. Interest incurred.....	\$ 5,994 80
7. Loss on sale of securities and real estate owned absolutely by the Corporation.....	4,753 51
8. Amount by which ledger values of assets were written down.....	23,673 10
9. Licenses and taxes other than taxes on real estate—Municipal.....	2,417 85
10. All other expenses incurred:—Salaries, \$126,320.58; directors' fees, \$5,200.00; auditors' fees, \$1,847.40; legal fees, \$1,820.89; rents, \$37,251.12; travelling expenses, \$2,063.90; printing and stationery, \$6,570.25; advertising, \$3,850.21; postage, telegrams, telephones and express, \$3,457.51; miscellaneous, \$14,047.95; total.....	202,429 81
11. Net profit transferred to Profit and Loss Account.....	110,570 27
Total.....	\$ 349,839 34

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 65,271 62
Amount transferred from Revenue Account.....	110,570 27
Total.....	\$ 175,841 89
Dividends to shareholders declared during year.....	\$ 86,200 13
Domain of Canada Income, Special War Revenue and Provincial Government Taxes.....	16,718 75
Loss on realization of sundry assets.....	25,018 21
Balance of account at December 31st, 1925.....	47,904 80
Total.....	\$ 175,841 89

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

MISCELLANEOUS

1. Officers of the Corporation who are under bond for the following amounts, respectively: All officers and staff under Schedule Bond for \$145,500.00.
2. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days, respectively: January 1st, 1925, and July 1st, 1925; 6% per annum.
3. Date appointed for the Annual Meeting: 2nd Wednesday in February. Date of last Annual Meeting, February 15th, 1926.
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 loan is.....\$ 175,189 20
The amount of interest due and unpaid, whether capitalized or not..... 5,029 49
The amount of interest on such loans taken credit for in the Profit and Loss Account during the year..... 13,321 88
5. Amount of contingent liability not shown as direct debts in the foregoing statement..... 700,000 00
(Bonds of the Trusts Building Limited, all the stock of which is held by the Trust Company.)
6. Amount of actual cash receipts during the year (excluding Trust Account receipts) for:
 - (a) Interest on mortgage investments.....\$ 2,401 52
 - (b) Interest on bonds and debentures..... 27,732 03
 - (c) Interest on loans on collateral security..... 279 26
 - (d) Agency fees and commissions..... 241,104 54
 - (e) Revenue from bank balances..... 93 00

 \$ 271,610 35

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. 1914, chap. 184).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925. CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals		Other interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>												
Alberta.....	21,476	91	2,887	05	421	35	2,596	31	27,381	62	555	61
Ontario.....	4,123	67	31	05	23	03			4,177	75		
	25,600	58	2,918	10	444	38	2,596	31	31,559	37	555	61
<i>Guaranteed Funds:</i>												
Alberta.....	1,047,238	12	99,554	10	28,908	48	121,545	33	1,297,246	03	2,280	06
British Columbia..	159,796	60	5,029	49	6,791	51			171,617	60		
Ontario.....	2,393,023	40	9,211	87	40,032	25			2,442,267	52		
	3,600,058	12	113,795	46	75,732	24	121,545	33	3,911,131	15	2,280	06

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total			
			Under six months	Six months and over					
	\$	c.	\$	c.	\$	c.			
1. First mortgages under which no legal proceedings have been taken:									
Company Funds.....	5,777	85	25	1,151	40	157	72		
Guaranteed Funds....	3,444,928	88	29,091	85	28,994	87	69,623	66	
2. Second or subsequent mortgages under which no legal proceedings have been taken:									
Company Funds.....	5,813	60		1,000	00		6,813	60	
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)									
Company Funds.....	2,603	72		96	75		2,700	47	
Guaranteed Funds....	263,529	94	12,679	48	37,873	79	5,836	84	
4. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage:									
Company Funds.....	14,001	72	38	15	631	55	286	66	
Guaranteed Funds....	13,144	63	285	35	4,870	12	271	74	
(b) Aggregate amount of sale price of properties covered by such agreements:									
Company Funds, \$18,547.30									
Guaranteed Funds, \$14,086.00									
Total Company Funds..	28,196	89	38	40	2,879	70	444	38	
Total Guaranteed Funds.	3,721,603	45	42,056	68	71,738	78	75,732	24	
								31,559	37
								3,911,131	15

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	
				\$	c.
<i>Guaranteed Funds:</i>				\$	c.
Part lot 3, N.S. Wellington St., Toronto	70,000 00	.....	554 79	50,000	00
Lands in Plan 569-E, Toronto.....	81,816 58	.....	1,389 87	81,816	58
Part of lot A, on the Plan of the Town of York.....	50,000 00	875 00	.....	50,000	00
Total.....	206,816 58	875 00	1,944 66	181,816	58

UNION TRUST COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—HENRY F. GOODERHAM.
 Vice-President—J. H. McCONNELL, M.D.

Manager—C. D. HENDERSON.
 Ass't. Secretaries—R. PATERSON.
 G. E. BUCHANAN.

DIRECTORS

HENRY F. GOODERHAM, Toronto.
 MARK BREDIN, Toronto.
 W. H. SMITH, Toronto.
 W. C. LAIDLAW, Toronto.
 S. R. PARSONS, Toronto.

J. H. McCONNELL, M.D., Toronto.
 H. H. BECK, Victoria.
 A. P. TAYLOR, Toronto.
 M. R. GOODERHAM, Toronto.
 J. B. LAIDLAW, Toronto.

Auditors—A. B. BRODIE, C.A. D. McK. McCLELLAND, F.C.A.
 (Price, Waterhouse & Company)

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary	1,000,000 00
Amount paid in cash.....	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Book value of real estate (less encumbrances \$266,436.73) held by the corporation: Freehold land (including buildings).....	\$ 266,436 73	
2. Amount secured by mortgage on real estate including: First mortgages.....	\$ 207,867 95	
Second and subsequent mortgages.....	278,625 32	
Agreements for sale.....	471,554 14	
Interest due.....	4,537 70	
Interest accrued.....	7,291 52	
		969,876 63
(See Schedule B.)		
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral \$50,000.00 of the Company's own stock upon which \$50,000.00 has been paid.)		
Principal.....	\$ 47,500 00	
Interest due.....	Nil	
Interest accrued.....	875 00	
		48,375 00
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion and Provincial..	116,588 00	
Interest accrued.....	1,106 81	
		117,694 81
(b) All other bonds.....	\$ 16,030 75	
Interest due.....	Nil	
Interest accrued.....	176 25	
		16,207 00
		133,901 81
5. Book value of stocks owned.....	\$ 39,266 48	
Accrued dividends thereon.....	6,343 27	
		45,609 75
6. Cash on hand.....		173 91
7. Cash on deposit with banks.....		30,448 58
8. Advances to estates, trusts, etc., under administration.....		18,500 00
9. Accrued fees and charges for administering estates and real estate commissions..		8,759 36
10. All other assets.....		37,667 76
11. Owing from guaranteed funds.....		168,838 55
		<u>1,728,588 08</u>
Total Company Funds.....	\$ 1,728,588 08	

UNION TRUST COMPANY, LIMITED—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages.....	\$	3,687,372	98
Agreements for sale.....		38,464	04
Interest due.....		97,517	16
Interest accrued.....		63,061	87
			<u>\$ 3,886,416 05</u>
(See Schedule B.)			
12. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion.....	\$	152,692	00
Interest accrued.....		1,374	25
			<u>\$ 154,066 25</u>
(b) Canadian municipalities.....	\$	32,910	80
Interest due.....		Nil	
Interest accrued.....		870	93
			<u>33,781 73</u>
(c) All other bonds.....	\$	281,950	33
Interest due.....		Nil	
Interest accrued.....		6,090	12
			<u>288,040 45</u>
13. Cash on hand.....			475,888 43
14. Cash on deposit with banks.....			31,555 79
			<u>192,076 90</u>
Total Guaranteed Funds.....			<u>\$ 4,585,937 17</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	7,809,877	00
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Summary

Company Funds.....	\$	1,728,588	08
Guaranteed Funds.....		4,585,937	17
Estates, Trusts and Agency Funds.....		7,809,877	00
			<u>\$14,124,402 25</u>

*Liabilities**Company Funds*

1. Taxes other than taxes on real estate (Dominion Income Tax accrued).....	\$	7,063	00
2. All other liabilities.....		11,539	76
3. Dividends to shareholders declared and unpaid.....		17,500	00
4. Balance of Profit and Loss Account.....	\$	167,485	32
5. Contingency reserve.....		25,000	00
6. Reserve account.....		500,000	00
7. Paid-up capital.....		1,000,000	00
			<u>1,692,485 32</u>
Total Company Funds.....	\$	1,728,588	08

Guaranteed Funds

8. Owing to Company funds.....	\$	168,838	55
9. Trust deposits.....	\$	1,222,268	72
10. Specific Guaranteed Funds.....	\$	2,697,200	00
Interest due and accrued.....		Nil	
			<u>2,697,200 00</u>
11. General Guaranteed Funds.....	\$	497,629	90
Interest due and accrued.....		Nil	
			<u>497,629 90</u>
Total Guaranteed Funds.....	\$	4,417,098	62
			<u>\$ 4,585,937 17</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	7,809,877	00
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UNION TRUST COMPANY, LIMITED—Continued

Summary

Company Funds.....	\$ 1,728,588 08
Guaranteed Funds.....	4,585,937 17
Estates, Trusts and Agency Funds.....	7,809,877 00
Grand Total of Liabilities.....	<u>\$14,124,402 25</u>

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$19,460.23 on office premises).....	\$ 22,673 48
2. Interest earned on:	
(a) Mortgages.....	\$ 47,275 16
(b) Bonds, debentures and stocks.....	29,395 16
(c) Collateral loans.....	8,248 99
(d) Bank deposits.....	2,942 75
	<u>87,862 06</u>
3. Profit on sale of securities.....	3,286 36
4. Profit in guaranteed funds.....	79,728 29
5. Agency fees and commissions earned.....	64,006 06
6. Other revenue for the year.....	3,365 21
Total.....	<u>\$ 260,921 46</u>

Expenditure

7. Amount by which ledger values of assets were written down.....	\$ 5,940 00
8. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 7,287 49
(b) Provincial.....	3,910 89
(c) Municipal.....	2,292 08
	<u>13,490 46</u>
9. Commission on loans.....	4,287 00
10. All other expenses incurred:—Salaries, \$58,799.49; directors' fees, \$7,120.00; auditors fees, \$3,100.00; legal fees, \$143.82; rents, \$14,700.00; travelling and inspection expenses, \$11,875.40; printing and stationery, \$3,580.90; advertising, \$6,411.95; postage, telegrams, telephones, \$3,213.83; miscellaneous, \$29,639.97; total.....	138,585 36
11. Net profit transferred to Profit and Loss Account.....	98,618 64
Total.....	<u>\$ 260,921 46</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 138,866 68
Amount transferred from Revenue Account.....	98,618 64
Total.....	<u>\$ 237,485 32</u>
Dividends to shareholders declared during year.....	\$ 70,000 00
Balance of Account at December 31st, 1925.....	167,485 32
Total.....	<u>\$ 237,485 32</u>

MISCELLANEOUS

- Officers of the Corporation who are under bond for the following amounts respectively: General manager, \$5,000.00; Trust officer, \$5,000.00; two assistant secretaries, \$5,000.00 each; and all other members of the staff for various amounts.
- Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: January 2nd, 1 $\frac{3}{4}$ %; April 1st, 1 $\frac{3}{4}$ %; July 2nd, 1 $\frac{3}{4}$ %; October 1st, 1 $\frac{3}{4}$ %.
- Date appointed for the Annual Meeting: Second Thursday in February. Date of last Annual Meeting: February 12th, 1925.

UNION TRUST COMPANY, LIMITED—Continued

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 \$66,000.00.

The aggregate amount of instalments of principal in arrears, \$16,000.00.

The amount of interest on such loans taken credit for in the Profit and Loss Account during the year, \$3,311.10.

The aggregate amount of any prior charges or mortgages on lands, properties or assets securing such mortgages or other securities, \$350,000.00.

5. Amount of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....	\$	286,750	18
(b) Interest on bonds and debentures.....		36,562	59
(c) Dividends on stocks.....		18,612	21
(d) Interest on loans on collateral security.....		13,464	18
(e) Agency fees and commissions.....		55,540	93
(f) Revenue from bank balances.....		2,942	75
	\$	413,872	84

6. Amount of interest permanently capitalized during the year..... \$ 413,872 84
8,628 67

CONSTATING INSTRUMENTS

Incorporated by Letters Patent of Ontario, dated 7th August, 1901. The Letters Patent authorized the Company to acquire and take over the assets, business and goodwill of the Provincial Trust Company of Ontario, Limited.

The Authorized Capital Stock of the Union Trust Company was at first \$2,000,000 (F. p. 106) then, by Supplementary Letters Patent of 27th December, 1905, was increased to \$2,500,000 (F. p. 205); finally, by Supplementary Letters Patent of 25th November, 1908, was decreased to \$1,000,000 (F. p. 393).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
<i>Company Funds:</i>											
Ontario.....	304,883	98			2,663	53					
Manitoba.....	157,645	50	{ only 4,537 70 included }		1,413	52					
Saskatchewan...	253,900	88			1,496	54					
Alberta.....	214,642	76			1,717	93					
Total.....	931,073	12	4,537	70	7,291	52	26,974	29	969,876	63	
<i>Guaranteed Funds:</i>											
Ontario.....	1,983,261	84	717	06	35,450	72	335	11	2,019,764	73	
Manitoba.....	954,165	13	31,039	80	9,506	48	3,335	64	998,047	05	
Saskatchewan...	699,590	69	57,820	70	16,207	14	10,247	42	783,865	95	
Alberta.....	70,889	17	7,939	60	1,890	15	3,627	21	84,346	13	
British Columbia.	384	81			7	38			392	19	
Total.....	3,708,291	64	97,517	16	63,061	87	17,545	38	3,886,416	05	

UNION TRUST COMPANY, LIMITED—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total		
			Under six months	Six months and over				
	\$	c.	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken:								
Company Funds.....	175,532	58	1,132	86	2,526	91	2,341	99
Guaranteed Funds.....	3,687,372	98	39,294	07	56,395	83	62,253	68
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken:								
Company Funds.....	278,625	32	2,787	56	18,977	17	1,600	40
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession):								
Company Funds.....	32,335	37			181	19		
4. Amount secured by agreements for sale or purchase of property not subject to prior mortgage:								
Company Funds, less Reserves.....	471,554	14	23,352	50	46,924	19	3,349	13
Guaranteed Funds.....	38,464	04	891	82	935	44	808	19
Company Funds.....			27,272	92	68,609	46		
Less Reserve re Interest.....					91,344	68		
Total Company Funds.....	958,047	41	4,537	70			7,291	52
Total Guaranteed Funds.....	3,725,837	02	40,185	89	57,331	27	63,061	87
							969,876	63
							3,886,416	05

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages	
	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>								
S.E. cor. Yonge and Richmond Sts., Toronto.....	60,000	00			21,764	73	60,000	00
Cor. Broad and Third Sts., Richmond, W. Va., U.S.A.....	100,000	00					630	14
Office building, cor. Main and Lombard Sts., Winnipeg.....	240,000	00					529	16
Apartment Building, University Ave.....	50,000	00					441	10
	450,000	00			60,000	00	21,764	73
							1,600	40
							278,625	32
							1,100,000	00
<i>Guaranteed Trust Account:</i>								
Farm, Twp. of Woodhouse, Ont.....	58,300	00	167	25	7,250	00	497	47
18-22 King St., Hamilton.....	80,000	00			2,000	00	828	49
Lots 161-162, Block 3 and pt. Lot 1, St. John, Winnipeg.....	85,000	00					3,075	00
Office Building cor. Main and Lombard Sts., Winnipeg.....	450,000	00					61	65
Waldron Court, Lots 1 and 2, St. John, Winnipeg.....	85,000	00			43,000	00	643	23
	758,300	00	167	25	52,250	00	5,105	84
							688,250	00

THE VICTORIA TRUST AND SAVINGS COMPANY

Head Office, Lindsay, Ontario

OFFICERS

President—WILLIAM FLAVELLE.

Vice-Presidents—R. J. McLAUGHLIN, K.C.
W. H. CLARKE, M.D.
W. H. STEVENS, B.A.

Manager—C. E. WEEKS.

DIRECTORS

H. J. LYTLE, Lindsay. J. B. BEGG, Lindsay.
T. H. STINSON, K.C., M.P., Lindsay. W. WALDEN, Lindsay.
C. E. WEEKS, Lindsay.

Auditors—RUTHERFORD WILLIAMSON, F.C.A. HAROLD A. SHIACH, C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary	800,000 00
Amount paid in cash.....	800,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Book value of real estate held by the corporation:			
Office premises:			
Lindsay.....	\$ 34,074 88		
Cannington.....	6,736 50		
Freehold land (including buildings).....	54,366 25		
		\$	94,627 63
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 726,952 52		
Agreements for sale—(None, except on foreclosed properties sold.)			
Interest due.....	12,718 39		
Interest accrued.....	11,337 62		
		\$	751,008 53
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$89,700.00 of the Company's own stock upon which \$89,700.00 has been paid.)			
Principal.....	\$ 36,583 35		
Interest due.....	643 75		
Interest accrued.....	604 34		
		\$	37,831 44
4. Book value of bonds, debentures and debenture stocks:			
(a) Canadian municipalities, school districts and rural telephone companies.....	\$ 356,361 79		
Interest due.....	4,617 13		
Interest accrued.....	14,573 40		
		\$	375,552 32
(b) All other bonds.....	\$ 117,921 98		
Interest due.....	Nil		
Interest accrued.....	1,723 00		
		\$	119,644 98
			\$ 495,197 30
5. Book value of stocks owned.....	\$ 7,700 00		
Accrued dividends thereon.....	70 00		
			7,770 00
6. Cash on hand.....			3,550 45
7. Cash on deposit with banks.....			18,576 20
			\$ 1,408,561 55
Total Company Funds.....		\$	1,408,561 55

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

8. Amount secured by mortgages on real estate including:			
First mortgages.....	\$	3,117,382	71
Interest due.....		25,776	77
Interest accrued.....		54,822	08
		<i>(See Schedule B.)</i>	
			\$ 3,197,981 56
9. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal.....	\$	422	25
Interest due.....			Nil
Interest accrued (not included).			
			422 25
10. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$	149,920	00
Interest accrued.....		2,204	50
			\$ 152,124 50
(b) Canadian municipalities, school districts and rural telephone companies.....	\$	186,967	94
Interest due.....		1,367	10
Interest accrued.....		6,136	40
			194,471 44
(c) All other bonds.....	\$	69,718	75
Interest due.....			Nil
Interest accrued.....		1,053	25
			70,772 00
11. Cash on hand.....			417,367 94
12. Cash on deposit with banks.....			56,138 52
			107,065 12
Total Guaranteed Funds.....	\$	3,778,975	39

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	31,283	60
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Summary

Company Funds.....	\$	1,408,561	55
Guaranteed Funds.....		3,778,975	39
Estates, Trusts and Agency Funds.....		31,283	60
Grand Total of Assets.....	\$	5,218,820	54

Liabilities*Company Funds*

1. Taxes other than taxes on real estate.....	\$	11,000	00
2. Special reserves (\$35,501.90).			
3. All other liabilities.....		3,146	75
4. Dividends to shareholders declared and unpaid.....		18,000	00
5. Balance of Profit and Loss Account.....	\$	11,414	80
6. Reserve account.....		565,000	00
7. Paid-up capital.....		800,000	00
			1,376,414 80
Total Company Funds.....	\$	1,408,561	55

Guaranteed Funds

8. Trust deposits.....	\$	1,312,940	05
9. Specific Guaranteed Funds.....	\$	2,800	00
Interest due and accrued.....		83	00
			2,883 00
10. General Guaranteed Funds.....	\$	2,380,030	05
Interest due and accrued.....		83,122	29
			2,463,152 34
Total Guaranteed Funds.....	\$	3,778,975	39

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	31,283	60
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Summary

Company Funds.....	\$	1,408,561	55
Guaranteed Funds.....		3,778,975	39
Estates, Trusts and Agency Funds.....		31,283	60
Grand Total of Liabilities.....	\$	5,218,820	54

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$897.75 on office premises).....	\$	897	75
2. Interest earned on:			
(a) Mortgages.....	\$	47,124	98
(b) Bonds, debentures and stocks.....		37,562	87
(c) Collateral loans.....		2,717	49
(d) Bank deposits.....		1,810	73
			89,216 07
3. Profit on sale of securities and real estate.....		8,230	17
4. Profit in guaranteed funds.....		65,979	43
5. Agency fees and commissions earned.....		242	45
6. Other revenue for the year.....		846	20
Total.....	\$	165,412	07

Expenditure

7. Interest incurred.....	\$	5,872	29
8. Loss on sale of securities and real estate owned absolutely by the Corporation..		366	92
9. Licenses and taxes other than taxes on real estate:			
(a) Dominion (balance over reserves of 1924 of \$10,000.00).\$	1,413	61	
(b) Provincial.....	2,580	56	
(c) Municipal.....	1,406	26	
			5,400 43
10. Commission on loans and on sale of debentures and real estate.....		2,682	28
11. All other expenses incurred:—Salaries, \$18,230.52; directors' fees, \$5,200.00; auditors' fees, \$1,400.00; legal fees, \$41.00; rents, \$25.00; travelling expenses, \$304.02; printing and stationery, \$2,063.29; advertising, \$889.65; postage, telegrams, telephones and express, \$1,606.15; exchange, \$567.76; fuel, light, etc., \$944.92; miscellaneous, \$1,802.52; total.....		33,074	83
12. Net profit transferred to Profit and Loss Account.....		118,015	32
Total.....	\$	165,412	07

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	8,399	48
Amount transferred from Revenue Account.....		118,015	32
Total.....	\$	126,414	80
Dividends to shareholders declared during year.....	\$	72,000	00
Amount transferred to Reserve Fund.....		30,000	00
Amount transferred to Federal Income Tax.....		11,000	00
Amount written off office premises.....		2,000	00
Balance of account at December 31st, 1925.....		11,414	80
Total.....	\$	126,414	80

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

MISCELLANEOUS

1. Officers of the Corporation who are under bond for the following amounts respectively: Manager, \$4,000.00; assistant manager, \$4,000.00; teller, \$5,000.00; assistant teller, \$5,000.00; accountant, \$4,000.00; ledger-keeper, \$3,000.00; stenographers, \$2,000.00 each; Cannington Manager, \$5,000.00; Limerick agent, \$10,000.00.
2. Dividend-days of the Corporation in 1925, and rates of dividends declared payable on those days respectively: 2nd January, 2¼%; 1st April, 2¼%; 2nd July, 2¼%, and 1st October, 2¼%.
3. Date appointed for the Annual Meeting: First Tuesday in February. Date of last Annual Meeting, February 2, 1926.
4. Amount of actual cash receipts during the year (excluding Trust Account receipts) for:

(a) Interest on mortgage investments.....	\$ 268,260 42
(b) Interest on bonds and debentures.....	63,920 76
(c) Dividends on stocks.....	420 00
(d) Interest on loans on collateral security.....	2,363 25
(e) Agency fees and commissions.....	242 45
(f) Revenue from bank balances.....	1,810 73
	\$ 337,017 61
5. Amount of interest permanently capitalized during the year..... 1,996 61

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, 1887, c. 169, as amended by 56 V., 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 V., 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, 13-14 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 Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.)

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	\$ c.	\$ c.	\$ c.	\$ c.
<i>Company Funds:</i>				
Saskatchewan.....	331,884 30	10,121 99	4,949 17	346,955 46
Ontario.....	395,068 22	2,596 40	6,388 45	404,053 07
Total.....	726,952 52	12,718 39	11,337 62	751,008 53
<i>Guaranteed Funds:</i>				
Saskatchewan.....	611,739 20	15,440 27	9,504 68	636,684 15
Ontario.....	2,505,643 51	10,336 50	45,317 40	2,561,297 41
Total.....	3,117,382 71	25,776 77	54,822 08	3,197,981 56

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
First mortgages under which no legal proceedings have been taken:					
Company Funds.....	726,952 52	10,403 48	2,314 91	11,337 62	751,008 53
Guaranteed Funds....	3,117,382 71	19,424 18	6,352 59	54,822 08	3,197,981 56

THE WATERLOO TRUST AND SAVINGS COMPANY

Head Office, Waterloo, Ontario

OFFICERS

President—THOMAS HILLIARD.
Vice-Presidents—E. F. SEAGRAM.
F. S. KUMPF.

Managing Director and Secretary—P. V. WILSON.

DIRECTORS

THOS. HILLIARD, Waterloo.
E. F. SEAGRAM, Waterloo.
F. S. KUMPF, Waterloo.
HENRY KNELL, Kitchener.
OSCAR H. VOGT, Elmira.
THOS. SEAGRAM, Waterloo.
GEORGE A. DOBBIE, Galt.

H. J. SIMS, K.C., Kitchener.
FRED HALSTEAD, Waterloo.
CHAS. A. BOEHM, Waterloo.
J. H. GUNDY, Toronto.
LOUIS L. LANG, Kitchener.
W. L. HILLIARD, M.D., Waterloo.
GEORGE D. FORBES, Hespeler.

P. V. WILSON, Kitchener.

Auditors—J. F. SCULLY, C.A. J. SCULLY.

CAPITAL

Amount of Capital Stock authorized.....	\$ 2,000,000 00
Amount subscribed—ordinary	750,000 00
Amount paid in cash—ordinary.....	750,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1925

Assets

Company Funds

1. Book value of real estate held by the Corporation:			
Fixtures.....	27,644 32		
Office premises.....	\$ 66,533 16		
Feehold land (including buildings).....	98,987 64		
		-----	\$ 193,165 12
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 290,518 17		
Agreements for sale.....	7,760 37		
Interest due.....	4,879 48		
Interest accrued.....	5,690 22		
		-----	308,848 24
	<i>(See Schedule B.)</i>		
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$27,300.00 of the Company's own stock upon which \$27,300 has been paid.)			
Principal.....	\$ 88,425 95		
Interest due.....	688 77		
Interest accrued (not included).....			
		-----	89,114 72
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 186,626 83		
Interest accrued.....	2,422 49		
		-----	\$ 189,049 32
(b) Canadian municipalities, school districts and rural telephone companies.....	\$ 112,392 14		
Interest due.....	Nil		
Interest accrued.....	2,011 66		
		-----	114,403 80
(c) All other bonds.....	\$ 41,440 14		
Interest due.....	Nil		
Interest accrued.....	1,027 84		
		-----	42,467 98
			345,921 10
5. Cash on hand.....			11,340 01
6. Cash on deposit with banks.....			24,324 87
7. Advances to estates, trusts, etc., under administration.....			17,423 98
8. All other assets.....			1,477 04

Total Company Funds.....			\$ 991,615 08

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

9. Amount secured by mortgages on real estate including:			
First mortgages.....	\$ 2,056,752	23	
Agreements for sale.....	48,868	07	
Interest due.....	20,057	24	
Interest accrued.....	34,656	66	
			\$ 2,160,334 20
	<i>(See Schedule B.)</i>		
10. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 217,780	29	
Interest accrued.....	3,175	37	
			\$ 220,955 66
(b) Canadian municipalities, school districts and rural telephone companies.....	\$ 869,514	48	
Interest due.....	10,198	87	
Interest accrued.....	25,346	06	
			905,059 41
(c) All other bonds.....	\$ 188,868	69	
Interest due.....	Nil		
Interest accrued.....	2,894	84	
			191,763 53
			\$ 1,317,778 60
11. Cash on hand.....			29,539 88
12. Cash on deposit with banks.....			136,637 65
			\$ 3,644,290 33

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....			577,977 15
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Summary

Company Funds.....			991,615 08
Guaranteed Funds.....			3,644,290 33
Estates, Trusts and Agency Funds.....			577,977 15
			\$ 5,213,882 56

Liabilities*Company Funds*

1. Dividends to shareholders declared and unpaid.....	\$ 24,375	00	
2. Balance of Profit and Loss Account.....	2,240	08	
3. Contingency reserve.....	15,000	00	
4. Reserve account.....	200,000	00	
5. Paid-up capital.....	750,000	00	
			\$ 991,615 08

Guaranteed Funds

6. Trust deposits.....	\$ 2,140,780	76	
7. General Guaranteed Funds.....	\$ 1,469,377	09	
Interest due and accrued.....	34,132	48	
			1,503,509 57
			\$ 3,644,290 33

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....			\$ 577,977 15
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Summary

Company Funds.....			\$ 991,615 08
Guaranteed Funds.....			3,644,290 33
Estates, Trusts and Agency Funds.....			577,977 15
			\$ 5,213,882 56

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

REVENUE ACCOUNT

Income

1. Rents earned:—(including \$5,906.00 on office premises).....	\$	5,906	00
2. Interest earned on:			
(a) Mortgages.....	\$	19,946	63
(b) Bonds, debentures and stocks.....		20,739	03
(c) Collateral loans.....		6,776	49
(d) Bank deposits.....		849	09
			<u>48,311 24</u>
3. Profit on sale of securities and real estate.....		4,734	38
4. Profit in guaranteed funds.....		83,233	91
5. Agency fees and commissions earned (estates).....		10,400	00
Total.....	\$	152,585	53

Expenditure

6. Interest incurred.....	\$	4,270	36
7. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	7,739	45
(b) Provincial.....		2,503	26
(c) Municipal.....		2,268	75
			<u>12,511 46</u>
8. Commission on loans and on sale of debentures and real estate.....		10,376	13
9. Bond and agency fees.....		350	00
10. All other expenses incurred:—Salaries, \$31,562.26; directors' fees, \$4,724.85; auditors' fees, \$1,400.00; legal fees, \$814.15; rents, \$6,968.22; travelling expenses, \$307.21; printing and stationery, \$2,331.60; advertising, \$4,019.26; postage, telegrams, telephones and express, \$1,648.46; miscellaneous, \$2,919.24; total.....		56,695	25
11. Net profit transferred to Profit and Loss Account.....		68,382	33
Total.....	\$	152,585	53

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	2,607	75
Amount transferred from Revenue account.....		68,382	33
Total.....	\$	70,990	08
Dividends to shareholders declared during year.....		48,750	00
Amount transferred to Special Reserves and Contingency Accounts.....		20,000	00
Balance of account at December 31st, 1925.....		2,240	08
Total.....	\$	70,990	08

MISCELLANEOUS

1. Officers of the Corporation who are under bond for the following amounts respectively: Two branch managers \$5,000.00 each; managing director, \$5,000.00; estates manager, \$5,000.00; assistant secretary, \$5,000.00; accountant, \$5,000.00.			
2. Dividend-days of the Corporation in 1925 and rates of dividends declared payable on those days respectively: January 2, 1925, 3¼%; July 2, 1925, 3¼%.			
3. Date appointed for the Annual Meeting: February 11, 1926. Date of last Annual Meeting, February 12, 1925.			
4. Amount of actual cash receipts during the year (excluding Trust Account receipts) for:			
(a) Interest on mortgage investments.....	\$	135,562	73
(b) Interest on bonds and debentures.....		111,509	53
(c) Interest on loans on collateral security.....		11,610	44
(d) Revenue from bank balances.....		874	71
			<u>\$ 259,557 41</u>

CONSTATING INSTRUMENTS

Originally incorporated as a Loan Corporation by Letters Patent, 7th April, 1913, under the Loan and Trust Corporations Act, 2 George V, 1912, chap. 34, now R.S.O. 1914, chap. 184. 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

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31st, 1925, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario Mortgages:										
Company Funds.....	88,687	50			1,179	86			89,867	36
Guaranteed Funds.....	1,686,015	40	4,015	48	28,762	27	30	50	1,718,823	65
Manitoba Mortgages:										
Company Funds.....	194,182	52	1,026	45	4,361	10	490	82	200,060	89
Guaranteed Funds.....	16,470	00	255	30	241	78	481	27	17,448	35
Saskatchewan Mortgages:										
Company Funds.....	13,172	43	3,853	03	149	26	1,745	27	18,919	99
Guaranteed Funds.....	382,054	10	15,786	46	5,652	61	20,569	03	424,062	20
Total.....	2,380,581	95	24,936	72	40,346	88	23,316	89	2,469,182	44

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total	
		Under six months	Six months and over			
	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken:						
Company Funds.....	284,584	46	833	30	1,190	15
Guaranteed Funds.....	2,030,920	55	11,094	34	6,297	12
					5,576	30
					33,968	29
					292,184	21
					2,082,280	30
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession.)						
Company Funds.....	5,933	71	599	41	1,440	46
Guaranteed Funds.....	25,831	68	730	31	960	68
					61	80
					241	50
					8,035	38
					27,764	17
3. Amount secured by agreements for sale or purchase of property not subject to prior mortgage.						
Company Funds.....	7,760	37	129	50	686	66
Guaranteed Funds.....	48,868	07	838	19	136	60
					52	12
					446	87
					8,628	65
					50,289	73
Total Company Funds....	298,278	54	1,562	21	3,317	27
Total Guaranteed Funds...	2,105,620	30	12,662	84	7,394	40
					5,690	22
					34,656	66
					308,848	24
					2,160,334	20

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
					\$ c.
<i>Guaranteed Funds</i>					
Block, King St., Galt.....	50,000 00	.....	.....	1,055 67	40,055 67
Store and office block, King St. Kitchener.....	40,000 00	5,000 00	641 14	439 95	38,081 09
Garage and block, Queen St., Kitchener.....	20,000 00	500 00	.....	420 19	19,920 19
Office bldg., London.....	20,000 00	.....	.....	35 62	20,035 62
Garage and land, Kitchener..	20,000 00	3,000 00	.....	464 11	20,464 11
Store and block, King St., Kitchener.....	25,000 00	.....	.....	812 50	25,812 50
<i>Company Funds</i>					
Apartment house, Winnipeg..	28,000 00	.....	.....	1,052 49	29,052 49
Total.....	203,000 00	8,500 00	641 14	4,280 53	193,421 67

Orders-in-Council granted, empowering the Courts to appoint trust corporations as trustee, administrator, guardians, etc., without securities.

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, 22nd November, 1898.
4. Canada Trust Company, 7th February, 1901.
5. Union Trust Company, Limited, 22nd April, 1902.
6. Royal Trust Company, 24th February, 1905.
7. Imperial Trusts Company of Canada, 9th February, 1906.
8. Chartered Trust and Executor Company, 6th April, 1910.
9. Canada Permanent Trust Company, 13th May, 1913.
10. Sterling Trusts Corporation, 20th May, 1914.
11. Capital Trusts Corporation, Limited, 16th September, 1914.
12. London and Western Trusts Company, Limited, 29th June, 1917.
13. Guelph Trust Company, 30th August, 1917.
14. Brantford Trust Company, 29th October, 1918.
15. Premier Trust Company, 17th July, 1919.
16. Waterloo Trust and Savings Company, 1st August, 1922.
17. Victoria Trust and Savings Company, 19th December, 1923.
18. Montreal Trust Company, 6th May, 1925.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by trustees.

NAME OF CORPORATION

1. Canada Landed and National Investment Company, Limited.
2. Toronto Savings and Loan Company.
3. Midland Loan and Savings Company.
4. London Loan and Savings Company of Canada.
5. Toronto Mortgage Company.
6. Crown Savings and Loan Company.
7. Canadian Mortgage Investment Company.

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. 1897, c. 130, as amended by 62 V. (2nd sess.), c. 11, s. 32, and by 1 Edw. VII, c. 14, s. 1, and by 3 Edw. VII, c. 7, s. 25, and by 7 Edw. VII, c. 28, s. 1, and by 1 Geo. V, c. 26, s. 28; R.S.O. 1914, c. 121, s. 28-29.

NAME OF CORPORATION

1. Canada Permanent Mortgage Corporation.
2. Guelph and Ontario Investment and Savings Society.
3. Industrial Mortgage and Savings Company.
4. Landed Banking and Loan Company.
5. Hamilton Provident and Loan Corporation.
6. The Huron and Erie Mortgage Corporation.
7. Central Canada Loan and Savings Company.
8. East Lambton Farmers' Loan and Savings Company.
9. Lambton Loan and Investment Company.
10. Ontario Loan and Debenture Company.
11. Royal Loan and Savings Company.
12. Southern Loan and Savings Company.
13. Grey and Bruce Loan Company.
14. British Mortgage Loan Company of Ontario.

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 110 of the Loan and Trust Corporations Act. R.S.O. 1914, c. 184

FOR THE YEAR ENDING 31st DECEMBER

1925

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO

Printed and Published by Clarkson W. James, Printer to the King's Most Excellent Majesty

1 9 2 6

Loan Corporations

Including Loaning Land Corporations and Building Societies

1. ASSETS.
2. LIABILITIES.
3. INCOME.
4. EXPENDITURE.
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 Stock and Bonds including Interest		United Kingdom, Dominion of Canada, Provinces of Canada Securities, including Interest	
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1	British Mortgage Loan Company of Ontario.....	30,000	00	1,500	00	3,482,585	45	8,223	00	74,151	00
2	Brockville Loan and Savings Company.....			14,633	06	885,833	17			10,316	80
3	Canada Landed and National Investment Company, Ltd.....	35,000	00	69,948	78	4,238,024	52	8,902	96	1,171,107	68
4	Canada Permanent Mortgage Corporation.....	852,874	13	572,103	63	39,117,300	79	85,619	15	2,470,749	53
5	Canadian Mortgage Investment Company.....	281,127	54	171,997	58	1,063,297	44				
6	Canadian Northern Prairie Lands Company, Ltd.....			316,267	43	793,509	45	252,174	30	1,200,366	41
7	Central Canada Loan and Savings Company..	250,000	00			1,035,932	72	1,197,303	83	889,817	22
8	Colonial Investment and Loan Company.....			163,074	81	593,840	90				
9	Credit Foncier Franco-Canadien.....	724,622	00	1,124,659	72	33,405,906	02	1,436,312	97	4,733,890	20
10	Crown Savings and Loan Company.....	11,100	00	13,874	01	650,002	89	7,719	21	67,500	29
11	Dyment Securities Loan and Savings Company.....					415,549	60	198,357	65		
12	East Lambton Farmers' Loan and Savings Company.....	3,000	00	800	00	351,867	99	10,802	72	86,573	18
13	Frontenac Loan and Investment Society.....	5,355	23	20,023	77	202,734	40	36,583	13	3,550	00
14	Grey and Bruce Loan Company.....	22,450	00	18,105	82	674,762	07	35,364	38	135,577	22
15	Guelph and Ontario Investment and Savings Society.....	30,000	00	104,224	14	3,217,086	48	30,713	58	386,758	94
16	Hamilton Provident and Loan Corporation....	93,000	00	110,820	00	4,884,406	20	6,284	90	186,605	35
17	Home Building and Savings Association of Ottawa.....			17,600	00	144,388	09	4,670	00		
18	Huron and Erie Mortgage Corporation.....	835,000	00			23,969,824	07			1,804,658	00
19	Industrial Mortgage and Savings Company....	39,005	57	30,849	63	2,384,127	98	20,841	04	306,050	40
20	Lambton Loan and Investment Company.....	18,000	00	67,525	30	3,651,056	57	24,523	87	355,224	87
21	Landed Banking and Loan Company.....	75,000	00	123,581	74	3,204,708	49	62,511	61	230,409	71
22	London Loan and Savings Company of Canada	85,000	00	84,475	36	2,129,859	51	11,610	95	102,822	37
23	Midland Loan and Savings Company.....	5,000	00	16	00	1,762,834	14	1,762	75	131,614	53
24	Niagara Falls Building, Savings and Loan Association.....					1,609,270	00				
25	Ontario Loan and Debenture Company.....	40,000	00	56,448	72	6,543,737	11	223,287	51	1,149,531	17
26	Ontario Mortgage Company.....					47,033	48				
27	Owen Sound Loan and Savings Company.....	16,828	68	160	05	172,655	68	8,318	88	16,125	83
28	People's Loan and Savings Corporation.....	50,000	00	8,520	00	874,756	91	4,121	92	52,858	81
29	Peterborough Workingmen's Building and Savings Society.....					91,460	18	11,294	44	4,101	66
30	Port Arthur and Fort William Mortgage Company, Ltd.....			63,034	85	406,827	38	1,108	97		
31	Provident Investment Company.....			43,268	13	5,658	14				
32	Real Estate Loan Company of Canada.....			58,227	90	1,247,843	04	5,064	04	15,134	86
33	Royal Loan and Savings Company, Ltd.....	50,000	00	11,603	78	1,963,628	64	63,692	71	333,549	10
34	Security Loan and Savings Company, St. Catharines.....	21,100	00			1,275,163	07	6,777	20	131,580	23
35	Southern Loan and Savings Company.....	24,000	00	18,449	97	2,599,463	61	4,372	33	267,056	57
36	Toronto Mortgage Company.....	45,000	00			2,069,487	18	12,950	00	522,689	22
37	Toronto Savings and Loan Company.....	50,000	00	1,900,533	05	789,770	42	125,291	46	498,689	09
38	Walkerville Land and Building Company.....			1,738,959	00	489,872	33			5,030	24
	Totals.....	3,692,463	15	6,925,286	23	152,445,166	11	3,906,561	46	17,344,090	48
	Totals previous year.....	3,700,839	39	6,326,563	86	144,493,808	44	6,344,792	08	15,586,045	79

REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1925

1	Bonds Guaranteed by Dominion and Provincial Governments including Interest	Canadian Municipals, School Districts, 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		555,524 00			91,326 50		4,243,309 95
2		85,314 02			8,760 75	1,155 37	1,006,013 17
3		589,735 52	46,108 87		164,965 23	48 67	6,323,842 23
4	1,153,986 02	394,874 49	637,042 82	1,464,342 99	1,532,599 77		48,281,493 32
5			47,000 00	532,072 87	78,212 12	2,812 81	2,176,520 36
6	120,991 24	90,433 87	774,935 72	153,665 30	136,869 44	18,962 09	3,858,178 25
7	98,731 37	22,256 67	1,184,217 34	2,978,589 23	339,828 33		7,995,776 71
8		30,316 04			39,733 93	1,692 14	828,657 82
9		193,580 60	2,678,749 66		6,760,501 91	(a)641,886 01	51,700,109 09
10			6,500 00		3,281 26		759,977 66
11			77,500 00	114,568 63	5,134 93		811,110 81
12		163,871 72	70,131 28		6,343 70		693,390 59
13		2,985 00	22,395 00	10,793 75	2,432 38	200 00	307,052 66
14	63,779 76	12,004 29	27,829 43		36,053 51	2,962 51	1,028,888 99
15		490,986 60		264,450 00	105,560 04		4 629,779 78
16		72,163 55		14,000 00	36,003 18		5,403,283 18
17					24,236 26	3,916 27	194 810 62
18	174,411 00	2,091,134 00	446,549 00	1,186,960 00	958,316 22		31,466,852 29
19	8,749 32	441,437 50	349 20		121,775 56	3,199 28	3,356,385 48
20		182,893 09			167,522 64	3,454 00	4,470,200 34
21		75,057 04	148,487 40		113,210 74		4,032,966 73
22		961 23		586,461 20	20,020 84	17,687 20	3,038,898 66
23	8,327 53	145,539 50	59,886 40		143,243 88		2,258,224 73
24					7,623 95	2,000 00	1,618,893 95
25	606,342 82	934 834 83			179,459 79		9,733,641 95
26					4,736 50	400 00	52,169 98
27	7,435 36				28,793 36	1,566 75	251,884 59
28				74,631 83	91,624 27	5,910 00	1,162,423 74
29					4,138 52	522 28	111,517 08
30	25 12		184,622 73		821 92	1,130 18	657,571 15
31			30,702 50	32,764 25	2,852 10	27,614 01	142,859 13
32		91,714 49			53,739 86		1,471,724 19
33		128,689 01		376,566 50	106,719 67		3,034 449 41
34	23,731 12		19,287 32		38,280 20	1,295 10	1,517,214 24
35		10,137 13			9,127 20		2,932,606 81
36	130,553 14	493,279 20	89,438 64	80,200 00	68,811 32		3,512,408 70
37	47,472 09	205,948 59	228,049 85	1,125,408 62	192,967 50	1,201 00	5,165,331 67
38		18,057 06			47,188 29	17,706 42	2,316,813 34
	2,444,535 89	7,523,729 04	6,779,786 16	8,995,475 17	11,732,817 57	757,322 09	222,547,233 35
		8,086,226 59	7,479,545 02	9,954,294 11	10,826,996 31	701,338 86	213,500,450 45

(a) Includes Insurance Account, \$55,977.07; Costs account borrowers \$70,425.50; Taxes Account, \$349,366.12. Transmission and Taxes (France), \$132,969.77.

STATEMENT OF LIABILITIES OF LOAN CORPORATIONS

Name of Corporation	Debenture Stock, including Interest		Debentures including Interest		Deposits including Interest		Money Borrowed including Interest	
	\$	c.	\$	c.	\$	c.	\$	c.
1 British Mortgage Loan Company of Ontario.....			1,598,436	82	1,399,795	00		
2 Brockville Loan and Savings Company.....			62,156	90	377,805	66		
3 Canada Landed and National Investment Company, Ltd.....			3,492,597	50				
4 Canada Permanent Mortgage Corporation.....	850,719	06	24,033,106	14	8,575,231	95		
5 Canadian Mortgage Investment Company.....			504,273	21				
6 Canadian Northern Prairie Lands Company, Limited.....								
7 Central Canada Loan and Savings Company.....			1,521,242	59	2,704,973	94		
8 Colonial Investment and Loan Company.....								
9 Credit Foncier Franco-Canadien.....			21,030,801	09				
10 Crown Savings and Loan Company.....			285,622	10	104,683	95		
11 Dymont Securities Loan and Savings Company.....					18,789	04		
12 East Lambton Farmers' Loan and Savings Company.....			220,405	38	153,571	77		
13 Frontenac Loan and Investment Society.....					53,252	16		
14 Grey and Bruce Loan Company.....			162,743	72	320,131	97		
15 Guelph and Ontario Investment and Savings Society.....			1,829,304	90	851,488	95		
16 Hamilton Provident and Loan Corporation.....	375,271	91	1,296,499	69	830,506	21		
17 Home Building and Savings Association of Ottawa.....							51,036	64
18 Huron and Erie Mortgage Corporation.....			17,468,812	47	6,960,854	14		
19 Industrial Mortgage and Savings Company.....			1,278,468	25	900,006	83		
20 Lambton Loan and Investment Company.....			1,391,389	67	1,291,193	38		
21 Landed Banking and Loan Company.....			766,741	50	1,063,236	46		
22 London Loan and Savings Company of Canada.....			944,911	54	729,755	90	14,469	03
23 Midland Loan and Savings Company.....			1,116,920	58	342,120	41		
24 Niagara Falls Building, Savings and Loan Association.....								
25 Ontario Loan and Debenture Company.....			4,385,866	01	844,535	39		
26 Ontario Mortgage Company.....								
27 Owen Sound Loan and Savings Company.....			35,797	38	70,699	73		
28 People's Loan and Savings Corporation.....			158,995	22	402,731	60		
29 Peterborough Workingmen's Building and Savings Society.....								
30 Port Arthur and Fort William Mortgage Company, Limited.....	70,560	94						
31 Provident Investment Company.....							22,911	22
32 Real Estate Loan Company of Canada.....			653,838	28	257	33		
33 Royal Loan and Savings Company, Limited.....			732,742	21	1,100,135	39		
34 Security Loan and Savings Company, St. Catharines.....			335,200	51	374,641	46		
35 Southern Loan and Savings Company.....			1,046,677	93	546,055	61		
36 Toronto Mortgage Company.....			1,821,310	57	95,757	65		
37 Toronto Savings and Loan Company.....			1,947,661	16	969,532	62		
38 Walkerville Land and Building Company.....			554,687	31				
Totals.....			1,296,551	91	90,677,210	63	31,081,744	50
Totals previous year.....			1,296,892	19	85,353,156	43	27,756,696	23
							264,390	78

REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1925

	Investment Reserves	Dividends Unpaid	Other Liabilities	Total Liabilities to the Public	Capital Stock	Reserve Fund and Contingency Reserves	Profit and Loss	Total Liabilities to Shareholders
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1		40,000 00		3,038,231 82	568,900 00	620,000 00	16,178 13	1,205,078 13
2		12,250 00	4,251 29	456,463 85	350,000 00	197,138 85	2,410 47	549,549 32
3	50,000 00	45,494 95	23,210 57	3,611,303 02	1,205,000 00	1,450,000 00	57,539 21	2,712,539 21
4		210,000 00	17,631 74	33,686,688 89	7,000,000 00	7,500,000 00	94,804 43	14,594,804 43
5		30,780 00	31,300 73	566,353 94	1,245,000 00	350,000 00	15,166 42	1,610,166 42
6		75,000 00	15,648 38	90,648 38	1,500,000 00	1,526,189 14	741,340 73	3,767,529 87
7		87,500 00		4,313,716 53	1,750,000 00	1,750,000 00	182,060 18	3,682,060 18
8	60,491 94	9,120 27	3,103 56	72,715 87	545,715 97	200,000 00	10,225 98	755,941 95
9		34,393 71	2,216,354 04	23,281,548 84	9,647,667 19	16,859,743 59	1,911,149 47	28,418,560 25
10		7,834 12		398,140 17	241,050 00	116,500 00	4 287 49	361,837 49
11		22,498 32	2,957 46	44,244 82	652,200 00		114,665 99	766,865 99
12		6,829 50		380,806 65	227,150 00		85,433 94	312,583 94
13		6,154 75	5 40	59,412 31	200,000 00	47,640 35		247,640 35
14	1,125 00	13,331 40		497,332 09	444,380 00	87,176 90		531,556 90
15		38,603 20	1,011 26	2,720,408 31	965,080 00	919,435 00	24,856 47	1,909,371 47
16		60,000 00	94,986 53	2,657,264 34	1,200,000 00	1,546,018 84		2,746,018 84
17				51,036 64	113,048 05	3,270 07	27,455 86	143,773 98
18		112,500 00		24,542,166 61	5,000,000 00	1,850,000 00	74,685 68	6,924,685 68
19		28,575 00		2,207,050 08	635,000 00	514,000 00	335 40	1,149,335 40
20		55,282 50		2,737,865 55	789,750 00	920,000 00	22,584 79	1,732,334 79
21		45,090 00	15,465 12	1,890,533 08	1,000,000 00	1,120,000 00	22,433 65	2,142,433 65
22			10,193 32	1,699,329 79	891,571 00	440,000 00	7,997 87	1,339,568 87
23		18,046 60	5,500 00	1,482,587 59	360,000 00	400,000 00	15,637 14	775,637 14
24		121,901 16	10,530 00	132,431 16	1,425,460 55	61,002 24		1,486,462 79
25		48,125 00		5,278,526 40	1,750,000 00	2,650,000 00	55,115 55	4,455,115 55
26			225 25	225 25	50,000 00		1,944 73	51,944 73
27		1,168 89	40 00	107,706 00	134,509 92	9,668 67		144,178 59
28				561,726 82	500,000 00	98,000 00	2,696 92	600,696 92
29			150 95	150 95	89,719 00	17 95	21,629 18	111,366 13
30			53 25	70,614 19	585,800 00	1,156 96		586,956 96
31			3,818 12	26,729 34	100,000 00	13,520 20	2,609 59	116,129 79
32		17,739 50	4,200 00	676,035 11	500,000 00	290,000 00	5,689 08	795,689 08
33		15,037 50	4,445 77	1,852,360 87	600,000 00	540,000 00	42,088 54	1,182,088 54
34		18,893 00	4,902 39	733,637 36	539,800 00	240,000 00	3,776 88	783,576 88
35		36,000 00	15,066 15	1,643,799 69	900,000 00	365,000 00	23,807 12	1,288,807 12
36		25,438 50	10,465 17	1,952,971 89	724,550 00	800,000 00	34,886 81	1,559,436 81
37		35,000 00	4,319 10	2,956,512 88	1,000,000 00	1,200,000 00	8,818 79	2,208,818 79
38			66,540 46	621,227 77	500,000 00	7,421 70	1,188,163 87	1,695,585 57
	111,616 94	1,278,587 87	2,566,376 11	127,100,504 85	45,931,351 68	44,692,900 46	4,822,476 36	95,446,728 50
		1,230,538 24	3,183,270 34	119,084,944 21	45,706,214 13	43,744,576 20	4,964,715 91	94,415,506 24

REVENUE ACCOUNT OF LOAN CORPORATIONS
Income

Name of Corporation	Rents Earned		Interest earned				
			On Mortgages and Agreements for Sale		On Bonds, Debentures and Stocks		On Collateral Loans
	\$	c.	\$	c.	\$	c.	
LOAN CORPORATIONS:							
1 British Mortgage Loan Company of Ontario.....	110	90	215,016	69	39,737	03	348 72
2 Brockville Loan and Savings Company.....			64,901	61	5,574	57	.....
3 Canada Landed and National Investment Company, Ltd....	772	13	298,156	52	110,795	18	541 29
4 Canada Permanent Mortgage Corporation.....	120,351	74	2,669,011	42	314,907	99	8,083 16
5 Canadian Mortgage Investment Company.....	*1,874	34	51,965	04	82,335	26	.....
6 Central Canada Loan and Savings Company.....	24,001	68	79,287	72	373,954	10	58,431 10
7 Colonial Investment and Loan Company.....	29,155	21	34,597	64	6,888	34	2,466 68
8 Credit Foncier Franco-Canadien.....							.....
9 Crown Savings and Loan Company.....	792	47	42,205	94	3,317	48	500 50
10 Dymont Securities Loan and Savings Company.....			602	33	1,750	00	.....
11 East Lambton Farmers' Loan and Savings Company.....	82	00	20,597	07	18,678	69	.....
12 Frontenac Loan and Investment Society.....	240	00	12,533	33	2,835	67	2,642 88
13 Grey and Bruce Loan Company.....	1,744	96	45,627	55	10,046	22	2,535 54
14 Guelph and Ontario Investment and Savings Society.....	1,753	24	188,782	45	75,646	44	2,532 23
15 Hamilton Provident and Loan Corporation.....	8,919	90	344,304	47	16,405	53	440 71
16 Home Building and Savings Association of Ottawa.....	2,776	37	11,090	86			322 86
17 Huron and Erie Mortgage Corporation.....	2,113	74	1,666,331	77	346,260	65	.....
18 Industrial Mortgage and Savings Company.....	2,762	00	156,858	32	43,187	60	779 63
19 Lambton Loan and Investment Company.....			236,177	87	22,626	58	1,913 78
20 Landed Banking and Loan Company.....	9,020	84	230,493	14	23,033	97	2,739 39
21 London Loan and Savings Company of Canada.....	11,123	48	154,395	59	25,052	64	1,263 16
22 Midland Loan and Savings Company.....	192	00	118,376	75	24,584	98	89 95
23 Niagara Falls Building, Savings and Loan Association.....			89,156	72			.....
24 Ontario Loan and Debenture Company.....	2,596	64	451,796	39	157,049	29	7,802 35
25 Ontario Mortgage Company.....			2,460	60			.....
26 Owen Sound Loan and Savings Company.....	1,279	50	12,205	96	1,163	92	575 16
27 People's Loan and Savings Corporation.....	4,170	00	69,620	97	5,798	71	295 01
28 Peterborough Workingmen's Building and Savings Society.....			5,834	07	200	00	687 68
29 Port Arthur and Fort William Mortgage Company, Ltd.....			15,064	81	7,577	85	.....
30 Real Estate Loan Company of Canada, Limited.....			88,988	89	7,483	51	2 6 83
31 Royal Loan and Savings Company, Limited.....	3,786	21	140,525	13	42,897	95	3,698 25
32 Security Loan and Savings Company, St. Catharines.....	800	00	91,216	74	7,196	23	.....
33 Southern Loan and Savings Company.....	1,276	63	175,469	45	14,077	63	245 40
34 Toronto Mortgage Company.....	2,100	65	145,072	01	84,810	95	2,537 58
Grand Totals.....	230,047	95	7,928,725	82	1,875,874	96	101,719 84
LOANING LAND CORPORATIONS:							
1 Canadian Northern Prairie Lands Company, Limited.....			55,804	77	130,677	61	5,612 85
2 Provident Investment Company.....	529	65	139	19	3,655	75	.....
3 Toronto Savings and Loan Company.....	132,046	69	29,350	33	225,215	49	7625 19
4 Walkerville Land and Building Company.....	215,435	38	31,130	68	3,345	67	.....
Grand Totals.....	348,011	72	116,424	97	362,894	52	13,238 04

*Debit balance.

REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1925

Income

	On Bank Deposits		Profit on Sale of Securities and Real Estate	Ledger Value of Assets Written up	Increase in Market Value of Securities and Real Estate	Agency Fees and Commissions Earned	All other Revenue for Year	Total		
	\$	c.							\$	c.
1	1,053	00	2,019	37	9,626	40	2,357	82	270,269	93
2	579	14					218	03	71,273	35
3	2,176	08			1,958	26			2,570	56
4	16,438	47	19,323	33	163,736	98			6,059	71
5	539	63							1,618	85
6			7,910	21			759	47	544,344	28
7	1,296	90			12,941	34			494	93
8										
9									46,816	39
10									2,352	33
11	95	59							39,453	35
12	19	17			921	57			19,192	62
13	417	36			91	55			140	56
14	766	04			5,557	85			315	58
15			5,770	90					299	38
16	143	61							97	93
17	15,908	86	1,196	76	34,240	95			271	43
18	2,847	71							2,811	22
19	1,858	87	450	00					206,435	26
20	2,773	54							140	92
21	92	45			7,904	00			720	00
22	1,957	32							115	79
23									8,603	07
24	5,131	94			6,463	49			1,140	13
25	832	38							29,663	56
26	297	87							15	75
27	311	09							133	76
28	70	10							630,989	61
29	6	73	624	66					832	38
30	393	01	281	33	388	70			3,292	98
31	1,011	23							297	87
32	1,262	99							2,100	00
33	864	57							445	28
34	1,032	12							675	79
									201	32
									70	10
									2,437	34
									113	58
									25,826	97
									97,782	27
									1,011	23
									1,262	99
									864	57
									200	00
									1,457	14
									193,590	82
									235,553	31
	60,179	77	29,666	35	254,286	58			3,277	82
									3,633	42
									57,153	95
									10,544,566	46
1	1,490	27	378	07	36,512	58			3,144	93
2	67	74							10,472	74
3	4,505	82			19,862	25			13,384	41
4	875	10	243	58	70,579	93			1,873	07
									353	16
									1,630	28
									323,593	78
	6,938	93	621	65	126,954	76			18,755	57
									12,103	02
									1,005,943	18

**REVENUE ACCOUNT OF LOAN CORPORATIONS REGIS
Expenditure**

Name of Corporation	Interest incurred on			Loss on sale of securities and real estate	Amount by which assets were written down
	Debentures and debenture stock	Deposits	Other borrowed money		
LOAN CORPORATIONS:					
1 British Mortgage Loan Company of Ontario.....	\$ 75,191 44	\$ 52,269 70	\$ 876 37	\$	\$ 185 05
2 Brockville Loan and Savings Company.....	2,114 35	14,427 12	455 68	.....	128 37
3 Canada Landed and National Investment Company, Limited.....	187,118 34	.....	.....	.....	.....
4 Canada Permanent Mortgage Corporation.....	1,205,740 22	286,797 75	.....	38,704 92	39,889 32
5 Canadian Mortgage Investment Company.....	25,393 97	.....	.....	.....	.....
6 Central Canada Loan and Savings Company.....	61,108 34	72,141 99	121 62	.....	2,130 00
7 Colonial Investment and Loan Company.....	.....	.....	.....	6,882 36	43 00
8 Credit Foncier Franco-Canadien.....	.....	.....	.....	.....	.....
9 Crown Savings and Loan Company.....	14,681 18	3,388 19	54 67	.....	500 00
10 Dymont Securities Loan and Savings Company.....	.....	551 06	.....	.....	.....
11 East Lambton Farmers' Loan and Savings Company.....	10,968 95	5,456 29	.....	400 25	.....
12 Frontenac Loan and Investment Society.....	.....	1,554 59	.....	311 53	500 00
13 Grey and Bruce Loan Company.....	7,682 59	10,965 19	.....	.....	.....
14 Guelph and Ontario Investment and Savings Society.....	90,826 19	27,647 33	.....	.....	.....
15 Hamilton Provident and Loan Corporation.....	79,071 18	31,890 64	.....	.....	7,684 14
16 Home Building and Savings Association of Ottawa.....	.....	.....	3,554 32	.....	1,000 00
17 Huron and Erie Mortgage Corporation.....	853,605 96	209,863 02	9,238 37	.....	.....
18 Industrial Mortgage and Savings Company.....	65,336 01	32,959 27	1,854 60	.....	.....
19 Lambton Loan and Investment Company.....	66,000 00	43,267 73	2 336 09	.....	2,383 00
20 Landed Banking and Loan Company.....	38,838 19	38,959 17	74 12	.....	.....
21 London Loan and Savings Company of Canada.....	52,634 21	31,306 55	3,892 10	.....	753 58
22 Midland Loan and Savings Company.....	57,083 07	11,952 76	.....	.....	.....
23 Niagara Falls Building, Savings and Loan Association.....	.....	.....	.....	.....	.....
24 Ontario Loan and Debenture Company.....	222,793 59	26,030 58	.....	1,831 27	.....
25 Ontario Mortgage Company.....	.....	.....	.....	.....	.....
26 Owen Sound Loan and Savings Company.....	1,685 58	2,260 85	1 00	.....	.....
27 People's Loan and Savings Corporation.....	8,266 20	15,096 64	.....	.....	334 93
28 Peterborough Workingmen's Building and Savings Society.....	.....	.....	7 73	.....	25 85
29 Port Arthur and Fort William Mortgage Company, Limited.....	3,479 54	.....	.....	.....	.....
30 Real Estate Loan Company of Canada, Limited.....	34,442 27	.....	58 19	629 73	.....
31 Royal Loan and Savings Company, Limited.....	34,727 59	39,610 71	.....	.....	.....
32 Security Loan and Savings Co., St. Catharines.....	15,592 27	11,475 08	.....	.....	.....
33 Southern Loan and Savings Company.....	55,187 24	19,151 08	.....	2,043 46	500 00
34 Toronto Mortgage Company.....	92,786 59	2,967 74	.....	.....	.....
Grand Totals.....	3,362,355 06	991,991 03	22,524 86	50,803 52	56,057 24
LOANING LAND CORPORATIONS:					
1 Canadian Northern Prairie Lands Co., Ltd.....	.....	.....	1,062 25	.....	302 05
2 Provident Investment Company.....	.....	.....	.....	.....	.....
3 Toronto Savings and Loan Company.....	99,689 31	32,293 35	.....	.....	.....
4 Walkerville Land and Building Company.....	31,368 15	.....	.....	.....	.....
Grand Totals.....	131,057 46	32,293 35	1,062 25	.....	302 05

TERED IN ONTARIO AS AT 31st DECEMBER, 1925
Expenditure

	Decrease in market value of securities and real estate	Licenses and taxes other than taxes on real estate			Commissions on loans and on sale of debentures and real estate	All other expenses incurred	Net profit transferred to Profit and Loss Account	Totals
		Dominion	Provincial	Municipal				
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1	10,644 16	2,303 79	247 80	7,686 46	28,110 30	92,754 86	270,269 93	
2	3,931 51	581 89	364 47	1,743 00	11,163 81	36,363 15	71,273 35	
3	21,263 41	3,056 78	716 95	5,682 90	62,162 91	136,968 73	416 970 02	
4	96,809 61	23,873 84	4,496 06	71,438 06	603,995 78	946,167 24	3,317,912 80	
5	942 97	1,581 95	979 88	8,553 76	34,727 34	62,404 57	134,584 44	
6	5,007 26	3,750 72	1,455 19	6,091 83	135,056 71	257,480 62	544,344 28	
7	2,080 54	780 75	313 43	415 00	57,281 46	20,044 50	87,841 04	
8								
9	2,136 71	468 87	401 36	58 00	5,800 35	19,327 06	46,816 39	
10	28 51	1,111 04			116 00	545 72	2,352 33	
11	1,994 41	463 88	178 56		2,416 28	17,574 73	39,453 35	
12	709 77	367 86	316 38	48 14	3,892 37	11,491 98	19,192 62	
13	2,874 97	619 13	241 82		7,044 96	31,490 66	60,919 32	
14	6,316 85	2,460 72	1,921 99	6,615 12	44,855 28	94,694 15	275,337 63	
15	19,509 35	2,724 42	1,467 08	9,929 89	56,067 13	167,595 61	375,939 44	
16	87 04	80 19			3,640 62	6,242 96	14,605 13	
17	48,350 70	11,717 95	5,087 08	54,067 32	379,186 79	497,746 76	2,068,863 95	
18	8,688 71	1,423 79	1,415 43	3,168 68	15,500 95	76,087 82	206,435 26	
19	11,964 00	2,378 81	1,316 68	783 00	23,375 65	109,222 14	263,027 10	
20	14,707 44	2,367 85	1,323 40	2,732 75	49,671 47	119,880 74	268,555 13	
21	5,367 85	2,030 36	4,292 03	2,179 38	30,203 08	76,611 04	209,270 18	
22	5,717 48	1,316 06	353 95	964 00	15,890 84	53,062 97	146,341 13	
23	4,920 66	598 74			12,519 15	100,781 73	118,820 28	
24	26,878 43	4,152 20	1,065 01	16,439 54	62,554 17	269,244 82	630,989 61	
25				462 00	886 25	1,944 73	3,292 98	
26	661 98	191 64	668 51		1,749 89	10,479 61	17,699 06	
27	3,441 28	815 09	1,675 79	694 15	20,641 51	30,351 26	81,316 85	
28	416 33	40 00			491 36	6,011 90	6 993 17	
29	410 22	369 00	105 64		10,230 63	11,231 94	25,826 97	
30	4,546 35	1,081 77	143 28	3,292 58	17,123 26	36,464 84	97,782 27	
31	5,500 00	1,769 20	2,779 90	2,327 25	19,739 78	85,465 93	191,920 36	
32	5,893 69	943 15	1,093 98		12,158 26	53,319 53	100,475 96	
33	8,572 22	1,755 11	1,402 70	2,728 00	15,584 34	86,666 67	193,590 82	
34	8,627 75	1,321 67	533 92	6,581 27	27,075 91	95,658 46	235,553 31	
	339,002 16	78,498 22	36,358 27	214,682 08	1,770,914 59	3,621,379 43	10,544,566 46	
35	4,610 16	1,448 97	474 16	2,244 27	55,774 04	179,542 22	244,093 82	
36	299 22	442 23		249 95	14,663 43	757 61	17,776 74	
37	4,027 50	2,580 63		2,170 84	129,476 42	150,240 79	420,478 84	
38	7,391 31	3,219 13	308 30		153,162 08	128,144 81	323,593 78	
	16,328 19	7,690 96	782 46	4,665 06	353,075 97	458,685 43	1,005,943 18	

PROFIT AND LOSS ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1925

Name of Corporation	Balance at January 1st, 1925		Net Profit for year		Premium on Capital Stock		Transferred from Reserve and Contingency Funds		Total		Dividends including bonuses		Transferred to Reserve and Contingency Funds		Applied to write-down Assets		Balance as at 31st December, 1925		Total	
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.		
British Mortgage Loan Company of Ontario	3,633	21	62,754	86	69,800	00	166,378	13	80,000	00	70,000	00	1,178	13	166,178	13			\$	C.
Brookville Loan and Savings Company	5,317	32	336,368	15			9,410	47			24,500	00	1,410	47	1,410	47				
Canada Landed and National Investment Co., Ltd.	488	46	9,106	73			1,990	88			132,580	00	57,539	31	190,889	31				
Canada Permanent Mortgage Corporation	80,672	10	42,404	57			1,434	80			840,000	00	43,804	43	1,343,804	43				
Canadian Mortgage Investment Company	30,798	51	170,513	23			92	56			62,250	00	15	166	93	56				
Canadian Northern Prudential and Savings Company, Limited	726,798	51	257,880	62			906	310			150,000	00	741	310	906,310	73				
Central Canada Loan and Savings Company	167,579	56	20,034	50			427	60			245,000	00	182	60	182,060	18				
Central Investment and Loan Company	65,436	70	1,845,702	77			427	60			37,581	67	1,911	149	1,911,149	47				
Credit Investors' Trust Co., Ltd.	4,928	67	19,327	06			33	95			15,668	24	3,500	00	3,500	00				
Deer Creek Loan and Savings Company	114,120	27	545	79			114	66			13,629	00	11,491	98	11,491	98				
Deer Creek Securities Loan and Savings Company	81,488	21	17,574	73			99	06			13,629	00	11,491	98	11,491	98				
East Lambton Farmers Loan and Savings Company			11,491	98			11	99			1,000	00	4,927	86	31,490	66				
Greene Loan and Investment Society	57,368	72	91,694	15			31	190			26,662	80	50,000	00	152,062	87				
Guelph and Ontario Investment and Savings Society			167,595	61			167	59			120,000	00	47,595	61	167,595	61				
Home Building and Savings Association	24,768	33	6,242	96			31	01			3,555	43	27	455	31	01				
Home and Erie Mortgage Corporation	51,938	92	497,746	76			54	96			375,000	00	100,000	00	74,685	68				
Industrial Loan and Savings Corporation of Ottawa	397	58	76,087	82			76	48			57,150	00	19,000	00	76,485	40				
Industrial Mortgage and Savings Company	28,132	61	109,222	14			137	35			94,770	00	20,000	00	21,584	79				
Landed Loan and Investment Company	32,552	91	119,880	74			152	43			90,000	00	40,000	00	22,433	65				
London Loan and Savings Company of Canada	3,796	74	76,611	04			80	40			32,400	00	20,000	00	7,997	87				
Midland Loan and Savings Company	13,974	17	54,662	97			68	67			32,400	00	15,637	14	80,407	78				
Niagara Falls Building, Savings and Loan Association	53,370	73	109,781	73			100	78			93,738	32	7,013	41	100,781	73				
Ontario Loan and Debenture Company			269,244	82			322	61			192,500	00	75,000	00	55,115	55				
Ontario Mortgage Company			1,944	73			1,944	73							1,944	73				
Owen Sound Loan and Savings Company			10,479	61			10	47			8,084	78	2,394	83	10,479	61				
People's Loan and Savings Corporation	2,845	66	30,351	26			33	196			27,500	00	3,000	00	2,696	92				
Peterborough Workingmen's Building and Savings Society	19,862	78	6,011	90			25	87			4,215	50	55	32	21,629	18				
Port Arthur and Fort William Mortgage Co., Ltd.	1,851	98	757	61			24	27							2,421	03				
Provident Investment Company	3,983	21	36,464	84			2,609	59			35,000	00	5,689	08	2,609	59				
Royal Estate Loan Company of Canada	26,622	61	85,465	93			40	689			60,000	00	42,088	54	42,088	54				
Security Loan and Savings Company, Limited	21,949	62	53,319	53			56	54			37,772	27	3,776	88	56,349	15				
Southwestern Loan and Savings Company, St. Catharines	21,140	45	86,666	67			107	80			63,000	00	23,807	12	107,807	12				
Toronto Mortgage Company	98,578	85	150,240	79			164	58			70,000	00	34,886	81	164,586	81				
Toronto Savings and Loan Company	1,060,019	06	1,25,144	81			248	818			140,000	00	1,188	163	248,818	79				
Walkerville Land and Building Company			5,925,767	63			33,280	12			3,282,874	82	1,208,408	01	4,822,476	36				
Totals	3,324,958	40	5,734,563	98	70,120	00	9,354,126	15	3,282,874	82	446,226	40	40,366	96	9,587,999	82	9,354,126	15		
Totals previous year	3,064,415	84			420	00	9,587,999	82			885,220	55	4,964,715	91	9,587,999	82				

For the purposes of this Statement, Income and other taxes are charged through Revenue Account.

Trust Companies

1. ASSETS (COMPANY FUNDS).
 2. ASSETS (GUARANTEED FUNDS).
 3. LIABILITIES (COMPANY FUNDS).
 4. LIABILITIES (GUARANTEED FUNDS).
 5. INCOME.
 6. EXPENDITURE.
 7. PROFIT AND LOSS ACCOUNT.
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STATEMENT OF ASSETS OF TRUST COMPANIES REGIS
Company

Name of Company	Office Premises		Real Estate held for sale		Mortgages and Agreements including Interest		Loans on Stocks and Bonds including Interest		United Kingdom, Dominion of Canada, Provinces of Canada Securities including interest	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Bankers Trust Company.....					6,153	86			50,588	71
2 Brantford Trust Company, Limited.....					284,934	02			15,068	75
3 Canada Trust Company.....					1,494,354	99	64,549	00	141,192	00
4 Canada Permanent Trust Company.....					888,990	60	54,620	65	79,100	26
5 Capital Trust Corporation.....					422,448	78	51,571	57	29,515	88
6 Chartered Trust and Executor Company ..			940	30	141,183	41	53,593	13	29,936	43
7 Consolidated Trusts Corporation.....					142,078	55				
8 Fidelity Trusts Company of Ontario.....					12,779	80			48,755	74
9 Guelph Trust Company.....					340,421	78			10,004	28
10 Imperial Trusts Company of Canada.....	94,281	82			136,625	72				
11 London and Western Trusts Company, Ltd.	105,000	00			497,928	58	99,704	43	64,726	52
12 Montreal Trust Company.....	406,300	02	25,215	28	666,280	56	1,262,889	77	428,646	98
13 National Trust Company, Limited.....	550,000	00	294,940	01	2,395,312	15	502,985	17	88,401	56
14 Premier Trust Company.....					121,969	04				
15 Prudential Trust Company, Limited.....	70,054	75	123,869	77	95,361	90	16,701	40	22,934	89
16 Royal Trust Company.....	248,682	34	41,886	18	593,237	49	1,156,324	67	2,368,296	30
17 Sterling Trusts Corporation.....	71,582	55	6,353	43	371,823	18	61,503	44	2,913	02
18 Toronto General Trusts Corporation.....	1,000,000	00	503,497	21	2,349,003	27	255,698	09		
19 Trusts and Guarantee Company, Limited..	245,084	77	147,199	20	31,559	37	40,598	31	14,382	25
20 Union Trust Company, Limited.....			266,436	73	969,876	63	48,375	00	117,694	81
21 Victoria Trust and Savings Company.....	40,261	38	54,366	25	751,008	53	37,831	44		
22 Waterloo Trust and Savings Company.....	66,533	16	98,987	64	308,848	24	89,114	72	189,049	32
Totals.....	2,897,780	79	1,563,692	00	13,022,180	45	3,796,060	79	3,701,207	70
Totals previous year.....	2,901,771	88	1,694,802	38	12,295,003	26	3,361,131	48	3,957,328	89

TERED IN ONTARIO AS AT 31st DECEMBER, 1925

Funds

	Bonds Guaranteed by Dominion and Provincial Governments including Interest	Canadian Municipals School District, Rural Telephone Debentures including Interest	Other Bonds including Interest	Stocks including Dividends	Cash	Other Assets	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1		57,689 70	44,664 01		25 00	(a) 277,987 96	437,109 24
2		24,260 07			13,030 32		337,293 16
3					106,045 75	1,100 00	1,807,241 74
4	10,340 04		77,540 40	60,659 61	23,328 09	(b) 73,415 67	1,267,995 32
5	7,702 29	121,870 32			32,125 26	32,733 78	697,967 88
6	25,188 53	96,700 50		31,718 12	35,245 85	(c) 190,391 89	604,898 16
7		1,000 00	7,450 00	154,076 75	37,063 22	9,808 49	351,477 01
8	13,210 33	1,172 65	7,380 00	21,100 00	12,302 13	21,365 49	138,066 14
9		13,578 90			25,532 11	(j) 2,175 29	391,712 36
10				81,444 53	52,919 03	(k) 8,780 02	374,051 12
11	74,576 68	2,049 27	498 41		31,411 85		875,895 74
12		96,906 19	929,723 05	791,953 46	82,209 63	75,194 10	4,763,319 04
13		91,565 23	87,596 18	300,501 88	332,337 18	(d) 138,859 56	4,782,498 92
14	4,407 45	2,536 33	23,812 50	4,410 00	12,167 00	8,994 20	178,296 52
15	48,572 36	33,958 05		33,300 00	32,504 82	(e) 320,383 90	797,641 84
16		264,044 16	510,191 57	513,506 70	635 00	1,200,738 99	6,897,543 40
17		547 90		2,150 66	55,544 37	(m) 120,815 11	693,233 66
18			37,474 94		136,165 80	(f) 604,032 80	4,885,872 11
19			597,633 27	225,127 77	71,672 20	(g) 354,915 08	1,728,172 22
20			16,207 00	45,609 75	30,622 49	(h) 233,765 67	1,728,588 08
21		375,552 32	119,644 98	7,770 00	22,126 65		1,408,561 55
22		114,403 80	42,467 98		35,664 88	46,545 34	991,615 08
	183,997 68	1,297,835 39	2,502,284 29	2,273,329 23	1,180,678 63	3,722,003 34	36,141,050 29
		1,380,663 20	1,833,677 27	2,092,602 56	1,342,019 22	3,942,526 71	34,801,526 85

(a) Includes deposits with Provincial Governments.....	\$	c.
(b) Includes advances to estates, trusts, etc., safety deposit boxes.....	275,000	00
(c) Includes advances to estates, trusts, etc., accrued fees and charges.....	37,934	70
(d) Includes advances to estates, trusts, etc., accrued fees and charges.....	35,480	97
(e) Includes advances to estates, trusts, etc., accrued fees and charges.....	107,887	08
(f) Includes advances to estates, trusts, etc., accrued fees and charges.....	60,415	26
(g) Includes advances to estates, trusts, etc., accrued fees and charges.....	138,859	56
(h) Includes advances to estates, trusts, etc., alterations, offices and vaults.....	233,084	34
(i) Includes advances to estates, trusts, etc., accounts receivable.....	47,453	39
(j) Includes advances to estates, trusts, etc., office furniture and fixtures.....	19,193	24
(k) Includes advances to estates, trusts, etc., accounts receivable.....	603,494	04
(l) Includes advances to estates, trusts, etc., accounts receivable.....	10,835	35
(m) Includes advances to estates, trusts, etc., accounts receivable.....	183,229	07
(n) Includes advances to estates, trusts, etc., accounts receivable.....	32,381	06
(o) Includes advances to estates, trusts, etc., accounts receivable.....	54,133	83
(p) Includes advances to estates, trusts, etc., accounts receivable.....	27,381	16
(q) Includes advances to estates, trusts, etc., accounts receivable.....	25,000	00
(r) Includes advances to estates, trusts, etc., accounts receivable.....	18,500	00
(s) Includes advances to estates, trusts, etc., accounts receivable.....	22,840	00
(t) Includes advances to estates, trusts, etc., accounts receivable.....	168,838	55
(u) Includes advances to estates, trusts, etc., accounts receivable.....	2,175	29
(v) Includes,—Due from Guaranteed Funds Account.....	7,411	70
(w) Includes,—Due from Guaranteed Funds Account.....	945	42

STATEMENT OF ASSETS OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1925
Guaranteed Funds

Name of Company	Mortgages on Real Estate Including Interest		Loans on Stocks and Bonds Including Interest		United Kingdom Dominion Provinces of Canada Securities Including Interest		Bonds Guaranteed by Dominion and Provincial Governments Including Interest		Canadian Municipal District and Rural Telephone Debentures Including Interest		Other Bonds Including Interest		Cash		Other Assets		Totals		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Bankers Trust Company.....																			
Brantford Trust Company.....	4,968	174 67											129,205	31					5,097,379 98
Canada Trust Company.....	347	578 82											2,160	68					349,739 50
Canada Permanent Trust Company.....	1,680	433 85			322,835	88	116,829	88					96,912	24					2,217,011 53
Capital Trust Corporation.....	404	496 01	132,688	12	24,145	73	2,533	40	224,356	49	4,724	58	26,357	43					819,301 76
Chartered Trust and Executor Company.....													200	00					61,443 00
Consolidated Trusts Corporation.....	61	245 00											10,311	30					25,085 95
Fidelity Trusts Company of Ontario.....	14	777 65											13,341	75					328,644 25
Guelph Trust Company.....	315	302 50	1,340	00	191,153	22			77,108	95			75,614	65	85,061	72			688,052 79
Imperial Trusts Company of Canada.....	257	774 25																	
London and Western Trust Company, Limited.....			6,717	124 65															6,717 124 65
Montreal Trust Company.....	6,323	681 24	418,400	00	1,406,068	35	131,786	48	1,228,819	95	96,561	28	643,900	35					10,249,217 65
National Trust Company.....	126	397 23											980	78					127,378 01
Premier Trust Company.....	2	711 00																	
Royal Trust Company.....	479	187 43	1,653,040	52	15,355	00			18,500	00	80,000	00	48,671	89	1125	036 10			2,449,690 94
Sterling Trust Corporation.....	26	705 51			16,183	62							7,027	07					12,457 06 79
Toronto General Trusts Corporation.....	8,449	566 00	1,301,808	56	6,525	63	136,485	20	2,178,270	69			204,736	64					12,277,382 72
Trusts and Guarantee Company, Limited.....	3,911	131 15	62,340	41	351,162	39	233,769	73	496,065	95	555,000	00	297,687	09	**64,331	54			5,861,488 57
Union Trust Company.....	3,886	416 05			154,066	25			33,781	73	288,040	45	223,652	69					4,578,672 30
Victoria Trust and Savings Company.....	3,197	981 56	422	25	152,124	50	70,772	00	194,471	44			163,203	63					3,778,672 30
Waterloo Trust and Savings Company.....	2,160	334 20			220,955	66	191,763	53	905,059	41			166,177	53					3,644,290 33
Totals.....	36,613,894	12	10,348,553	82	2,860,575	91	873,940	22	5,356,434	61	1,024,326	31	2,110,160	80	274,429	36	59,463,315	15	
Totals previous year.....	33,393,373	81	9,004,869	27	2,662,317	89			4,911,434	16	1,627,106	28	2,277,251	84	327,259	35	58,268,612	60	

*Alberta Central Land Corporation, Ltd., Stock \$85,061.72.

†Security against Judicial Surety, Indemnity and Guarantee Bonds, \$125,036.10.

**Real Estate Held for Sale, \$64,331.54.

STATEMENT OF LIABILITIES OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1925
Company Funds

Name of Company	Capital		Reserves		Special Reserves		Other Liabilities		Dividends unpaid		Profit and Loss		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Bankers Trust Company	250,000	00											84,183	02
Brantford Trust Company, Limited	300,000	00	20,000	00			271,292	26					6,349	61
Canada Trust Company	1,000,000	00	750,000	00			1,943	55					12,241	74
Canada Permanent Trust Company	1,000,000	00	235,000	00									26,647	48
Capital Trust Corporation	603,618	17	60,000	00									34,171	46
Chartered Trust and Executor Company	500,882	97	50,000	00	11,909	48							5,935	85
Chartered Trusts Corporation	257,998	89	90,000	00									2,394	79
City of Toronto Trusts Corporation	121,500	00	10,000	00									138,066	14
Guelpy Trust Company of Ontario	200,000	19	70,650	00									391,712	36
Imperial Trust Company of Canada	248,164	92	81,643	55									374,051	12
London and Western Trust Company, Limited	500,000	00	350,000	00			1,446	79					875,895	74
Montreal Trust Company, Limited	1,000,000	00	500,000	00									210,828	88
National Trust Company	2,250,000	00	2,250,000	00									167,266	72
Premier Trust Company	160,000	00	15,000	00									178,296	52
Prudential Trust Company, Limited	686,925	00	61,389	31									797,641	84
Royal Trust Company	1,000,000	00	2,000,000	00									6,897,543	40
Sterling Trusts Corporation	579,298	29	75,000	00	8,202	73							9,359	58
Toronto General Trusts Corporation	2,000,000	00	2,650,000	00									4,885,872	11
Trusts and Guarantee Corporation	1,438,257	06			15,178	78							147,904	80
Union Trust Company, Limited	1,000,000	00	525,000	00									167,485	32
Victoria Trust and Savings Company	800,000	00	265,000	00									11,414	80
Waterloo Trust and Savings Company	700,000	00	215,000	00									1,408,561	55
Totals	16,768,676	04	11,563,682	86	35,290	99	5,988,588	48	422,302	89	1,362,509	03	36,141,050	29
Totals previous year	16,736,817	44	11,463,930	42			5,278,492	42	414,413	33	907,873	24	31,801,526	85

(a) Includes money borrowed from banks, \$269,841.71.

(b) Includes money borrowed from banks, \$133,968.67; money borrowed elsewhere, \$1,816,429.47.

(c) Includes forfeited shares, \$14,459.84; bills payable, \$30,000.00.

(d) Includes money borrowed from banks, \$3,379,410.56.

(e) Includes money borrowed from banks, \$95,000.00.

*Debit balance.

STATEMENT OF LIABILITIES OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1925
Guaranteed Funds

Name of Company	Trust Deposits		Specific Guaranteed Investments		General Guaranteed Investments		Balances Due Capital Account		Total Funds		Estates, Trusts and Agency Funds	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Bankers Trust Company												
Brantford Trust Company, Limited												
Canada Trust Company					5,097,379	98			5,097,379	98	1,887,884	37
Canada Permanent Trust Company					349,739	50			349,739	50	10,270,143	96
Capital Trust Corporation	1,021,360	85	692,929	73	502,720	95			2,117,011	53	9,583,145	05
Chartered Trust and Executor Company	292,861	88	465,324	63	61,115	25			819,301	76	4,325,012	26
Consolidated Trusts Corporation			61,445	00					61,445	00	10,297,180	26
Fidelity Trusts Corporation			25,088	95					25,088	95	897,052	25
Guelph Trust Company					326,468	96			328,644	55	257,684	85
Imperial Trusts Company of Canada					241,559	61			423,650	09	423,650	09
London and Western Trust Company, Limited									688,052	79	3,652,299	53
Montreal Trust Company			550,000	00	6,167,124	65			6,717,124	65	140,884,724	41
National Trust Company, Limited	5,720,554	70	1,577,007	58	2,951,655	37			10,249,217	65	128,630,188	89
Premier Trust Company					121,378	07			127,378	01	774,718	07
Prudential Trust Company, Limited					64,149	07			64,149	07	4,369,432	02
Royal Trust Company			930,542	43	1,489,248	51			2,419,790	94	364,726,231	44
Sterling Trusts Corporation	16,640	84			32,350	15			49,916	20	5,505,797	96
Toronto General Trusts Corporation			9,188,983	57	3,088,469	15			12,277,392	72	135,628,255	30
Trusts and Guarantee Company, Limited	1,027,222	40	2,687,788	87	2,249,476	99			5,961,488	26	23,999,519	46
Union Trust Company, Limited	1,222,268	72	2,697,200	00	2,461,619	90			4,585,937	17	7,809,877	00
Victoria Trust and Savings Company	1,312,940	05	2,883	00	2,463,657	34			3,778,975	39	31,283	60
Waterloo Trust and Savings Company	214,078	76			1,503,509	57			3,644,290	33	577,977	15
Totals	13,193,711	68	18,879,193	76	27,210,038	75			59,462,315	15	871,451,147	90
Totals previous year	11,363,408	05	19,828,230	39	22,827,023	85			54,203,612	60	823,375,326	08

REVENUE ACCOUNT OF TRUST COMPANIES

Income

	Name of Company	Rents earned		Interest earned					
				On mort- gages and agreements for sale	On bonds, debentures and stocks	On collateral loans	On bank deposits		
		\$	c.	\$	c.	\$	c.		
1	Bankers' Trust Company.....			339	99	7,876	93	843	97
2	Brantford Trust Company, Limited.....			19,631	16	2,411	18	346	46
3	Canada Trust Company.....			113,109	83	6,118	27	4,287	99
4	Canada Permanent Trust Company.....			59,568	20	12,716	66	3,719	87
5	Capital Trust Corporation.....			29,163	28	6,242	90	2,325	41
6	Chartered Trust and Executor Company.....			10,742	94	6,727	77	11,178	78
7	Consolidated Trusts Corporation.....			9,839	01	10,151	79		
8	Fidelity Trusts Company of Ontario.....			791	65	2,472	83		
9	Guelph Trusts Company.....			22,245	34	1,358	63		
10	Imperial Trusts Company of Canada.....			7,479	60				
11	London and Western Trust Company, Limited.....	300	00	39,046	72	11,302	67	6,441	89
12	Montreal Trust Company.....	20,377	20	40,268	98	75,200	78	49,110	74
13	National Trust Company, Limited.....	115,394	93	170,088	42	54,619	87	27,898	79
14	Premier Trust Company.....			18,192	88	1,910	09	69	04
15	Prudential Trust Company, Limited.....	6,295	37	6,907	79	5,020	25	4,190	54
16	Royal Trust Company.....			48,053	33	245,422	63	91,026	13
17	Sterling Trusts Corporation.....	5,237	67	26,729	05	678	11	3,724	34
18	Toronto General Trusts Corporation.....	145,634	42	145,434	69	2,390	14	15,285	71
19	Trusts and Guarantee Company, Limited.....			5,781	47	27,819	94	260	24
20	Union Trust Company, Limited.....	22,673	48	47,275	16	29,395	16	8,248	99
21	Victoria Trust and Savings Company.....	897	75	47,124	98	37,562	87	2,717	49
22	Waterloo Trust and Savings Company.....	5,906	00	19,946	63	20,739	03	6,776	49
	Grand Totals.....	322,716	82	887,761	10	568,138	50	237,262	44
	Totals previous year.....	283,558	25	895,169	99	565,172	58	259,704	50

REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1925

Income

	Profit on sale of securities and real estate	Amount by which ledger values of Assets were written up	Increase in market value of securities and real estate owned abso- lutely by the Corporation	Profit in Guaranteed Funds	Agency fees and commis- sions earned	Other revenue for the year	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	2,101 95				8,304 76		19,467 60
2					4,177 27		26,566 07
3	1,851 81			99,585 81	63,113 14	8,041 81	298,588 07
4	7,901 55			5,038 03	62,018 83	11,096 65	165,204 93
5	3,765 62			35,988 28	52,402 82	4,939 32	136,187 43
6	116 40			11,460 44	133,131 36	1,018 68	174,681 01
7	231 20			1,361 69	2,486 54	108 93	24,822 53
8				378 14	2,071 24	1,540 80	7,513 00
9				6,336 18	3,202 09	1,211 00	34,354 42
10				15,757 38	27,719 63	15,030 12	66,075 30
11					72,117 90	1,882 50	132,115 69
12				50,425 26	292,993 34	1,091 25	554,199 89
13	2,144 15			181,725 24	690,608 99	12,822 14	1,263,343 31
14					3,338 57	421 84	25,932 42
15	1,976 50				68,155 50	2,863 03	96,517 02
16				4,565 99	1,051,436 01	48,617 37	1,575,206 45
17				1,357 67	52,841 61	8,873 62	99,944 92
18	8,295 10			130,275 60	561,986 38	39,208 21	1,049,869 62
19	21,391 68			70,863 86	217,950 32	5,678 83	349,839 34
20	3,286 36			79,728 29	64,006 06	3,365 21	260,921 46
21	8,230 17			65,979 43	242 45	846 20	165,412 07
22	4,734 38			83,233 91	10,400 00		152,585 53
	66,026 87			844,061 20	3,444,704 81	168,657 51	6,677,348 08
	79,913 50		82 44	739,303 35	3,287,664 37	156,873 03	6,388,845 51

REVENUE ACCOUNT OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1925
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	Decrease in market value of securities and real estate		Licenses and taxes other than taxes on real estate		Commission on loans and on sale of debentures and real estate		All other expenses incurred		Net profit transferred to Profit and Loss account		Totals	
		\$	C.		\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
Bankers Trust Company.....				83 72			3,224 09			309 38		650 61		15,509 18		10,467 60
Brantford Trust Company.....							2,850 74			801 95		4,183 95		19,222 90		26,566 07
Canada Trust Company.....							22,472 14			801 95		106,465 69		108,848 29		298,588 07
Canada Permanent Trust Company.....							13,979 80			2,077 70		63,749 36		85,398 07		165,204 93
Capital Trust Corporation.....							5,753 56					93,149 36		37,284 19		136,187 43
Chartered Trust and Executor Co.....							6,850 07			32,369 95		96,695 43		30,757 65		174,681 01
Consolidated Trusts Corporation.....	18 09		2,896 76	5,093 06			1,330 19			274 96		10,577 76		12,639 62		24,822 53
Fidelity Trusts Company of Ontario.....							833 27					3,375 61		3,304 12		7,513 00
Guelpit Trusts Company.....							4,192 00					4,604 77		25,534 44		34,354 42
Imperial Trusts Company of Canada.....				2 00			3,093 16					40,919 16		22,048 48		66,075 30
London and Western Trust Company.....							11,672 81			2,027 11		47,960 17		69,377 60		132,115 69
Montreal Trust Company.....	26 36		1,051 04				36,864 60					244,005 81		273,329 48		554,199 80
National Trust Company.....							61,702 14			3,297 70		88,272 33		315,620 14		1,203,343 31
Premier Trust Company.....							1,751 45		937 50	57 00		5,161 71		8,035 71		23,932 42
Prudential Trust Company, Limited.....				63 55			5,555 87					128,930 07		38,032 47		96,517 02
Royal Trust Company.....				195,558 58			36,967 56					909,284 25		290,671 98		1,575,206 45
Sterling Trusts Corporation.....				887 56			6,080 83					50,991 42		41,985 11		99,944 92
Toronto General Trusts Corporation.....				21,745 35			51,925 12			552 61		643,111 81		330,015 92		1,049,869 62
Trusts and Guarantee Company, Ltd.....				23,673 10			19,136 60					20,429 81		93,851 52		349,839 34
Union Trust Company, Limited.....				5,940 00			13,490 46			4,287 00		138,585 36		98,618 64		260,921 49
Victoria Trust and Savings Company.....							16,400 43			2,682 28		35,074 83		107,015 32		165,412 77
Waterloo Trust and Savings Company.....							12,511 46			10,376 13		57,045 25		68,382 33		152,585 53
Grand Totals.....	166,895 03		11,587 64	253,046 92		937 50	338,638 35			59,149 48		3,827,674 94		2,019,418 22		6,677,348 08
Totals previous year.....	199,271 79		8,205 70	199,163 43		1,350 00	331,969 59			46,897 08		3,664,039 93		1,937,947 99		6,388,845 51

*Debit balance.

PROFIT AND LOSS ACCOUNT OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1925

Name of Company	Balance at January 1st, 1925	Net Profit for year	Premium on Capital Stock	Transferred from Reserve and Contingency Funds	Total	Dividends declared	Transferred to Reserve and Contingency Funds	Applied to write down Assets	Balance as at 31st December, 1925	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Bankers Trust Company.....	999,692 30	15,809 18	.....	.....	84,183 02	18,000 00	.....	.....	84,183 02	84,183 02
Braniffon Trust Company, Limited.....	5,126 71	19,222 90	.....	.....	24,349 61	90,000 00	.....	.....	24,349 61	24,349 61
Canada Trust Company.....	18,493 45	108,828 29	.....	.....	127,321 74	50,000 00	.....	.....	127,321 74	127,321 74
Canada Permanent Trust Company.....	16,249 41	85,898 07	.....	.....	101,647 48	50,000 00	.....	.....	26,647 48	101,647 48
Capital Trust Corporation.....	45,409 82	37,281 19	.....	.....	82,683 71	23,512 25	.....	.....	34,171 46	82,683 71
Chartered Trust and Executor Company.....	3,814 35	30,757 65	.....	.....	34,572 00	10,000 00	.....	.....	5,935 85	34,572 00
City of Toronto Trusts Corporation.....	4,755 17	12,639 62	.....	.....	17,394 79	28,636 15	.....	.....	2,894 79	17,394 79
Fidelity Trust Company.....	5,062 02	3,304 12	.....	.....	8,366 14	.....	.....	.....	3,566 14	8,366 14
Guelpin Trust Company of Ontario.....	13,838 76	25,534 44	.....	.....	39,373 20	14,950 02	.....	.....	14,423 18	39,373 20
Imperial Trust Company of Canada.....	28,365 77	22,048 48	.....	.....	50,514 25	7,444 96	.....	.....	35,350 90	50,514 25
London and Western Trust Company, Limited.....	13,543 14	69,377 60	.....	.....	82,920 74	35,000 00	.....	.....	17,145 74	82,920 74
Montreal Trust Company.....	87,499 40	273,329 48	.....	.....	360,828 88	150,000 00	.....	.....	210,828 88	360,828 88
National Trust Company.....	121,646 58	315,640 14	.....	.....	437,266 72	2,700,000 00	.....	.....	167,266 72	437,266 72
Premier Trust Company.....	1,053 40	8,035 71	.....	.....	9,089 17	8,292 85	.....	.....	796 32	9,089 17
Prudential Trust Company, Limited.....	*152,906 16	*38,032 47	.....	.....	*190,938 63	.....	.....	.....	*233,084 34	*190,938 63
Royal Trust Company.....	346,116 66	290,671 98	.....	.....	636,788 64	200,000 00	.....	.....	436,788 64	636,788 64
Sterling Trusts Corporation.....	26,997 57	41,985 11	.....	.....	68,982 68	34,623 10	.....	.....	9,359 58	68,982 68
Toronto General Trusts Corporation.....	107,364 10	330,015 92	.....	.....	437,380 02	240,000 00	.....	.....	134,380 02	437,380 02
Trusts and Guarantees Company, Limited.....	165,271 02	93,851 52	.....	.....	259,123 14	86,200 13	.....	.....	147,904 80	259,123 14
Union Trust Company, Limited.....	138,866 68	98,618 64	.....	.....	237,485 32	70,000 00	.....	.....	167,485 32	237,485 32
Victoria Trust and Savings Company.....	8,499 48	107,015 32	.....	.....	115,514 80	72,000 00	.....	.....	11,414 80	115,514 80
Waterloo Trust and Savings Company.....	2,607 75	68,382 35	.....	.....	70,990 08	48,750 00	.....	.....	2,240 08	70,990 08
Totals.....	907,873 24	2,019,418 22	.....	.....	2,927,291 46	1,436,409 46	142,718 39	107,738 92	1,129,424 69	2,927,291 46
Totals previous year.....	1,740,587 94	1,937,947 99	1,215 00	10,000 00	3,654,922 15	4,436,045 41	638,420 58	176,386 20	1,413,069 96	3,654,922 15

*Debit balance.
For the purposes of this Statement, Income and other taxes are charged through Revenue Account.

Miscellaneous Statements and Summaries

1. MORTGAGES AND AGREEMENTS ON REAL ESTATE CLASSIFIED AS TO PROVINCE.
 - A. LOAN CORPORATIONS.
 - B. TRUST COMPANIES.

 2. COMPARATIVE SUMMARY OF ASSETS AND LIABILITIES OF
 - A. LOAN CORPORATIONS.
 - B. LOANING LAND CORPORATIONS.
 - C. TRUST COMPANIES—COMPANY FUNDS.
 - D. TRUST COMPANIES--GUARANTEED FUNDS.

 3. SUMMARY OF INCOME AND EXPENDITURE OF LOAN AND TRUST CORPORATIONS FOR THE YEAR 1925.
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**MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL
Loan**

Name of Corporation	Western Provinces			
	Alberta	British Columbia	Manitoba	Saskatchewan
	\$	\$	\$	\$
	c.	c.	c.	c.
1 British Mortgage Loan Company of Ontario.....				
2 Brockville Loan and Savings Company.....				
3 Canada Landed and National Investment Company Limited.....	39,756		1,214,442	284,821
4 Canada Permanent Mortgage Corporation.....	3,132,512	2,588,172	6,808,059	6,060,831
5 Canadian Mortgage Investment Company.....	248,078	19,062	24,336	217,941
6 Canadian Northern Prairie Lands Company, Ltd.....				291,603
7 Central Canada Loan and Savings Company.....	42,174		82,278	
8 Colonial Investment and Loan Company.....	198,074	2,030	32,807	222,628
9 Credit Foncier Franco-Canadien.....	3,326,745	2,721,441	3,132,562	3,943,766
10 Crown Savings and Loan Company.....				
11 Dymnt Securities Loan and Savings Company.....	619			64,681
12 East Lambton Farmers' Loan and Savings Company.....				4,200
13 Frontenac Loan and Investment Society.....			19,606	
14 Grey and Bruce Loan Company.....				626
15 Guelph and Ontario Investment and Savings Society.....	554,297		49,780	702,161
16 Hamilton Provident and Loan Corporation.....			1,236,412	633,328
17 Home Building and Savings Association of Ottawa.....				
18 Huron and Erie Mortgage Corporation.....	1,227,738		1,457,864	4,069,250
19 Industrial Mortgage and Savings Company.....	126,470			331,289
20 Lambton Loan and Investment Company.....				
21 Landed Banking and Loan Company.....			1,701,687	
22 London Loan and Savings Company of Canada.....				
23 Midland Loan and Savings Company.....				
24 Niagara Falls Building, Savings and Loan Association.....				
25 Ontario Loan and Debenture Company.....	248,000		852,403	739,948
26 Ontario Mortgage Company.....				
27 Owen Sound Loan and Savings Company.....				
28 People's Loan and Savings Corporation.....	30,036			
29 Peterborough Workingmen's Building and Savings Society.....				
30 Port Arthur and Fort William Mortgage Company, Limited.....				
31 Provident Investment Company.....				
32 Real Estate Loan Company of Canada, Limited.....	81,215	65,917	921,295	
33 Royal Loan and Savings Company, Limited.....	444,552		3,626	234,446
34 Security Loan and Savings Company, St. Catharines.....				
35 Southern Loan and Savings Company.....				
36 Toronto Mortgage Company.....				
37 Toronto Savings and Loan Company.....				
38 Walkerville Land and Building Company, Limited.....				
Totals.....	9,700,272	5,396,624	17,537,163	17,801,524
Totals previous year.....	10,189,493	5,564,355	17,623,513	18,997,216

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.

ESTATE AS AT 31st DECEMBER, 1925, CLASSIFIED AS TO PROVINCE
Corporations

Eastern Provinces														
	Totals		Interest due and unpaid		Ontario		Quebec		Maritime		Totals		Interest due and unpaid	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1					3,402,144	35					3,402,144	35	8,379	00
2					866,000	38					866,000	38	3,418	89
3	1,539,021	05	17,039	71	2,675,253	73					2,675,253	73	6,710	03
4	18,589,575	78	716,273	17	16,565,644	91			3,014,205	97	19,579,850	88	231,600	96
5	509,418	84	77,572	16	470,012	33			150,466	34	620,478	67	8,889	31
6	291,603	41	31,268	33	488,305	00					488,305	00	388	50
7	124,452	98	7,814	46	887,210	32					887,210	32	2,466	33
8	455,541	30	19,667	48	123,349	29					123,349	29	228	51
9	13,124,515	03	735,261	91	3,957,201	89	15,236,283	22	522	03	19,194,007	14	96,196	35
10					616,183	35					616,183	35	9,582	67
11	65,300	77			6,100	00			320,731	65	326,831	65		
12	4,200	00	273	00	328,201	14					328,201	14	8,484	88
13	19,606	16	542	11	179,095	54					179,095	54	3,490	59
14	626	05			638,655	09					638,655	09	22,066	03
15	1,306,239	33	83,452	88	1,771,079	83					1,771,079	83	5,441	59
16	1,869,741	38	63,880	77	2,913,863	19					2,913,863	19	47,338	46
17					140,303	98					140,303	98	3,818	21
18	6,754,852	52	131,988	00	16,315,243	54					16,315,243	54	81,440	92
19	457,759	41	25,296	93	1,849,621	75					1,849,621	75	20,220	91
20					3,477,622	50					3,477,622	50	76,296	07
21	1,701,687	31	130,386	46	1,404,732	73					1,404,732	73	21,194	28
22					2,129,859	51					2,129,859	51	36,668	81
23					1,737,080	49					1,737,080	49	653	34
24					1,609,270	00					1,609,270	00		
25	1,840,352	84	36,020	62	4,506,549	05					4,506,549	05	8,713	56
26					46,200	00					46,200	00		
27					161,465	42					161,465	42	7,799	08
28	30,036	15			844,720	76					844,720	76	9,318	51
29					90,579	50					90,579	50	619	52
30					379,401	04					379,401	04	24,516	35
31					5,600	00					5,600	00	21	29
32	1,068,429	17	6,038	98	148,075	94					148,075	94	772	71
33	682,624	66			1,228,621	22					1,228,621	22		
34					1,250,355	91					1,250,355	91	4,631	51
35					2,518,958	78					2,518,958	78	14,525	69
36					2,067,216	27					2,067,216	27	2,270	91
37					764,336	29					764,336	29	6,203	18
38					489,872	33					489,872	33	340	31
	50,435,584	14	2,082,776	97	79,053,987	35	15,236,283	22	3,485,925	99	97,776,196	56	774,707	26
	52,374,579	72	2,484,112	63	68,621,421	35	14,602,128	45	3,493,223	40	86,716,773	20	860,843	23

**MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS
Trust Companies—**

Name of Company	Western Provinces			
	Alberta	British Columbia	Manitoba	Saskatchewan
	\$ c.	\$ c.	\$ c.	\$ c.
1 Bankers Trust Company.....				
2 Brantford Trust Company, Limited.....				
3 Canada Trust Company.....	257,934 85		95,273 55	64,396 54
4 Canada Permanent Trust Company.....	11,562 28	17,000 00	25,476 71	3,000 00
5 Capital Trust Corporation, Limited.....				
6 Chartered Trust and Executor Company.....				4,374 97
7 Consolidated Trusts Corporation.....				
8 Fidelity Trusts Company of Ontario.....				1,659 40
9 Guelph Trust Company.....				173,825 26
10 Imperial Trusts Company of Canada.....	3,496 95			
11 London and Western Trusts Company, Limited.....				
12 Montreal Trust Company.....	18,366 65	48,751 00	8,198 85	33,775 81
13 National Trust Company, Limited.....	1,262,664 68		367,340 34	402,353 82
14 Premier Trust Company.....				
15 Prudential Trust Company, Limited.....	22,416 52	14,196 79	7,914 14	
16 Royal Trust Company.....	24,324 16	28,600 00	84,955 90	239,181 83
17 Sterling Trusts Corporation.....	2,192 00			215,839 45
18 Toronto General Trusts Corporation.....	84,513 75	153,202 00	607,656 82	533,504 63
19 Trusts and Guarantee Company, Limited.....	24,073 22			
20 Union Trust Company, Limited.....	226,071 17		179,439 49	276,539 05
21 Victoria Trust and Savings Company.....				331,884 30
22 Waterloo Trust and Savings Company.....			194,673 34	14,917 70
Totals.....	1,937,616 23	261,749 79	1,570,929 14	2,295,252 76
Totals previous year.....	2,075,578 00	209,725 03	1,090,910 78	2,194,740 51

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.

AT 31st DECEMBER, 1925—CLASSIFIED AS TO PROVINCE—Continued

Company Funds

		Eastern Provinces					
Totals		Interest due and unpaid	Ontario	Quebec	Maritime	Totals	Interest due and unpaid
\$	c.	\$	c.	\$	c.	\$	c.
1			\$ 6,000	00		\$ 6,000	00
2			278,257	96		278,257	96
3	417,604	8,799	941,502	75	66,480	1,007,982	75
4	57,038	511	727,011	12	86,731	813,742	40
5			301,494	35	109,798	411,293	24
6	4,374	35	134,015	90		134,015	90
7			142,078	55		142,078	55
8	1,659	40	10,900	00		10,900	00
9	173,825	7,417	153,622	02		153,622	02
10	3,496	95	132,407	78		132,407	78
11			488,118	47		488,118	47
12	109,092	1,350	2,650	00	519,500	544,255	12
13	2,032,358	54,965	222,210	95	26,000	248,210	95
14			116,162	23		116,162	23
15	44,527	442			43,333	49,335	56
16	377,061	15,991	49,500	00	284,425	340,925	73
17	218,031	19,168	148,391	22		148,391	22
18	1,378,877	40,193	833,691	07		833,691	07
19	24,073	2,887	4,123	67		4,123	67
20	682,049	73,892	312,854	72		312,854	72
21	331,884	10,121	395,068	22		395,068	22
22	209,591	4,879	88,687	50		88,687	50
	6,065,547	240,620	5,488,748	48	1,049,538	6,660,125	06
	5,570,954	284,424	5,325,286	94	866,963	6,310,716	09
					118,465		49,846
					37		95

**MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS
Trust Companies—**

Name of Company	Western Provinces			
	Alberta	British Columbia	Manitoba	Saskatchewan
	\$ c.	\$ c.	\$ c.	\$ c.
1 Bankers Trust Company				
2 Brantford Trust Company, Limited				
3 Canada Trust Company			101,678 72	1,601,642 73
4 Canada Permanent Trust Company				
5 Capital Trust Corporation, Limited	1,000 00			16,400 00
6 Chartered Trust and Executor Company				
7 Consolidated Trusts Corporation				
8 Fidelity Trusts Company of Ontario				
9 Guelph Trust Company				104,471 96
10 Imperial Trusts Company of Canada	468 10			
11 London and Western Trusts Company, Limited				
12 Montreal Trust Company				
13 National Trust Company, Limited	518,828 50		2 421,722 13	1,352,485 70
14 Premier Trust Company				
15 Prudential Trust Company, Limited				
16 Royal Trust Company	33,714 66		73,617 38	354,491 79
17 Sterling Trusts Corporation	2,800 00			
18 Toronto General Trusts Corporation	40,861 55	50,215 79	2,130,671 43	2,663,599 35
19 Trusts and Guarantee Company, Limited	1,168,783 45	159,796 60		
20 Union Trust Company, Limited	74,516 38	384 81	957,500 77	709,838 11
21 Victoria Trust and Savings Company				611,739 20
22 Waterloo Trust and Savings Company			16,951 27	402,623 13
Totals	1,840,972 64	210,397 20	5,702,141 70	7,817,291 97
Totals previous year	1,888,546 18	161,502 47	5,685,598 65	9,156,954 78

Interest accrued not taken into totals.

AT 31st DECEMBER, 1925—CLASSIFIED AS TO PROVINCE—Continued

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														
2														
3	1,703,321	45	13,734	00	2,508,209	58	581,795	30			3,090,004	88	12,898	35
4					341,842	00					341,842	00	1,576	60
5	17,400	00			1,633,954	56					1,633,954	56	1,277	48
6					395,764	64					395,764	64	517	97
7					61,245	00					61,245	00		
8					14,347	81					14,347	81	213	44
9	104,471	96	3,294	18	200,706	45					200,706	45	589	64
10	468	10			253,082	10					253,082	10	68	75
11														
12														
13	4,293,036	33	152,815	27	1,493,721	72	300,600	00			1,794,321	72	1,786	19
14					124,957	71					124,957	71	1,439	52
15							2,711	00			2,711	00		
16	461,823	83	11,755	59										
17	2,800	00			23,650	00					23,650	00		
18	4,885,348	12	204,555	69	3,322,943	71					3,322,943	71	4,644	15
19	1,328,580	05	104,583	59	2,393,023	40					2,393,023	40	9,211	87
20	1,742,240	07	96,800	10	1,983,596	95					1,983,596	95	717	06
21	611,739	20	15,440	27	2,505,643	51					2,505,643	51	10,336	50
22	419,574	40	16,041	76	1,686,045	90					1,686,045	90	4,015	48
	15,570,803	51	619,020	45	18,942,735	04	885,106	30			19,827,841	34	49,293	00
	16,892,602	08	756,916	34	14,980,034	63	108,611	00	2,504	32	15,181,149	95	47,020	26

COMPARATIVE SUMMARY OF ASSETS AND

Assets and Liabilities	1920		1921			
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets		
ASSETS						
	\$	c.	%			
1 Office premises.....	4,040,086	28	2.02	4,123,227	00	2.04
2 Real estate held for sale.....	3,471,840	48	1.73	3,715,526	68	1.84
3 Mortgages on real estate.....	143,195,890	12	71.31	142,493,982	01	70.54
4 Loans on stocks and bonds.....	3,228,022	42	1.61	3,103,435	72	1.54
5 Dominion, Provincial and United Kingdom bonds.....	11,052,880	85	5.50	10,455,921	96	5.18
6 Canadian Municipalities, etc.....	10,465,306	55	5.21	10,029,507	25	4.96
7 All other bonds.....	6,084,833	10	3.03	8,820,907	21	4.37
8 Stocks.....	8,687,847	98	4.33	8,794,600	16	4.35
9 Cash.....	9,646,765	21	4.80	9,720,903	52	4.81
10 All other assets.....	921,598	34	.46	752,874	80	.37
Total Assets.....	200,805,071	33	100.00	202,010,886	31	100.00
LIABILITIES						
To the Public						
11 Debentures payable in Canada.....	27,790,883	86		28,718,206	79	
12 Debentures payable elsewhere.....	63,593,822	87		62,055,268	40	
13 Deposits.....	28,963,960	70		29,314,034	10	
14 Money borrowed from banks and elsewhere.....	466,011	97		240,399	78	
15 Dividends declared and unpaid.....	1,091,701	92		1,170,407	04	
16 All other liabilities.....	2,291,451	09		2,728,736	43	
Total.....	124,197,832	41	61.85	124,227,052	54	61.49
To Shareholders						
17 Capital Stock, Permanent.....	47,162,016	22		46,839,462	14	
18 Capital Stock, Terminating.....	349,004	16		356,329	04	
19 Reserve Fund and Contingency Reserve.....	26,673,940	00		28,179,713	16	
20 Profit and loss.....	2,103,171	45		2,408,329	43	
21 All other liabilities.....	319,107	09				
Total.....	76,607,238	92	38.15	77,783,833	77	38.51
Grand Total.....	200,805,071	33		202,010,886	31	
Capital Stock						
22 Capital subscribed.....	55,802,315	63		54,865,757	19	
23 Capital paid in cash.....	47,510,441	59		47,195,791	18	

NOTE—This statement does not include loaning land corporations.

LIABILITIES OF LOAN CORPORATIONS

1922		1923		1924		1925	
Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets
\$	%	\$	%	\$	%	\$	%
1 3,948,466 71	1.92	3,981,773 86	1.93	3,650,839 39	1.80	3,642,463 15	1.72
2 3,561,076 34	1.74	3,797,335 47	1.84	2,514,211 95	1.25	2,926,258 62	1.39
3 143,027,950 23	69.70	145,624,818 82	70.60	142,967,352 47	70.64	150,366,355 77	71.24
4 3,409,655 14	1.66	4,755,169 91	2.30	5,995,049 69	2.96	3,529,095 70	1.67
5 12,507,143 74	6.10	12,573,974 79	6.09	13,887,395 07	6.86	15,640,004 74	7.41
6 8,826,864 48	4.30	8,128,459 77	3.95	7,902,486 60	3.90	7,209,289 52	3.42
7 9,282,110 32	4.52	9,988,538 68	4.84	6,761,107 82	3.34	8,022,167 65	3.80
8 8,542,210 52	4.16	7,782,930 00	3.77	7,516,179 81	3.71	7,683,637 00	3.64
9 10,950,793 35	5.34	8,562,197 71	4.15	10,571,685 25	5.22	11,352,940 24	5.38
10 1,136,841 77	.56	1,059,902 30	.53	650,384 33	.32	691,838 57	.33
205,193,112 60	100.00	206,255,101 31	100.00	202,416,692 38	100.00	211,064,050 96	100.00
11 31,151,095 97	.....	33,105,368 39	.....	37,078,520 77	.....	42,483,256 29	.....
12 64,347,754 49	.....	67,367,742 95	.....	47,049,825 56	.....	46,988,157 78	.....
13 28,680,071 86	.....	26,375,358 82	.....	27,002,186 76	.....	30,112,211 88	.....
14 37,286 86	.....	94,715 78	.....	264,390 78	.....	65,505 67	.....
15 1,180,118 64	.....	1,010,889 83	.....	1,105,538 24	.....	1,168,587 87	.....
16 2,954,616 66	.....	1,791,722 52	.....	3,158,977 60	.....	2,587,666 99	.....
128,350,944 48	62.55	129,745,798 29	62.91	115,659,439 71	57.14	123,405,386 48	58.47
17 44,678,661 74	.....	44,243,204 47	.....	41,180,164 33	.....	41,076,252 92	.....
18 380,030 12	.....	384,256 66	.....	1,426,049 80	.....	1,755,098 76	.....
19 29,184,887 63	.....	29,132,316 70	.....	41,073,570 18	.....	41,945,769 42	.....
20 2,598,588 63	.....	2,749,525 19	.....	3,077,468 36	.....	2,881,543 38	.....
21	.....	.....	.....	.....	.....	.....	.....
76,842,168 12	37.45	76,509,303 02	37.09	86,757,252 67	42.86	87,658,664 48	41.53
205,193,112 60	.....	206,255,101 31	.....	202,416,692 38	.....	211,064,050 96	.....
22 52,530,207 19	.....	51,804,707 19	.....	52,094,597 19	.....	51,102,696 95	.....
23 45,058,691 86	.....	44,627,461 13	.....	42,606,214 13	.....	42,831,351 68	.....

COMPARATIVE SUMMARY OF ASSETS AND

Assets and Liabilities	1920		1921			
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets		
ASSETS						
	\$	c.	%	\$	c.	%
1 Office premises.....	20,000	00	.16	20,000	00	.16
2 Real estate held for sale.....	3,262,503	69	26.85	3,397,995	29	27.42
3 Mortgages on real estate.....	1,601,721	17	13.19	1,658,230	93	13.38
4 Loans on stocks and bonds.....	1,157,816	26	9.53	1,128,438	18	9.12
5 Dominion, Provincial and United Kingdom bonds.....	1,501,060	07	12.35	1,517,610	62	12.24
6 Canadian Municipalities, etc.....	54,671	41	.45	119,397	74	.96
7 All other bonds.....	577,102	99	4.75	511,149	64	4.12
8 Stocks.....	3,600,567	73	29.64	3,492,027	18	28.17
9 Cash.....	248,485	36	2.05	380,739	89	3.07
10 All other assets.....	124,798	26	1.03	168,257	06	1.36
Total Assets.....	12,148,726	94	100.00	12,393,846	53	100.00
LIABILITIES						
To the Public						
11 Debentures payable in Canada.....	1,247,051	22		1,264,651	22	
12 Debentures payable elsewhere.....	761,570	54		759,408	53	
13 Deposits.....	641,992	50		650,597	44	
14 Money borrowed from banks and elsewhere.....	1,263,881	33		1,286,019	60	
15 Dividends declared and unpaid.....	140,000	00		125,000	00	
16 All other liabilities.....	55,468	10		57,991	64	
Total.....	4,109,963	69	33.83	4,143,668	43	33.43
To Shareholders						
17 Capital Stock, Permanent.....	3,500,000	00		3,500,000	00	
18 Capital Stock, Terminating.....						
19 Reserve Fund and Contingency Reserve.....	3,051,397	13		3,064,513	88	
20 Profit and loss.....	1,487,366	12		1,685,664	22	
Total.....	8,038,763	25	66.17	8,250,178	10	66.57
Grand Total to the Public and Shareholders.....	12,148,726	94		12,393,846	53	
Capital Stock						
21 Capital subscribed.....	4,000,000	00		4,000,000	00	
22 Capital paid in cash.....	3,500,000	00		3,500,000	00	

LIABILITIES OF LOANING LAND CORPORATIONS

1922		1923		1924		1925	
Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets
\$ 20,000 00	.16	\$ 20,000 00	.15	\$ 50,000 00	.45	\$ 50,000 00	.43
3,337,689 96	26.85	3,934,416 11	29.34	3,812,351 91	34.39	3,999,027 61	34.82
1,709,741 62	13.75	2,082,806 59	15.53	1,526,455 97	13.77	2,078,810 34	18.10
714,897 46	5.75	605,822 10	4.52	349,742 39	3.15	377,465 76	3.29
1,850,990 55	14.89	1,885,858 91	14.07	1,698,650 72	15.33	1,704,085 74	14.84
157,412 82	1.27	124,828 69	.92	183,739 99	1.66	314,439 52	2.74
286,869 29	2.31	740,850 38	5.53	718,437 20	6.48	1,202,154 40	10.47
3,748,812 33	30.15	3,649,378 43	27.22	2,438,114 30	22.00	1,311,838 17	11.42
446,444 98	3.59	332,713 70	2.48	255,311 06	2.31	379,877 33	3.31
159,531 96	1.28	31,375 67	.24	50,954 53	.46	65,483 52	.58
2,432,390 97	100.00	13,408,050 58	100.00	11,083,758 07	100.00	11,483,182 39	100.00
1,243,724 50		1,185,159 78		1,489,884 04		1,444,607 85	
849,742 38		982,879 06		1,031,818 25		1,057,740 62	
651,990 23		659,241 37		754,509 47		969,532 62	
1,201,459 21		1,964,492 16				22,911 22	
125,000 00		105,000 00		125,000 00		110,000 00	
34,504 13		22,117 60		24,292 74		90,326 06	
4,106,420 45	33.03	4,918,889 97	36.14	3,425,504 50	30.91	3,695,118 37	32.18
3,500,000 00		3,500,000 00		3,100,000 00		3,100,000 00	
3,035,545 65		3,199,804 04		2,671,006 02		2,747,131 04	
1,790,424 87		1,789,356 57		1,887,247 55		1,940,932 98	
8,325,970 52	66.97	8,489,160 61	63.86	7,658,253 57	69.09	7,788,064 02	67.82
2,432,390 97		13,408,050 58		11,083,758 07		11,483,182 39	
4,000,000 00		4,000,000 00		3,600,000 00		3,600,000 00	
3,500,000 00		3,500,000 00		3,100,000 00		3,100,000 00	

COMPARATIVE SUMMARY OF ASSETS AND
Company

Assets and Liabilities	1920		1921			
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets		
	\$	c.	\$	c.		
Assets						
1 Office premises.....	2,805,279	32	8.97	2,618,850	80	7.92
2 Real estate held for sale.....	511,792	06	1.64	653,338	20	1.98
3 Mortgages on real estate.....	9,227,728	30	29.50	10,802,142	36	32.66
4 Loans on stocks and bonds.....	3,958,512	97	12.65	3,041,123	37	9.20
5 Dominion, Provincial and United Kingdom Bonds.....	3,586,831	49	11.46	3,962,375	41	11.98
6 Canadian Municipalities, School Districts and Rural Telephone debentures.....	1,054,079	35	3.37	989,131	79	2.99
7 All other bonds.....	2,323,948	07	7.43	2,290,010	05	6.92
8 Stocks.....	2,758,338	90	8.82	3,250,548	83	9.83
9 Cash.....	1,281,162	41	4.10	1,190,756	48	3.60
10 All other assets.....	3,772,008	45	12.06	4,275,625	35	12.92
Total Assets.....	31,279,681	32	100.00	33,073,902	64	100.00
LIABILITIES						
To the Public						
11 Money borrowed from banks and elsewhere.....	1,797,274	27	.....	5,850,601	71	.....
12 Dividends declared and unpaid.....	420,762	76	.....	380,179	62	.....
13 All other liabilities.....	3,437,114	49	.....	397,495	02	.....
Total.....	5,655,151	52	18.08	6,628,276	35	20.04
To Shareholders						
14 Capital Stock, Permanent.....	14,838,445	60	.....	15,158,438	12	.....
15 Reserve Fund and Contingency Reserve.....	9,501,389	57	.....	9,945,958	10	.....
16 Profit and Loss.....	1,284,694	63	.....	1,341,230	07	.....
Total.....	25,624,529	80	.....	26,445,626	29	.....
Grand Total.....	31,279,681	32	81.92	33,073,902	64	79.96
Capital Stock						
17 Capital subscribed.....	17,524,850	00	.....	17,590,250	00	.....
18 Capital paid in cash.....	14,838,445	60	.....	15,158,438	12	.....

LIABILITIES OF TRUST COMPANIES

Funds

	1922			1923			1924			1925		
	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	2,855,361	36	8.56	2,904,178	57	8.26	2,901,771	88	8.33	2,897,780	79	8.02
2	927,107	88	2.79	1,360,620	89	3.85	1,694,802	38	4.87	1,563,692	00	4.32
3	12,612,396	09	37.93	13,077,852	51	37.18	12,295,003	26	35.33	13,022,180	45	36.03
4	2,704,987	96	8.14	2,157,588	54	6.13	3,361,131	48	9.66	3,796,060	79	10.51
5	3,212,531	69	9.66	4,342,385	00	12.35	3,957,328	89	11.37	3,701,207	70	10.24
6	982,363	75	2.95	1,490,091	36	4.24	1,380,663	20	3.97	1,297,835	39	3.59
7	2,022,249	30	6.08	1,998,302	03	5.68	1,833,677	27	5.27	2,686,281	97	7.43
8	2,974,743	54	8.94	2,781,165	01	7.91	2,092,602	56	6.01	2,273,329	23	6.29
9	965,978	07	2.91	1,309,105	22	3.72	1,342,019	22	3.85	1,180,678	63	3.27
10	4,001,399	34	12.04	3,760,059	30	10.68	3,942,526	71	11.34	3,722,003	34	10.30
	33,259,118	98	100.00	35,181,348	43	100.00	34,801,526	85	100.00	36,141,050	29	100.00
11	4,842,179	56	.....	5,123,174	57	.....	4,969,534	59	.....	5,694,650	44	.....
12	367,153	61	.....	401,413	55	.....	414,413	33	.....	422,302	89	.....
13	351,794	06	.....	559,978	39	.....	308,957	83	.....	329,229	03	.....
	5,561,127	23	16.72	6,084,566	51	17.30	5,692,905	75	16.45	6,446,182	36	17.84
14	15,912,567	89	.....	16,940,643	58	.....	16,736,817	44	.....	16,768,676	04	.....
15	10,309,538	84	.....	10,935,710	11	.....	11,463,930	42	.....	11,563,682	86	.....
16	1,475,885	02	.....	1,220,428	23	.....	907,873	24	.....	1,362,509	03	.....
	27,697,991	75	.....	29,096,781	92	.....	29,108,621	10	.....	29,694,867	93	.....
	33,259,118	98	83.28	35,181,348	43	82.70	34,801,526	85	83.55	36,141,050	29	82.16
17	18,409,450	00	.....	19,179,750	00	.....	18,932,850	00	.....	18,933,550	00	.....
18	15,912,567	89	.....	16,940,643	58	.....	16,736,817	44	.....	16,768,676	04	.....

COMPARATIVE SUMMARY OF ASSETS AND
Guaranteed

Assets and Liabilities		1920		1921					
		Amount	Percentage to Total Assets	Amount	Percentage to Total Assets				
ASSETS									
	\$	c.	%	\$	c.	%			
1	Mortgages on real estate	22,646,723	52	59	73	22,192,672	13	61	39
2	Loans on stocks and bonds	4,177,017	58	11	02	4,305,840	03	11	91
3	Dominion, Provincial and United Kingdom bonds	2,683,253	95	7	07	1,874,225	21	5	18
4	Canadian municipals, etc.	3,599,894	83	9	49	3,574,076	90	9	88
5	All other bonds	1,176,322	96	3	11	1,193,279	75	3	30
6	Cash	1,692,926	93	4	46	1,236,729	43	3	42
7	All other assets	1,939,162	63	5	12	1,777,694	81	4	92
	Total Assets	37,915,302	40	100	00	36,154,518	26	100	00
LIABILITIES									
To the Public									
8	Guaranteed Funds	37,915,302	40	100	00	36,154,518	26	100	00
9	Specific Guaranteed Funds								
10	General Guaranteed Funds								
11	Deposits								
	Total Liabilities	37,915,302	40	100	00	36,154,518	26	100	00
12	Estates, Trusts and Agency Funds	575,259,517	51			634,355,995	60		

LIABILITIES OF TRUST COMPANIES

Funds

	1922		1923		1924		1925	
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets
	\$	%	\$	%	\$	%	\$	%
1	24,052,858 00	59.93	31,294,306 20	63.91	33,393,373 81	61.61	36,613,894 12	61.57
2	5,419,383 20	13.50	6,666,576 99	13.62	9,004,869 27	16.61	10,348,553 82	17.42
3	2,599,099 63	6.47	3,030,812 68	6.19	2,662,317 89	4.92	2,860,575 91	4.81
4	4,427,106 48	11.03	4,648,330 85	9.49	4,911,434 16	9.06	5,356,434 61	9.01
5	1,212,852 04	3.02	1,193,272 86	2.44	1,627,106 28	3.00	1,898,266 53	3.19
6	1,684,834 22	4.20	1,546,847 58	3.15	2,277,251 84	4.20	2,110,160 80	3.54
7	740,442 39	1.85	589,362 48	1.20	327,259 35	.60	274,429 36	.46
	40,136,575 96	100.00	48,969,509 74	100.00	54,203,612 60	100.00	59,462,315 15	100.00
8	40,136,575 96	100.00	17,952,866 58	36.66	19,828,230 39	36.58	18,879,193 76	31.74
9	.....	.....	20,568,092 32	42.00	23,011,974 16	42.45	27,389,409 71	46.06
10	.....	.....	10,448,550 74	21.34	11,363,408 05	20.97	13,193,711 68	22.20
11	.....	.....	.....	.....	.....	.....	.....	.....
	40,136,575 96	100.00	48,969,509 64	100.00	54,203,612 60	100.00	59,462,315 15	100.00
12	719,873,191 49	.....	766,327,664 15	.....	823,375,326 08	.....	871,451,147 90	.....

REVENUE ACCOUNT

SUMMARY OF INCOME AND EXPENDITURE FOR THE YEAR ENDING
31ST DECEMBER, 1925

	Loan Corporations		Loaning Land Corporations		Trust Companies		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.
Income								
Rents earned.....	230,047	95	348,011	72	322,716	82	900,776	49
Interest earned on mortgages, bonds, stocks, etc.....	9,996,166	74	500,118	11	1,831,180	87	12,327,465	72
Profit on sale of securities and real estate.....	254,286	58	126,954	76	66,026	87	.....	.....
Ledger value of assets written up..	3,277	82	.....	.....	.....	.....	3,277	82
Increase in market value of securities and real estate.....	.....	.....	.....	.....	.....	.....	447,268	21
Profit in Guaranteed Funds.....	.....	.....	.....	.....	844,061	20	844,061	20
Agency fees and commissions earned	3,633	42	18,755	57	3,444,704	81	3,467,093	80
All other revenue for year.....	57,153	95	12,103	02	168,657	51	237,914	48
Totals.....	10,544,566	46	1,005,943	18	6,677,348	08	18,227,857	72
Expenditure								
Interest incurred during the year...	4,376,870	95	164,413	06	166,895	03	4,708,179	04
Loss on sale of securities and real estate.....	50,803	52	.....	.....	11,587	64	62,391	16
Ledger value of assets written down	56,057	24	302	05	253,046	92	309,406	21
Decrease in market value of securities and real estate.....	.....	.....	.....	.....	937	50	937	50
Licenses and taxes other than taxes on real estate.....	453,858	65	24,801	61	338,638	35	817,298	61
Commissions.....	214,682	08	4,665	06	59,149	48	278,496	62
Cost of management.....	1,770,914	59	353,075	97	3,827,674	94	5,951,665	50
Profit and Loss.....	3,621,379	43	458,685	43	2,019,418	22	6,099,483	08
Totals.....	10,544,566	46	1,005,943	18	6,677,348	08	18,227,857	72

**AVERAGE RATES OF INTEREST EARNED OR INCURRED AND AVERAGE
DIVIDENDS PAID BY LOAN AND TRUST CORPORATIONS**

FOR THE YEAR 1924

	Loan Corporations	Loaning Land Corporations	Trust Companies
Average rate earned on:			
Mortgages of realty.....	7.06	6.59	....
Collateral Loans.....	6.46	6.63	....
Bonds, Debentures and Stocks.....	5.82	6.20	....
Average rate paid on:			
Deposits.....	3.64	4.19	....
Debentures and Debenture Stocks...	5.21	5.32	....
Average rate of dividend.....	8.01	12.00	8.29

FOR THE YEAR 1925

	Loan Corporations	Loaning Land Corporations	Trust Companies
Average rate earned on:			
Mortgages of realty.....	7.03	6.48	....
Collateral Loans.....	6.37	6.32	....
Bonds, Debentures and Stocks.....	5.89	6.28	....
Average rate paid on:			
Deposits.....	3.64	4.06	....
Debentures and Debenture Stocks...	5.18	5.34	....
Average rate of dividend including bonuses.....	8.59	12.75	8.00

PERCENTAGE OF NET REVENUE TO CAPITAL INVESTMENT; PERCENTAGE
OF ADMINISTRATIVE EXPENSE TO GROSS REVENUE

FOR THE YEAR 1924

	Loan Corporations		Trust Companies	
	\$	c.	\$	c.
Capital stock.....	45,706,214	13	16,736,817	44
Reserve Funds.....	43,744,576	20	11,463,930	42
Profit and Loss Account.....	4,964,715	91	907,873	24
Total capital investment.....	94,415,506	24	29,108,621	10
Net profit transferred.....	5,737,563	98	1,937,947	99
Add amount by which Assets were written down.....	153,858	30	199,163	43
Total net revenue.....	5,891,422	28	2,137,111	42
Percentage of net Revenue to capital investment.....	6.24		7.34	
Gross Revenue for year.....	11,356,811	34	6,388,845	51
Administrative expense.....	2,062,388	45	3,644,039	93
Percentage of Administrative Expense to Gross Revenue...	18.16		57.33	

FOR THE YEAR 1925

	Loan Corporations		Trust Companies	
	\$	c.	\$	c.
Capital stock.....	45,931,351	68	16,768,676	04
Reserve Funds.....	44,692,900	46	11,563,682	86
Profit and Loss Account.....	4,822,476	36	1,362,509	03
Total capital investment.....	95,446,728	50	29,694,867	93
Net profit transferred.....	5,925,767	63	2,019,418	22
Add amount by which Assets were written down.....	56,359	29	253,046	92
Total net revenue.....	5,982,126	92	2,272,465	14
Percentage of net Revenue to capital investment.....	6.26		7.63	
Gross Revenue for year.....	11,550,509	64	6,677,348	08
Administrative expense.....	2,123,990	56	3,827,674	94
Percentage of Administrative Expense to Gross Revenue..	18.39		57.32	

Quarterly Statements

OF

DEPOSITS

AND

Securities on Hand and Available for Depositors

FILED BY

Loan and Trust Corporations

JUNE 30th, 1925, TO MARCH 31st, 1926, INCLUSIVE

Pursuant to Sections 40a and 18 (2c) of the Loan and Trust Corporations Act.

Sec. 40a. 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 with any chartered bank of Canada 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, less any incumbrances thereon, 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. 11 Geo. V, c. 61, s. 8.

Sec. 18.—(2c). Every trust company receiving deposits in the manner authorized by subsection 2a 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 all securities and cash ear-marked and definitely set aside as provided in subsection 2b and stating that the same were at the date mentioned in such return so ear-marked and definitely set aside and showing the amount of cash on hand and on deposit with any chartered bank of Canada 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, less any incumbrances thereon, 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 Government, Government guaranteed or municipal securities, hereinbefore in this sub-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.

QUARTERLY STATEMENT OF DEPOSITS AND SECURITIES OF LOAN AND TRUST CORPORATIONS AS OF 30th JUNE, 1925

Name of Corporation	Total deposits	Cash on hand or in banks of Canada		Dominion or Provincial bonds or guarantees		Ontario municipal debentures		Demand loans on similar securities		Total cash and securities and loans		Percentage of the total of cash, securities and loans to deposits
		\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	
British Mortgage Loan Company of Ontario.....	1,413,355 65	51,340 11	53,500 00	323,036 07	.....	.....	.....	427,876 18	.....	30.27
Brockville Loan and Savings Company.....	393,694 65	10,589 07	25,051 71	75,264 23	.....	.....	.....	110,905 01	.....	28.17
Canada Permanent Mortgage Corporation.....	7,465,723 18	604,212 33	2,933,353 88	396,536 82	27,393 45	.....	.....	3,961,496 48	.....	53.06
Central Canada Loan and Savings Company.....	2,490,666 83	386,622 29	771,750 00	71,158 00	282,441 74	.....	.....	1,511,972 03	.....	60.71
Crown Savings and Loan Company.....	102,332 21	9,449 23	66,915 00	.....	.....	.....	.....	76,364 23	.....	74.63
Dyment Securities Loan and Savings Company.....	14,978 67	140 60	.....	.....	.....	.....	.....	140 60	.....	9.3
East Lambton Farmers Loan and Savings Co.....	139,817 58	830 57	87,327 36	94,520 13	.....	.....	.....	182,678 06	.....	130.58
Frontenac Loan and Investment Society.....	56,522 18	5,637 68	10,902 40	2,985 00	.....	.....	.....	19,525 08	.....	34.54
Grey and Bruce Loan Company.....	297,834 74	40,475 80	165,009 00	11,706 00	7,935 00	.....	.....	225,125 80	.....	75.59
Guelph and Ontario Investment and Savings Society.....	861,985 55	11,199 30	640,620 78	511,242 30	3,035 95	.....	.....	1,106,098 33	.....	135.28
Hamilton Provident and Loan Corporation.....	865,410 62	120,767 71	190,000 00	81,889 79	.....	.....	.....	392,657 50	.....	45.37
Huron and Erie Mortgage Corporation.....	6,223,574 40	489,850 28	1,885,246 13	815 36	.....	.....	.....	2,375,911 77	.....	38.18
Industrial Mortgage and Savings Company.....	855,437 91	51,743 16	3,364,429 11	390,614 25	778,786 52	.....	.....	778,786 52	.....	90.92
Lambton Loan and Investment Company.....	1,135,580 71	120,859 84	254,750 00	147,500 32	.....	.....	.....	523,110 16	.....	46.07
Landed Banking and Loan Company.....	1,079,894 53	155,238 50	253,935 19	38,010 64	14,500 00	.....	.....	461,684 33	.....	42.76
London Loan and Savings Company.....	720,123 31	23,502 05	.....	1,127 29	.....	.....	.....	24,629 34	.....	3.42
Midland Loan and Savings Company.....	341,306 44	88,310 17	217,180 78	186,524 65	.....	.....	.....	492,015 60	.....	144.16
Ontario Loan and Debenture Company.....	820,608 74	236,863 01	1,674,596 95	500,397 02	93,860 00	.....	.....	2,505,716 98	.....	305.34
Owen Sound Loan and Savings Company.....	64,602 96	21,277 05	21,393 36	.....	707 60	.....	.....	43,378 01	.....	67.15
People's Loan and Savings Corporation.....	356,648 74	49,233 65	49,809 24	.....	.....	.....	.....	99,042 89	.....	27.77
Royal Loan and Savings Company.....	1,041,378 21	54,317 64	329,020 00	75,243 81	62,670 10	.....	.....	521,251 55	.....	50.05
Security Loan and Savings Company.....	327,566 47	25,266 01	129,285 25	19,013 50	173,564 76	.....	.....	373,564 76	.....	52.98
Southern Loan and Savings Company.....	539,088 38	35,217 89	264,177 67	10,000 00	.....	.....	.....	309,395 56	.....	57.40
Toronto Mortgage Company.....	89,459 09	78,310 51	672,003 67	411,779 36	3,950 00	.....	.....	1,166,043 54	.....	1,303.44
Toronto Savings and Loan Company.....	101,794 18	166,475 19	516,323 67	232,067 50	.....	.....	.....	914,866 66	.....	112.84
Capital Trust Corporation, Limited.....	870,469 57	74,121 67	397,175 23	.....	.....	.....	.....	471,296 90	.....	54.14
Chartered Trust and Executor Company.....	230,580 27	20,103 66	5,896 33	149,376 08	25,000 00	.....	.....	200,376 07	.....	86.09
Imperial Trusts Company of Canada.....	429,993 60	31,811 18	115,207 99	3,089 92	1,265 00	.....	.....	151,374 09	.....	34.04
National Trust Company, Limited.....	5,335,866 06	378,022 52	1,160,454 29	1,012,108 84	404,850 00	.....	.....	3,015,435 65	.....	56.51
Sterling Trusts Corporation.....	11,583 75	11,171 08	412 67	.....	.....	.....	.....	11,583 75	.....	100.00
Trusts and Guarantee Company, Limited.....	980,292 17	78,915 48	155,821 62	126,596 01	31,241 74	.....	.....	392,574 85	.....	40.04
Union Trust Company, Limited.....	1,200,044 42	85,236 40	234,503 87	.....	156,000 00	.....	.....	476,340 27	.....	39.69
Victoria Trust and Savings Company.....	1,200,821 49	63,104 63	245,313 75	123,202 74	3,077 20	.....	.....	434,698 32	.....	36.20
Waterloo Trust and Savings Company.....	1,982,498 48	119,030 40	358,650 28	157,328 14	100,000 00	.....	.....	735,008 82	.....	37.07
Totals.....	40,750,535 74	3,699,246 66	14,222,017 18	5,153,133 77	1,278,527 78	.....	.....	24,352,925 39	.....	59.76
Totals previous quarter.....	39,725,377 24	4,905,753 57	14,777,431 08	5,238,749 66	1,133,498 20	.....	.....	26,055,432 51	.....	65.58
Totals for same quarter previous year.....	36,747,112 21	3,916,176 43	9,765,024 47	4,230,855 70	1,234,726 20	.....	.....	19,146,782 80	.....	52.11

QUARTERLY STATEMENT OF DEPOSITS AND SECURITIES OF LOAN AND TRUST CORPORATIONS AS OF 30th SEPTEMBER, 1925

Name of Corporation	Total deposits		Cash on hand or in banks of Canada		Dominion or Provincial bonds or guarantees		Ontario municipal debentures		Demand loans or similar securities		Total cash and securities and loans		Percentage of the total of cash, securities and loans to deposits	
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	%	C.
British Mortgage Loan Company of Ontario...	1,375,516	69	18,923	47	53,500	00	313,314	17	.....	.....	385,737	64	28.04	.....
Brockville Loan and Savings Company.....	371,925	80	9,391	51	24,890	06	75,108	47	.....	.....	109,390	04	29.41	.....
Canada Permanent Mortgage Corporation...	7,815,162	95	699,780	84	2,894,213	94	392,587	82	28,721	31	4,015,303	91	51.37	.....
Central Canada Loan and Savings Company...	2,144,583	09	216,810	87	1,010,950	00	23,988	00	235,310	48	1,487,065	35	69.34	.....
Crown Savings and Loan Company.....	107,369	26	3,245	42	66,915	00	.....	.....	.....	.....	70,160	42	65.34	.....
Dymont Securities Loan and Savings Company	14,765	03	134	81	.....	.....	.....	.....	.....	.....	134	81	9.1	.....
East Lambton Farmers Loan and Savings Co.	148,107	02	1,273	91	87,544	59	100,456	36	.....	.....	189,274	86	127.93	.....
Frontenac Loan and Investment Society.....	46,855	69	368	01	6,972	40	2,985	00	.....	.....	10,325	44	22.03	.....
Grey and Bruce Loan Company.....	308,785	90	16,964	82	194,321	15	11,706	00	7,695	00	230,686	97	74.70	.....
Guelph and Ontario Invest. and Savings Soc.	846,635	71	4,516	30	382,986	50	443,937	71	2,404	81	833,845	32	98.49	.....
Hamilton Provident and Loan Corporation...	795,787	45	21,665	97	200,000	00	87,572	72	.....	.....	309,238	69	38.99	.....
Huron and Erie Mortgage Corporation.....	6,226,318	46	652,646	70	1,094,376	50	815	36	.....	.....	1,747,838	56	28.07	.....
Industrial Mortgage and Savings Company...	872,997	82	48,373	01	301,224	96	404,647	86	.....	.....	754,245	83	86.51	.....
Lambton Loan and Investment Company...	1,202,094	97	24,656	46	352,119	87	175,329	14	8,100	00	552,105	47	45.93	.....
Landed Banking and Loan Company.....	990,892	52	3,478	26	253,935	19	37,689	45	100	00	303,202	90	30.60	.....
London Loan and Savings Company.....	744,455	89	84,790	19	50,000	00	1,127	29	.....	.....	136,017	48	18.27	.....
Midland Loan and Savings Company.....	348,461	71	55,920	49	207,408	14	120,426	45	.....	.....	383,755	08	110.12	.....
Ontario Loan and Debenture Company.....	756,756	84	162,580	01	1,620,475	25	495,189	31	51,360	00	2,329,604	57	307.84	.....
Owen Sound Loan and Savings Company...	63,892	97	24,692	31	21,393	36	.....	.....	507	60	46,593	27	72.92	.....
People's Loan and Savings Corporation.....	384,549	01	82,799	20	48,538	30	.....	.....	.....	.....	131,337	50	34.15	.....
Royal Loan and Savings Company.....	993,217	49	36,708	53	319,020	00	75,243	81	3,668	54	434,640	88	43.76	.....
Security Loan and Savings Company.....	361,448	88	46,591	35	129,285	25	19,013	50	.....	.....	194,890	10	53.92	.....
Southern Loan and Savings Company.....	551,521	42	8,011	30	264,177	67	10,000	00	.....	.....	282,188	97	51.16	.....
Toronto Mortgage Company.....	83,186	32	102,613	42	670,937	75	410,102	21	3,950	00	1,108,316	96	1,332.33	.....
Toronto Savings and Loan Company.....	800,628	10	10,610	57	397,151	28	232,067	50	.....	.....	944,004	59	117.90	.....
Capital Trust Corporation, Limited.....	969,792	00	104,610	57	6,368	28	180,024	72	.....	.....	501,761	85	51.73	.....
Chartered Trust and Executor Company...	212,044	95	21,790	90	83,315	99	2,083	96	1,430	00	108,620	24	50.73	.....
Imperial Trusts Company of Canada.....	384,128	75	11,042	19	1,066,812	68	993,737	80	362,300	00	2,536,892	67	65.08	.....
National Trust Company, Limited.....	5,275,922	84	114,042	19	4,217	03	.....	.....	.....	.....	22,151	47	100.00	.....
Sterling Trusts Corporation.....	22,151	47	17,934	44	4,217	03	.....	.....	.....	.....	22,151	47	100.00	.....
Trusts and Guarantee Company, Limited...	1,002,583	39	84,159	52	194,184	92	140,890	88	18,867	36	438,102	68	43.69	.....
Union Trust Company, Limited.....	1,192,883	18	71,163	42	214,743	87	122,702	74	58,616	64	344,523	93	28.88	.....
Victoria Trust and Savings Company.....	1,263,492	22	69,484	82	195,563	75	156,539	76	100,000	00	389,078	51	30.79	.....
Waterloo Trust and Savings Company.....	2,082,508	05	106,236	15	334,025	50	.....	.....	.....	.....	696,801	41	33.45	.....
Totals.....	40,761,423	84	2,949,944	49	13,360,892	85	5,029,287	99	884,358	94	22,224,484	27	54.52	.....
Totals previous quarter.....	40,750,535	74	3,699,246	66	14,222,017	18	5,153,133	77	1,278,527	78	24,352,925	39	59.76	.....
Totals for same quarter previous year...	35,970,301	07	2,810,453	87	10,033,716	07	4,209,358	48	1,342,153	69	18,395,682	11	51.11	.....

QUARTERLY STATEMENT OF DEPOSITS AND SECURITIES OF LOAN AND TRUST CORPORATIONS AS OF 31st DECEMBER, 1925

Name of Corporation	Total deposits		Cash on hand or in banks of Canada		Dominion or Provincial bonds or guarantees		Ontario municipal debentures		Demand loans on similar securities		Total cash and securities and loans		Percentage of the total of cash, securities and loans to deposits
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
British Mortgage Loan Company of Ontario.....	1,399,795	00	91,326	50	72,928	00	277,927	50	.....	.....	442,182	00	31.59
Brockville Loan and Savings Company.....	377,805	66	8,760	75	24,542	72	65,452	27	.....	.....	98,755	74	26.14
Canada Permanent Mortgage Corporation.....	8,575,231	95	1,532,599	77	3,344,174	72	391,983	11	29,315	00	5,298,072	60	61.78
Central Canada Loan and Savings Company.....	2,704,973	94	335,834	07	975,587	50	21,990	13	436,635	53	1,770,047	23	65.44
Crown Savings and Loan Company.....	104,683	95	3,281	26	66,915	00	.....	.....	.....	.....	70,196	26	67.05
Dymont Securities Loan and Savings Company.....	18,240	28	5,151	22	.....	.....	.....	.....	.....	.....	5,151	22	28.24
East Lambton Farmers Loan and Savings Co.....	153,571	77	6,343	70	87,896	35	100,809	51	.....	.....	195,049	56	127.01
Frontenac Loan and Investment Society.....	53,252	16	2,432	38	4,000	00	2,985	00	.....	.....	9,417	38	17.68
Grey and Bruce Loan Company.....	320,131	97	36,053	41	196,760	96	11,706	00	10,050	00	254,570	41	79.52
Guelph and Ontario Invest. and Savings Soc.....	851,488	95	105,426	44	382,724	56	432,148	77	2,854	93	923,154	70	108.41
Hamilton Provident and Loan Corporation.....	830,506	21	36,003	18	200,000	00	75,034	50	.....	.....	311,037	68	37.45
Huron and Erie Mortgage Corporation.....	6,960,854	14	936,827	13	1,892,256	72	113,109	92	.....	.....	2,942,193	77	42.21
Industrial Mortgage and Savings Company.....	881,722	27	119,775	56	301,542	54	435,794	66	.....	.....	857,112	76	97.21
Lambton Loan and Investment Company.....	1,291,193	38	167,381	76	352,119	87	181,351	09	.....	.....	700,852	72	54.27
Landed Banking and Loan Company.....	1,063,236	46	113,210	74	253,935	19	36,324	03	8,250	00	411,719	96	38.72
London Loan and Savings Company.....	729,755	90	20,020	84	100,000	00	961	23	.....	.....	120,982	07	16.58
Midland Loan and Savings Company.....	341,120	41	143,243	88	147,296	16	117,622	88	.....	.....	408,162	89	119.65
Ontario Loan and Debenture Company.....	844,535	39	174,942	31	1,616,387	50	489,570	70	156,360	00	2,437,260	51	288.59
Owen Sound Loan and Savings Company.....	70,184	93	28,793	36	21,393	36	.....	.....	3,437	60	53,624	32	76.40
People's Loan and Savings Corporation.....	402,731	60	60,926	01	52,383	75	.....	.....	.....	.....	143,309	76	35.59
Royal Loan and Savings Company.....	1,096,458	30	36,708	53	319,020	00	75,812	66	38,550	27	470,091	46	42.87
Security Loan and Savings Company.....	374,641	46	38,280	20	153,505	25	19,013	50	.....	.....	210,798	95	56.27
Southern Loan and Savings Company.....	546,055	61	9,369	59	264,140	00	10,000	00	.....	.....	283,509	59	51.92
Toronto Mortgage Company.....	95,757	65	6,674	67	669,394	66	385,077	12	1,650	00	1,121,796	45	1,171.50
Toronto Savings and Loan Company.....	969,532	62	182,885	91	540,636	17	232,067	50	.....	.....	955,589	58	98.56
Capital Trust Corporation, Limited.....	1,021,360	85	96,912	24	434,519	09	.....	.....	.....	.....	531,431	33	52.03
Chartered Trust and Executor Company.....	291,262	23	4,082	64	23,257	93	186,993	79	40,363	12	254,696	88	87.44
Imperial Trusts Company of Canada.....	439,081	48	102,565	74	114,170	77	2,083	96	1,340	00	220,160	47	50.12
National Trust Company, Limited.....	5,720,554	70	818,767	41	1,060,001	27	1,112,905	91	418,400	00	3,410,074	59	59.61
Sterling Trusts Corporation.....	16,640	84	6,978	96	9,661	88	.....	.....	.....	.....	16,640	84	100.00
Trusts and Guarantee Company, Limited.....	1,024,865	43	264,759	15	96,840	33	91,404	57	40,907	40	493,911	45	48.19
Union Trust Company, Limited.....	1,222,268	72	198,480	61	310,503	87	.....	.....	.....	.....	508,984	48	41.64
Victoria Trust and Savings Company.....	1,312,940	05	185,330	29	219,638	75	113,051	87	1,710	25	519,731	16	39.58
Waterloo Trust and Savings Company.....	2,140,780	76	133,373	89	406,648	98	175,881	50	.....	.....	715,904	37	33.44
Totals.....	44,247,217	02	6,102,803	60	14,714,783	79	5,159,063	65	1,189,824	10	27,166,175	14	61.40
Totals previous quarter.....	40,761,423	84	2,949,944	49	13,360,892	85	5,029,287	99	884,358	94	22,224,484	27	54.52
Totals for same quarter previous year.....	39,089,953	96	6,898,821	75	12,949,940	32	4,365,442	94	2,186,737	32	26,400,942	33	67.53

QUARTERLY STATEMENT OF DEPOSITS AND SECURITIES OF LOAN AND TRUST CORPORATIONS AS OF 31st MARCH, 1926

Name of Corporation	Total deposits		Cash on hand or in municipal banks of Canada		Dominion or Provincial bonds or guarantees		Ontario municipal debentures		Demand loans on similar securities		Total cash and securities and loans		Percentage of the total of cash, securities and loans to deposits	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
British Mortgage Loan Company of Ontario.	1,488,470	79	146,433	77	97,053	00	274,519	49	.....	.....	518,006	26	.....	34.80
Brockville Loan and Savings Company.	416,161	13	49,001	74	24,496	33	65,450	75	.....	.....	138,948	82	.....	33.39
Canada Permanent Mortgage Corporation.	8,496,016	48	963,971	53	3,923,093	62	391,983	11	31,012	41	5,310,060	67	.....	62.38
Central Canada Loan and Savings Company	2,604,435	27	192,277	66	975,887	50	21,990	13	243,365	81	1,433,521	10	.....	55.04
Crown Savings and Loan Company.	114,406	51	13,451	94	65,951	60	.....	.....	.....	.....	79,403	54	.....	69.40
Dymont Securities Loan and Savings Co....	12,982	18	932	39	.....	.....	.....	.....	.....	.....	932	39	.....	7.18
East Lambton Farmers Loan and Savings Co.	162,738	51	8,731	81	87,932	85	97,561	48	.....	.....	194,226	14	.....	119.35
Frontenac Loan and Investment Society....	52,150	61	1,067	90	.....	.....	.....	.....	.....	.....	1,067	90	.....	2.05
Grey and Bruce Loan Company.	329,852	00	33,397	69	202,966	10	16,272	63	8,515	00	261,151	42	.....	79.17
Guelpin and Ontario Invest. and Savings Soc.	870,153	85	169,357	92	382,724	56	420,650	30	819	75	973,552	53	.....	111.88
Hamilton Provident and Loan Corporation.	863,939	11	64,194	20	200,000	00	75,034	20	.....	.....	339,228	70	.....	39.27
Huron and Erie Mortgage Corporation.	7,115,499	87	556,607	52	2,920,645	56	411	50	148,502	50	3,626,167	17	.....	50.96
Industrial Mortgage and Savings Company.	903,878	05	83,780	78	302,454	37	404,536	01	.....	.....	850,771	16	.....	94.12
Lambton Loan and Investment Company.	1,340,833	63	115,397	09	351,750	00	181,351	00	.....	.....	648,498	18	.....	48.37
Landed Banking and Loan Company.	1,045,283	20	88,748	59	253,935	19	56,324	03	11,750	00	410,757	81	.....	39.29
London Loan and Savings Company.	669,588	57	12,434	11	50,000	00	961	23	.....	.....	63,395	34	.....	9.47
Midland Loan and Savings Company.	352,594	76	107,943	33	208,003	04	114,699	76	.....	.....	430,646	93	.....	122.14
Ontario Loan and Debenture Company.	865,766	91	142,736	02	1,897,970	48	537,738	48	.....	.....	2,068,204	18	.....	308.18
Owen Sound Loan and Savings Company.	80,928	23	19,103	98	16,858	60	.....	.....	.....	.....	39,298	18	.....	48.56
People's Loan and Savings Corporation.	382,271	28	49,846	11	50,195	29	.....	.....	.....	.....	100,041	47	.....	26.17
Royal Loan and Savings Company.	1,172,263	79	64,047	11	419,020	00	81,865	66	27,700	84	592,633	61	.....	50.56
Security Loan and Savings Company.	361,886	30	5,226	24	153,509	00	19,013	50	.....	.....	177,748	74	.....	46.35
Southern Loan and Savings Company.	556,539	87	8,458	70	264,140	00	10,000	00	.....	.....	282,598	70	.....	50.78
Toronto Mortgage Company.	90,759	87	69,478	65	609,620	74	383,791	43	.....	.....	1,124,440	82	.....	1,238.93
Toronto Savings and Loan Company.	888,950	11	92,585	43	540,636	17	232,067	50	1,550	00	865,289	10	.....	100.74
Capital Trust Corporation, Limited.	1,086,672	11	103,437	27	434,493	74	.....	.....	.....	.....	557,318	51	.....	51.56
Chartered Trust and Executor Company.	235,673	53	693	70	26,449	26	197,457	26	.....	.....	224,600	47	.....	95.31
Imperial Trusts Company of Canada.	403,291	18	36,091	87	145,314	58	2,077	02	1,390	38	184,873	85	.....	45.84
National Trust Company, Limited.	5,981,547	27	122,032	93	1,124,499	56	1,128,465	88	490,900	00	2,805,898	37	.....	47.91
Sterling Trusts Corporation.	22,107	86	10,138	94	11,968	92	.....	.....	.....	.....	22,107	86	.....	100.00
Trusts and Guarantee Company, Limited.	1,123,173	03	141,591	02	240,312	99	205,405	99	36,132	31	633,442	31	.....	55.50
Union Trust Company, Limited.	1,261,522	06	215,593	18	310,503	87	.....	.....	9,500	00	535,597	05	.....	42.46
Victoria Trust and Savings Company.	1,415,749	32	162,771	47	243,826	25	115,111	87	1,010	25	522,719	84	.....	36.92
Waterloo Trust and Savings Company.	2,305,338	22	89,338	66	406,010	17	239,353	60	100,000	00	834,702	43	.....	36.20
Totals.....	45,043,425	55	3,940,901	32	17,002,223	56	5,334,094	32	1,224,632	35	27,501,851	55	.....	61.06
Totals previous quarter	44,247,217	02	6,102,503	60	14,714,783	79	5,159,063	65	1,189,824	10	27,106,175	14	.....	61.40
Totals for same quarter previous year	39,725,377	24	4,905,753	57	14,777,431	08	5,238,749	66	1,133,498	20	26,055,432	51	.....	65.58

Quarterly Statements
OF
Guaranteed Investments
AND
Securities Allocated

FILED BY
TRUST COMPANIES

JUNE 30th, 1925, TO MARCH 31st, 1926, INCLUSIVE

Pursuant to Section 17a (3) of the Loan and Trust Corporations Act.

Sec. 17a.—(3). A sworn return shall be made 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 all such securities, loans upon securities and cash, if any, as the same stood at the end of the last preceding month and stating that the same have been ear-marked and definitely set aside in respect of moneys received by the company for guaranteed investment as set out in subsection 1 of section 17. 11 Geo. V, c. 61, s. 3.

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 30th JUNE, 1925

Name of Company	Guaranteed Funds									
	Trust Deposits A.		Specific Guaranteed Investments B.		General Guaranteed Investments C.		Total Funds D.	Accrued Interest E.		
	\$	c.	\$	c.	\$	c.		\$	c.	
Canada Permanent Trust Company					292,002	16				
Canada Trust Company	870,469	57			5,110,073	94				
Capital Trust Corporation, Limited	230,580	27			4,222,263	26				
Chartered Trust and Executor Company			585,991	47						
Consolidated Trusts Corporation			412,839	17	36,965	05				
Fidelity Trusts Company			43,840	00	667	42				
Guelph Trust Company			31,672	42	2,944	03				
Imperial Trusts Company					315,827	41				
Montreal Trust Company	295,218	33			209,500	43				
National Trust Company					5,529,620	84				
Ontario Trust Company, Limited	5,335,866	06	1,504,034	13	2,383,309	41				
Prudential Trust Company					1,23,626	00				
Royal Trust Company					64,109	61				
Sterling Trusts Corporation			896,378	21						
Toronto General Trusts Corporation			34,138	14	665,442	64				
Trusts and Guarantee Company, Limited	980,292	17	9,053,383	02						
Union Trust Company, Limited	1,200,044	42	2,653,931	28	2,266,538	54				
Victoria Trust and Savings Company	1,200,821	49	2,724,150	00	2,198,397	28				
Waterloo Trust and Savings Company	1,982,498	48	3,200	00	473,493	90				
Totals	12,107,374	54	18,007,667	45	23,600,432	71	53,715,474	70	517,363	78
Totals previous quarter	11,720,541	97	19,511,875	13	17,039,909	33	48,272,326	43		
Totals for same quarter of previous year	10,506,636	02	18,327,057	97	15,329,308	25	44,163,002	24		

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 30th JUNE, 1925—Continued

Name of Company	Securities Allocated for Guaranteed Investments											Total Investments												
	Cash		Dominion of Canada Provinces Bonds and Securities guaranteed by those Governments		United Kingdom Bonds and Securities guaranteed by that Government		Canadian Public School Debentures or Securities guaranteed by Ontario Municipalities		Western Canada School Districts and Rural Telephone Debentures		First Mortgages on Real Estate in Ontario, Manitoba, Saskatchewan, Alberta or British Columbia		Demand Loans on Trustee Securities		Total Trustee Investments		Interest Due and Accrued		Securities not Authorized as Trustee Investments in Ontario					
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$		C.	\$	C.	\$	C.	\$	C.	\$	C.			
Canada Permanent Trust Company	1,210	16																			292,002	16		
Canada Trust Company	152,379	70																			5,110,073	94		
Capital Trust Corporation, Limited	74,121	67	397,175	23																	1,878,724	30		
Chartered Trust and Executor Co.	38,662	64	6,623	06	168,304	21															680,384	49		
Consolidated Trusts Corporation	667	42																			45,328	72		
Fidelity Trusts Company of Ontario	2,944	03																			34,944	45		
Guelph Trust Company	6,693	22																			325,256	07		
Imperial Trusts Company of Canada	34,995	88	160,093	13																	1,37,993	64		
National Trust Company					50,222	96															5,529,620	84		
Ontario Trust Company, Limited	513,359	74	1,066,750	58	1,228,683	23															9,223,209	60		
Prudential Trust Company																					125,627	24		
Prudential Trust Company, Limited	153	99																			163,955	62		
Royal Trust Company	154,931	33	879	00	18,500	00															814,700	10		
Sterling Trusts Corporation	11,171	08	16,043	00																	1,598,687	17		
Toronto General Trusts Corporation	168,792	66	290,403	84	2,267,790	94															11,693,071	42		
Trusts and Guarantee Company, Ltd.	123,833	22	594,684	00	372,407	24															672,318	32		
Union Trust Company, Limited	77,555	53	260,503	87	33,102	47															256,786	84		
Victoria Trust and Savings Company	79,278	07	245,313	75	115,952	77															3,485,175	20		
Waterloo Trust and Savings Company	154,855	90	358,650	28	740,019	32															3,330,549	97		
Totals	1,595,606	24	3,397,119	74	4,995,013	14	4,68,578	58	33,970,383	66	6,996,822	58	51,423,523	94	1,002,403	46	1,948,254	52	54,374,181	92				
Totals previous quarter	1,728,634	13	3,501,493	77	194,666	67	4,836,932	30	492,241	70	33,278,405	87	1,480,525	85							2,754,354	97	48,267,255	26
Totals for same quarter of previous year	1,138,914	67	2,664,500	09	218,081	67	3,863,644	62	480,986	11	31,927,267	10	2,487,974	50							1,493,349	90	44,274,718	66

*First Mortgages in New Brunswick and an authorized Trustee investment under New Brunswick laws. Includes \$2,711.00 of Quebec Mortgages which are authorized Trustee investments in that Province.

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 30th SEPTEMBER, 1925

Name of Company	Guaranteed Funds							
	Trust Deposits A.		Specific Guaranteed Investments B.		General Guaranteed Investments C.		Total Funds D.	Accrued Interest E.
	\$	c.	\$	c.	\$	c.	\$	c.
Canada Permanent Trust Company					310,636	98	310,636	68
Canada Trust Company					5,034,910	97	5,034,910	97
Capital Trust Corporation, Limited	969,792	00	622,718	32	464,511	82	2,057,029	70
Chartered Trust and Executor Company	212,044	95	427,481	72	18,376	17	658,258	04
Consolidated Trust Corporation					34,196	14	34,196	14
Fidelity Trust Company of Ontario					8,031	64	37,977	41
Guelph Trust Company	384,128	75			232,337	08	616,465	83
Imperial Trusts Company of Canada					5,984,111	84	5,984,111	84
Montreal Trust Company	5,275,922	84	1,528,041	58	2,709,014	68	9,512,970	10
National Trust Company					119,976	00	119,976	00
Premier Trust Company					64,109	61	64,109	61
Royal Trust Company					946,193	73	1,622,164	66
Sterling Trusts Corporation	22,151	47	30,832	64	675,970	93	52,984	11
Toronto General Trusts Corporation	1,002,583	39	9,070,069	01	2,561,018	87	11,631,087	88
Trusts and Guarantee Company, Limited	1,192,883	18	2,811,424	84	2,201,027	82	6,015,036	05
Union Trust Company, Limited	1,263,492	22	2,710,750	00	484,405	11	4,388,038	29
Victoria Trust and Savings Company	2,082,508	05	3,200	00	2,253,857	28	3,520,549	50
Waterloo Trust and Savings Company					1,396,070	52	3,478,578	57
Totals	12,405,506	85	18,276,225	76	24,773,966	72	55,455,699	33
Totals previous quarter	12,107,374	54	18,007,667	45	23,600,432	71	53,715,474	70
Totals for same quarter of previous year	10,264,173	82	18,914,466	36	16,053,247	53	45,231,887	71

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 30th SEPTEMBER, 1925—Continued

Name of Company	Securities Allocated for Guaranteed Investments											Total Investments
	Cash	1	2	3	4	5	6	7	8	9	10		11
Canada Permanent Trust Company	\$ 8,644 68	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ 308,136 68	\$ c.	\$ 2,500 00	\$ c.
Canada Trust Company	69,999 46				299,492 00				4,959,863 28			310,636 68
Capital Trust Corporation, Limited	104,610 57	397,151 28			4,899,863 82				2,057,022 20	75,047 69		5,034,910 97
Chartered Trust and Executor Co.	14,156 87	6,368 28			1,555,260 35				652,595 34	5,662 70		658,258 04
Consolidated Trusts Corporation	1,376 14				389,920 60				46,196 14	854 34		47,050 48
Fidelity Trusts Company of Ontario	8,031 64				44,820 00				24,616 45	779 70		25,396 15
Guelph Trust Company	2,900 56				16,584 81				322,520 22	4,487 50		327,007 72
Imperial Trusts Company of Canada	34,079 21	128,201 13			319,619 66				476,967 46	1,594 72		616,465 83
Montreal Trust Company					258,314 56				5,984,111 84	287,813 38		5,984,111 84
National Trust Company	431,452 04	1,401,539 97			5,543,241 78				8,964,040 41	1,261,125 31		9,512,979 10
Premier Trust Company					119,976 00				119,976 00	2,839 94		122,815 94
Prudential Trust Company, Limited	9 30											
Royal Trust Company	147,941 29	879 00			478,135 03				1,014,217 78	39,376 74		64,100 31
Sterling Trusts Corporation	17,934 44	16,043 00			19,006 07				52,984 11	607,946 88		64,109 61
Toronto General Trusts Corporation	266,109 48	290,166 46			8,240,500 45				562,091 25	371,838 00		52,984 11
Trusts and Guarantee Company, Ltd	98,085 09	779,705 99			3,670,780 85				5,187,698 54	205,925 26		6,063,397 77
Union Trust Company, Limited	77,110 49	193,815 87			3,804,754 26				24,510 00	251,936 84		4,288,038 29
Victoria Trust and Savings Company	135,827 35	195,563 75			3,016,039 20				3,544,148 06	29,443 51		3,573,480 00
Waterloo Trust and Savings Company	121,215 42	334,025 50			2,012,528 93				3,438,530 25	20,048 32		3,478,578 57
Totals	1,539,484 03	3,743,460 23			5,042,390 22				466,215 33	34,668,249 00		7,501,690 53
Totals previous quarter	1,595,606 24	3,397,119 74			4,995,013 14				6,996,822 58	51,423,523 94		1,002,403 46
Totals for same quarter of previous year	1,202,608 43	2,468,918 16			4,738,899 24				32,390,750 75	2,686,946 56		1,531,267 61

*First Mortgage in New Brunswick and an authorized Trustee investment under New Brunswick laws.
 †Composed of \$254,330.21 of Quebec Mortgages which are authorized Trustee investments in that Province and \$6,795.10 cash in Bank of Scotland, London, England.

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 31st DECEMBER, 1925

Name of Company	Guaranteed Funds								
	Trust Deposits A.		Specific Guaranteed Investments B.		General Guaranteed Investments C.		Total Funds D.	Accrued Interest E.	
	\$	c.	\$	c.	\$	c.	\$	c.	
Canada Permanent Trust Company					343,923 19		343,923 19		
Canada Trust Company					5,026,515 39		5,026,515 39		70,864 59
Chartered Trust Corporation, Limited	1,021,360 85		690,329 73		500,520 95		2,212,211 53		4,800 00
Chartered Trust and Executor Company	291,262 23		460,991 02		61,115 25		813,368 50		4,333 61
Consolidated Trusts Corporation	200 00		50,595 00		1,405 67		52,200 67		693 03
Fidelity Trusts Company of Ontario			14,347 81		10,268 64		24,616 45		429 27
Guelph Trust Company					317,979 61		317,979 61		8,489 35
Imperial Trusts Company	439,081 48				241,559 61		680,641 09		
Montreal Trust Company					6,717,124 65		6,717,124 65		45,322 96
National Trust Company, Limited	5,720,554 70		1,610,140 22		2,873,199 77		10,203,894 69		980 78
Premier Trust Company					126,397 23		126,397 23		
Prudential Trust Company, Limited					64,117 58		64,117 58		
Royal Trust Company					1,708,517 28		2,224,057 64		20,697 20
Scotiabank Corporation	16,640 84		31,831 09		515,540 36		48,445 03		
Toronto General Trusts Corporation			9,120,842 67		3,069,436 48		12,190,279 15		87,142 07
Trusts and Guarantee Company, Limited	1,024,865 43		2,667,900 68		2,435,730 18		5,917,096 29		39,185 97
Union Trust Company, Limited	1,223 73		2,697,900 00		2,387,030 05		3,417,098 29		
Victoria Trust and Savings Company	1,312,910 05		2,800 00		2,387,030 05		3,695,770 16		21,296 89
Waterloo Trust and Savings Company	2,140,780 70				1,803,509 57		3,644,290 33		
Totals	13,189,955 06		19,103,329 58		26,431,947 50		58,725,232 14		304,235 72
Totals previous quarter	12,405,506 85		18,276,225 76		24,773,966 72		55,455,699 33		517,337 47
Totals for same quarter of previous year	11,357,407 14		20,797,381 14		16,239,867 36		48,394,655 64		

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 31st DECEMBER, 1925—Continued

Name of Company	Securities Allocated for Guaranteed Investments										
	Cash 1	Dominion of Canada Provinces of Canada Bonds and Securities guaranteed by those Govern- ments 2	United Kingdom Bonds and Securities guaranteed by that Govern- ment 3	Canadian Municipal, Public School Debentures or Securities guaranteed by Ontario Municipal- ities 4	Western Canada District Telephone Debentures 5	First Mortgages on Real Estate in Ontario, Manitoba, Saskatchewan or British Columbia 6	Demand Loans on Trustee Securities 7	Total Trustee Investments 8	Interest Due and Accrued 9	Securities not Author- ized as Trustee Investments in Ontario 10	Total Investments 11
Canada Permanent Trust Company	\$ 2,081 19	\$ c.	\$ c.	\$ c.	\$ 341,842 00	\$ c.	\$ 343,923 19	\$ c.	\$ c.	\$ c.	\$ 343,923 19
Capital Trust Corporation	129,205 31				4,793,634 96		4,922,840 27	174,539 71			5,097,379 98
Chartered Trust and Executor Co.	96,912 24	434,519 09			1,682,632 04		2,184,063 37	32,948 16			2,217,011 53
Consolidated Trusts Corporation	24,757 78	47,445 43			395,754 64	132,688 12	805,026 88	8,341 62			813,368 50
Fidelity Trusts Corporation of Ontario	200 00				52,000 67		52,200 67	693 03			52,893 70
Guelph Trust Company	10,268 64				14,347 81		24,616 45	429 27			25,045 72
Imperial Trust Company	13,341 75				305,178 41		318,520 16	10,124 09			328,644 25
National Trust Company of Canada	75,510 61	189,590 08			253,550 20	1,340 00	595,406 58	68 75	85,165 76		680,641 09
Ontario Trust Company	639,938 10	1,521,065 73			5,786,758 05	418,400 00	9,677,431 66	267,233 74	6,717,124 65		16,394,556 41
Premier Trust Company					1,294,418 68	16,851 10	1,311,270 78	1,439 52	304,562 25		1,615,832 55
Royal Trust Company	17 27				126,397 23		126,397 23	1,439 52	64,100 31		171,937 27
Stirling Trust Corporation	48,671 89	15,355 00			450,627 64	532,456 66	1,055,611 19	20,697 20	1,168,446 45		2,224,157 54
Toronto General Trusts Corporation	6,978 96	16,043 00			25,449 97		48,471 93				48,471 93
Trusts and Guarantee Company, Ltd.	204,736 64	149,254 72			8,153,753 18	1,295,566 25	11,957,272 92	320,119 80	619,331 54		12,277,392 72
Union Trust Company, Limited	297,687 09	569,488 87			3,721,603 45	62,238 95	5,134,397 99	207,759 63	240,726 46		5,375,124 45
Victoria Trust and Savings Company	223,708 47	193,915 97			3,725,837 02		4,176,373 16		29,451 70		4,417,098 62
Waltloo Trust and Savings Company	163,203 64	219,688 75			80,125 02		3,687,615 29	96,329 04			3,717,066 99
	166,177 53	406,648 98			2,105,620 30		3,547,961 29				3,644,290 33
Totals	2,103,397 11	3,762,965 62			4,861,891 66	474,408 70	24,433,102 23	1,140,713 56	9,228,909 13		34,835,768 28
Totals previous quarter	1,539,484 03	3,743,460 23			5,042,390 22	466,215 33	25,961,489 34	1,045,700 80	1,998,337 66		27,465,527 80
Totals for same quarter of previous year	2,209,626 43	2,984,847 00	195,477 78	4,542,757 09	434,242 55	52,929,446 63	2,473,692 44	45,770,089 92			70,243,309 65

*Composed of \$300,600.00 of First Mortgages in Quebec which are authorized Trustee Investments in that Province and \$3,962.25 cash in Bank of Scotland, London, England.

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 31st MARCH, 1926.

Name of Company	Guaranteed Funds											
	Trust Deposits A.		Specific Guaranteed Investments B.		General Guaranteed Investments C.		Total Funds D.		Accrued Interest E.			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Canada Permanent Trust Company					432,867	54			432,867	54		
Canada Trust Company					5,233,570	81			5,233,570	81		
Capital Trust Corporation, Limited	1,086,672	11	670,348	52	531,291	53			2,288,312	16		
Chartered Trust and Executor Company	235,673	53	458,852	15	115,658	70			810,184	38		
Consolidated Trusts Corporation			53,475	00	1,408	67			54,880	67		999
Fidelity Trusts Company of Ontario			12,247	81	1,868	64			14,116	45		523
Guelph Trust Company					321,736	12			321,736	12		
Imperial Trusts Company of Canada	403,291	18			228,979	81			632,270	99		
Montreal Trust Company					7,344,274	65			7,344,274	65		
National Trust Company, Limited	5,981,547	27	1,645,158	27	2,967,010	49			10,593,716	03		1,255
Premier Trust Company					140,197	23			140,197	23		
Prudential Trust Company, Limited					64,117	58			64,117	58		
Royal Trust Company					1,034,632	02			1,845,334	40		3,333
Sterling Trusts Corporation	22,107	86	29,631	09					51,738	95		
Toronto General Trusts Corporation			9,093,178	18	3,146,463	69			12,239,641	87		
Trusts and Guarantee Company, Limited	1,123,113	03	2,700,244	18	2,304,276	65			6,127,693	86		57,440
Union Trust Company, Limited	1,261,522	06	2,694,300	00	519,248	54			4,475,067	40		
Victoria Trust and Savings Company	1,415,749	52			2,480,346	58			3,868,895	90		36,197
Waterloo Trust and Savings Company	2,505,338	22			1,600,336	94			3,905,675	16		
Totals	13,835,074	58	18,458,984	80	28,150,232	77			60,444,292	15		119,748
Totals previous quarter	13,189,955	06	19,103,329	58	26,431,947	50			58,725,232	14		304,235
Totals for same quarter of previous year	11,720,541	97	19,511,875	13	17,039,909	33			48,272,336	43		

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR
AS OF 31st MARCH, 1926.—Continued.

Name of Company	Cash		Dominion of Canada Provinces Bonds and Securities guaranteed by those Governments		United Kingdom Bonds and Securities guaranteed by that Government		Canadian Municipal, Public School or Securities guaranteed by Ontario Municipalities		Western Canada School Districts and Rural Telephone Debentures		First Mortgages on Real Estate in Ontario, Manitoba, Saskatchewan, Alberta or British Columbia		Demand Loans on Securities		Total Trust Investments		Interest Due and Accrued		Securities not Authorized as Trust Investments in Ontario		Total Investments				
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			
Canada Permanent Trust Company	187,931	12	54,785	20																		432,867	54		
Canada Trust Company	103,437	27	434,493	74																			5,233,570	81	
Chartered Trust and Executor Co.	10,192	05	62,730	73	252,697	91	1,730,993	65	19,387	50	2,288,312	16	804,016	78	8,110	18	6,167	60					2,288,312	16	
Consolidated Trusts Corporation							54,880	67															55,880	09	
Guelph Trust Company	1,868	64					12,247	81															14,639	60	
Guaranty Trust Company	657	57					322,320	32															325,890	74	
Imperial Trust Company	38,638	89	220,733	89	55,174	86	210,878	39	1,390	38	545,544	28	1,443	57	85,283	14	2,912	85	7,344,274	65	7,344,274	65			
National Trust Company	640,776	07	1,603,379	07	1,383,039	72	5,904,404	31	506,900	00	10,057,850	27	203,811	26	332,054	50	10,594,716	03	10,594,716	03	10,594,716	03			
Ontario Trust Company							140,197	23															142,434	10	
Premier Trust Company	17	27					437,732	57															64,100	31	
Royal Trust Company	7,616	57	38,453	16	18,500	00	25,557	01															556,779	47	
Stirling Trusts Corporation	10,138	94	16,043	00			8,249,980	33															1,848,667	97	
Toronto General Trusts Corporation	176,439	60	565,170	13	2,668,473	03	3,249,536	65	380,901	25	12,040,964	34	199,668	86	3,333	57	12,240,633	20				12,240,633	20		
Trusts and Guarantee Company, Ltd.	790,692	64	900,735	39	480,023	12	3,746,473	42	88,200	00	4,234,340	94	197,447	95	619,044	97	4,853,685	90				6,185,133	90		
Union Trusts Company, Limited	12,840	85	193,915	87	32,910	80	3,311,263	55	4,050	00	3,864,760	16	30,332	94	240,726	46	4,475,067	40				4,475,067	40		
Victoria Trust and Savings Company	154,239	68	243,826	25	770,557	75	2,341,708	18	100,000	00	3,864,563	05	41,112	11								3,925,093	10		
Waterloo Trust and Savings Company	103,130	71	406,010	17			254,902	34	35,972,312	85	2,032,334	94	50,578,110	88	749,793	97	9,242,263	50				60,570,168	35		
Totals	1,809,193	41	4,740,276	60	4,861,891	66	474,408	70	35,022,380	28	2,433,102	23	48,658,145	60	1,140,713	56	9,228,909	12					59,027,768	28	
Total previous quarter	2,103,397	11	3,762,965	62																					
Total for same quarter of previous year	1,728,634	13	3,501,493	77	4,836,932	30	492,241	70	33,278,405	87	1,480,525	85	45,512,900	29										2,754,354	97

*Composed of \$330,450.00 of First Mortgages in Quebec which are authorized Trustee Investments in that Province and \$1,604.50 cash in Bank of Scotland, London England.

**LIST OF
LOAN AND TRUST CORPORATIONS**

LIST OF LOAN

Page	Name of Company	Chief Office in Ontario	
1	British Mortgage Loan Company of Ontario.....	Stratford.....	1
5	Brockville Loan and Savings Company.....	Brockville.....	2
9	Canada Landed and National Investment Company, Limited..	Toronto.....	3
13	Canada Permanent Mortgage Corporation.....	Toronto.....	4
18	Canadian Mortgage Investment Company.....	Toronto.....	5
137	Canadian Northern Prairie Lands Company, Limited.....	Toronto.....	6
22	Central Canada Loan and Savings Company.....	Toronto.....	7
26	Colonial Investment and Loan Company.....	Toronto.....	8
30	Credit Foncier Franco-Canadien.....	Toronto.....	9
33	Crown Savings and Loan Company.....	Petrolia.....	10
36	Dyment Securities Loan and Savings Company.....	Barrie.....	11
39	East Lambton Farmers' Loan and Savings Company.....	Forest.....	12
43	Frontenac Loan and Investment Society.....	Kingston.....	13
47	Grey and Bruce Loan Company.....	Owen Sound.....	14
51	Guelph and Ontario Investment and Savings Society.....	Guelph.....	15
55	Hamilton Provident and Loan Corporation.....	Hamilton.....	16
121	Home Building and Savings Association of Ottawa.....	Ottawa.....	17
59	Huron and Erie Mortgage Corporation.....	London.....	18
64	Industrial Mortgage and Savings Company.....	Sarnia.....	19
68	Lambton Loan and Investment Company.....	Sarnia.....	20
71	Landed Banking and Loan Company.....	Hamilton.....	21
75	London Loan and Savings Company of Canada.....	London.....	22
80	Midland Loan and Savings Company.....	Port Hope.....	23
124	Niagara Falls Building, Savings and Loan Association.....	Niagara Falls.....	24
84	Ontario Loan and Debenture Company.....	London.....	25
88	Ontario Mortgage Company.....	Toronto.....	26
127	Owen Sound Loan and Savings Company.....	Owen Sound.....	27
91	People's Loan and Savings Corporation.....	London.....	28
131	Peterborough Workingmen's Building and Savings Society.....	Peterborough.....	29
94	Port Arthur and Fort William Mortgage Company, Limited.....	Toronto.....	30
141	Provident Investment Company.....	Toronto.....	31
99	Real Estate Loan Company of Canada, Limited.....	Toronto.....	32
103	Royal Loan and Savings Company, Limited.....	Brantford.....	33
(a)	Scottish American Investment Company, Limited (a).....	Toronto.....	34
107	Security Loan and Savings Company, St. Catharines.....	St. Catharines.....	35
111	Southern Loan and Savings Company.....	St. Thomas.....	36
115	Toronto Mortgage Company.....	Toronto.....	37
144	Toronto Savings and Loan Company.....	Peterborough.....	38
148	Walkerville Land and Building Company, Limited.....	Walkerville.....	39

(a) The Scottish American Investment Company, Limited. This Company is withdrawing from business in Ontario and for this purpose is registered under Section 140 of The Loan and Trust Corporations Act. The sworn statement of the Chief Agent for Ontario for the year ending December 31st, 1925, shows the assets of the Company then in Ontario at \$18,818.28, consisting of loans secured by mortgages of land, \$17,750.00; sale agreements and mortgages given for balance of purchase money, \$149.02; cash on hand or in bank, \$919.26; and that the Company had then no liabilities in Ontario.

CORPORATIONS

	Manager, Secretary or *Chief Agent	President	When Incorporated
1	W. H. Gregory.....	Hon. Nelson Monteith.....	5th October, 1877
2	L. C. Dargavel.....	D. W. Downey.....	11th May, 1885
3	Edward Saunders.....	G. Tower Ferguson.....	12th February, 1891
4	Geo. H. Smith.....	W. G. Gooderham.....	1st March, 1855
5	J. E. L. Smith, C.A.....	H. S. Osler, K.C.....	11th August, 1899
6	I. C. Hall.....	D. B. Hanna.....	30th May, 1905
7	G. A. Morrow.....	E. R. Wood.....	7th March, 1884
8	A. J. Jackson.....	A. J. Jackson.....	14th June, 1900
9	*William E. Long.....	J. E. Moret.....	24th July, 1880
10	Charles Egan.....	Bless P. Corey.....	30th January, 1882
11	S. Dymont.....	A. E. Dymont.....	15th May, 1902
12	Duncan Whyte.....	Duncan Weir.....	19th December, 1891
13	R. C. Cartwright.....	A. D. Cartwright.....	13th August, 1863
14	Wm. M. Telford.....	Robert Wightman.....	10th May, 1889
15	J. M. Purcell.....	George D. Forbes.....	19th January, 1876
16	Donald M. Cameron.....	George Hope.....	6th June, 1871
17	A. H. Fitzsimmons.....	D. M. Finnie.....	24th June, 1890
18	M. Aylsworth.....	Hume Cronyn.....	18th March, 1864
19	W. R. Paul.....	John Cowan, K.C.....	20th August, 1889
20	John B. Pardee.....	Norman S. Gurd.....	27th March, 1847
21	H. M. Patterson.....	C. S. Scott, F.C.A.....	16th December, 1876
22	M. J. Kent.....	G. G. McCormick.....	2nd May, 1877
23	Walter J. Helm.....	Thomas Wickett.....	5th July, 1872
24	B. M. Benson.....	John Muir.....	5th March, 1894
25	Thomas H. Main.....	Alfred M. Smart.....	26th September, 1870
26	W. B. Stirrup.....	John W. Bain, K.C.....	5th February, 1925
27	C. A. Fleming.....	M. Forhan.....	1st April, 1889
28	A. A. Campbell.....	James Gray.....	22nd June, 1892
29	John Corkery.....	James Lynch.....	17th January, 1889
30	John de N. Kennedy.....	F. G. Johnston.....	24th January, 1914
31	A. H. Cox.....	A. H. Cox.....	3rd November, 1893
32	E. L. Morton.....	Edmund Wragge, M.I.C.E.....	17th September, 1879
33	W. G. Helliker.....	Christopher Cook.....	24th March, 1876
34	*Wm. Henry Lockhart Gordon.....	P. W. Campbell.....	29th March, 1873
35	Frank Blaikie.....	Henry J. Taylor.....	12th March, 1870
36	J. W. Stewart.....	George K. Crocker.....	25th November, 1903
37	Walter Gillespie.....	Thos. H. Wood.....	15th December, 1899
38	W. G. Morrow.....	Herbert C. Cox.....	15th June, 1885
39	Robert L. Daniels.....	Harrington E. Walker.....	22nd October, 1890

LIST OF TRUST

Page	Name of Company	Chief Office in Ontario	
153	Bankers Trust Company.....	Toronto.....	1
156	Brantford Trust Company, Limited.....	Brantford.....	2
159	Canada Trust Company.....	London.....	3
164	Canada Permanent Trust Company.....	Toronto.....	4
168	Capital Trust Corporation.....	Ottawa.....	5
173	Chartered Trust and Executor Company.....	Toronto.....	6
178	Consolidated Trusts Corporation.....	London.....	7
182	Fidelity Trusts Company of Ontario.....	London.....	8
187	Guelph Trust Company.....	Guelph.....	9
191	Imperial Trusts Company of Canada.....	Toronto.....	10
196	London and Western Trusts Company, Limited.....	London.....	11
200	Montreal Trust Company.....	Toronto.....	12
205	National Trust Company, Limited.....	Toronto.....	13
210	Premier Trust Company.....	London.....	14
214	Prudential Trust Company, Limited.....	Toronto.....	15
219	Royal Trust Company.....	Toronto.....	16
225	Sterling Trusts Corporation.....	Toronto.....	17
231	Toronto General Trusts Corporation.....	Toronto.....	18
237	Trusts and Guarantee Company, Limited.....	Toronto.....	19
243	Union Trust Company, Limited.....	Toronto.....	20
248	Victoria Trust and Savings Company.....	Lindsay.....	21
253	Waterloo Trust and Savings Company.....	Kitchener.....	22

COMPANIES

	Manager, Secretary or *Chief Agent	President	When Incorporated
1	*Bruce L. Smith.....	H. B. Mackenzie.....	20th May, 1905
2	W. G. Helliker.....	C. B. Heyd.....	16th December, 1907
3	M. Aylsworth.....	Hume Cronyn.....	23rd July, 1894
4	Geo. H. Smith.....	W. G. Gooderham.....	7th March, 1913
5	B. G. Connolly.....	J. J. Lyons.....	1st April, 1912
6	John J. Gibson.....	Hon. W. A. Charlton.....	20th July, 1905
7	H. R. Clewes.....	G. G. McCormick.....	25th June, 1903
8	William J. Harvey.....	Alexander Purdom.....	23rd March, 1910
9	J. M. Purcell.....	W. E. Phin.....	26th May, 1917
10	J. A. Withrow.....	A. J. Jackson.....	23rd June, 1887
11	John S. Moore.....	Arthur T. Little.....	17th September, 1896
12	*John F. Hobkirk.....	Sir Herbert S. Holt.....	21st March, 1889
13	W. E. Rundle.....	Sir Joseph Flavelle, Bart.....	12th August, 1898
14	A. A. Campbell.....	James Gray.....	2nd April, 1913
15	*E. V. Barthe.....	B. Hal Brown.....	19th May, 1909
16	*Bruce L. Smith.....	Sir Vincent Meredith, Bart.....	24th June, 1892
17	Charles Bauckham.....	W. H. Wardrope, K.C.....	19th May, 1911
18	W. G. Watson.....	Hon. N. W. Rowell, K.C.....	1st April, 1899
19	Edward B. Stockdale.....	James J. Warren.....	24th February, 1897
20	C. D. Henderson.....	Henry F. Gooderham.....	7th August, 1901
21	C. E. Weeks.....	William Flavelle.....	4th September, 1897
22	P. V. Wilson.....	Thomas Hilliard.....	7th April, 1913

REPORT
OF THE
Minister of Public Works

FOR THE
PROVINCE OF ONTARIO

FOR THE
TWELVE MONTHS ENDING 31st OCTOBER
1925

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



ONTARIO

TORONTO

Printed and Published by Clarkson W. James, Printer to the King's Most Excellent Majesty

1 9 2 6



TO HIS HONOUR HENRY COCKSHUTT, ESQ.,
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, the Engineers, Accountant, and Law Clerk, for the twelve months ending the 31st October, 1925.

Respectfully submitted,

GEO. S. HENRY,
Minister of Public Works and Highways.

Department of Public Works, Ontario,
Toronto, February 25th, 1925.

REPORT

OF THE

Deputy Minister of Public Works

I have the honour to submit a summary of the works performed by the Department of Public Works during the fiscal year ending October 31st, 1925.

Maintenance and Repairs of Government Buildings.—Maintenance and repairs to Government buildings were attended to as required. At the Parliament Buildings the interior decorating and painting was provided for and the halls, corridors and offices that needed attention were cleaned and repainted in lighter colours. The skylight over the corridor of the west wing had been giving trouble and the glass was continually breaking. A new skylight has been installed, using reinforced concrete frames and copper expansion joints, and no further trouble from leaking is expected.

East Block, Parliament Buildings.—The construction of an office building in which the Departments of the Government could be gathered together instead of being housed in various buildings throughout the city, was commenced. The demolition of the old buildings occupying the site on the east side of Queen's Park was undertaken by day labour and arrangements made whereby the unemployment situation was somewhat relieved. The East Block is of reinforced concrete construction with outside surface of Queenston limestone, and the entire structure will when completed be of Ontario materials and workmanship. Being constructed of concrete, brick, stone and tile, the structure is fireproof, which is a great advantage in housing important documents and records. The contractors for the building, the Jackson Lewis Company, have made rapid progress in carrying on the construction and the interior work of plastering and finishing will be proceeded with shortly.

The construction of the East Block required the removal of the Provincial Police garage from the corner of St. Albans Street and Surrey Place to the corner of Breadalbane Street and Surrey Place.

Public Institution Buildings.—The boilerhouses at the Ontario Hospitals at London and Cobourg were remodelled to give better efficiency in heating the institutions. At Whitby Hospital a fire alarm system, automatic telephone system and two new boilers were installed. The Boys' Training School at Bowmanville has been proceeded with and two dormitory buildings and a dining-hall completed.

Educational Buildings.—Repairs and changes in the heating and ventilating plants and sanitary equipment at the Normal and Model Schools in Toronto, Ottawa, Hamilton, Stratford, London, Peterborough and North Bay have been carried out. A new English-French school was completed at Embrun and a Consolidated school finished at Byng Inlet. A number of schools have been examined and reported upon and plans for alterations, additions and new buildings prepared.

Agricultural Buildings.—At Ontario Agricultural College, Guelph, a new building, to be known as the School of Baking, was commenced late in the summer and will be completed early next spring. At Western Ontario Experimental Farm, Ridgetown, a greenhouse was completed and the construction of a com-

munity hall and science school commenced. At the Northern Experimental Farm, New Liskeard, a farm labourer's cottage and stock barn were completed by day labour.

District Buildings.—The Court House at Cochrane was completed and occupied. A mining recorder's office at Swastika was also finished. At Haileybury the new gaol was completed and occupied. Port Arthur gaol, an imposing stone building, is almost ready for occupancy and the grounds around it will provide work for the prisoners for some time.

Along with the construction and completion of the buildings enumerated above, the Department gave close attention to the usual repairs and maintenance required by the large number of buildings in its care.

Engineers' Branch.—The repairs required by the various locks, dams and bridges under the authority of the Department were efficiently carried out. Dredging operations to remove rock ledges were carried out in the vicinity of Huntsville to improve the navigating channel. The total length of drains constructed in the various locations amounts to in all forty miles, while the total length of municipal drains towards which Provincial aid is granted was about forty miles.

Bridges.—The total number of bridges built was 119. Of this number, nine were steel bridges on concrete abutments, fifty-three were reinforced concrete structures, and fifty-seven were timber bridges on timber or rubble masonry abutments. Two of the above bridges were swing spans, one being located at Port Sandfield and one over the Gull River in Haliburton.

Storage Dams.—One storage dam in the township of Grimsthorpe was completed.

Navigation.—All necessary repairs to the locks, dams and swing bridges in connection with inland navigation under the control of the Department were promptly attended to.

Secretary's Report.—The Secretary's report gives a list of contracts entered into for materials and works during the year.

The following is a summary of the expenditure by the Department of Public Works during the fiscal year ending October 31st, 1925.

Civil Government:	
Salaries, contingencies, etc.....	\$70,878 85
Government Buildings:	
Maintenance and repairs.....	674,338 27
Public Buildings:	
Parliament Buildings, Hospitals, Schools, Court Houses, etc.....	1,880,959 95
Public Works:	
Locks, dams, bridges, etc.....	255,110 38
Drainage Works:	
Works carried out by Department, chiefly in unorganized districts.....	26,802 65
Drainage Aid:	
Aid to Municipalities under Drainage Act, 1921 (Statutory).....	54,624 00
Grant to Municipalities under Provincial Drainage Aid Act.....	2,300 00
Special Warrants:	
Kemptville Agricultural School, purchase of property, Township Oxford, County Grenville.....	4,365 39
Repairs to Hostel, British Welcome League.....	2,576 81
Reception Hospital, Surrey Place, Toronto, equipment and furnishings....	11,258 76
Statutory:	
Minister's salary.....	8,000 00
Total expenditure, Department of Public Works.....	\$2,991,215 06

GEO. HOGARTH,
Deputy Minister of Public Works.

Toronto, February 8th, 1926.

ARCHITECT'S REPORT

Report of work done by the Architect's Branch for the past year ending October 31st.

Government House.—Repairs were made as required from time to time to the residence and outbuildings. The oil-burning apparatus installed last year has given good satisfaction. Repairs have been made to the heating plant and plumbing apparatus.

Parliament Buildings.—Repairs have been made as found to be necessary throughout the buildings. Considerable painting was done to walls and ceilings of corridors and offices.

A contract has been awarded to the Luxfer Prism Co. for reconstructing and reglazing the larger skylights over corridor in the west wing, which leaked all over and were impossible to repair owing to the continual breaking of glass, caused by the expansion and contraction of the steel frames in which the lights were set, and had become dangerous. The new construction will consist of reinforced concrete frames with copper expansion joints into which the lights will be set. When this work is completed, I am satisfied there will be no further trouble either as to leakage or breakage.

Department Office Building, Queen's Park.—To relieve the very serious situation of unemployment, it was decided that the work of demolishing the old buildings on the site, including 21 and 25 Queen's Park, and excavating for foundations of the building, should be done by the Department. An organization was at once formed, consisting of capable foremen and timekeepers, and as many men given employment as there was work for, in shifts of three days each. This arrangement worked out satisfactorily and by which hundreds of families were relieved for the time being.

The garage in the rear of No. 25 Queen's Park, in connection with the Ontario Police Department, was taken off its foundation and moved to the northeast corner of Grosvenor Street and Surrey Place and placed on a new foundation built to receive it. The new foundation is built deep enough for a basement with a driveway on the north side to be used for storing cars. Walks have been laid and the building and the lot fenced in with materials from the fence at No. 25 Queen's Park. A roadway has been constructed from the rear to Queen's Park Crescent.

Plans and specifications and working drawings for the new building were completed and tenders called for in May for the erection of the concrete foundations, stonework, brick and tile and reinforced concrete skeleton construction of the building, and the contract awarded to Jackson-Lewis Co., theirs being the lowest tender. Very satisfactory progress is being made with this contract at the present time (October 25th). All of the reinforced concrete is about completed up to and including the floor slabs of the sixth storey, and stonework carried up averaging two stories in the height above the basement.

Tenders were also called for heating, plumbing, electric wiring and steel stairways, the lowest tender being accepted in each case: for heating, Purdy Mansell Limited; plumbing, Wright Bros.; electric wiring, Bennett & Wright; and for steel stairs, the Canadian Ornamental Iron Works Co. If the present rate of progress is continued, this building should be ready for occupancy by November, 1926.

The following Departmental Buildings have received the attention of the Department and kept in good repair: Spadina House, Spadina Crescent, occupied by the Department of Health and Labour; Highways Administration

Building, occupied by the Highways Department and Children's Aid Branch of the Provincial Secretary's Department; No. 46 Richmond Street West, occupied by the Moving Picture, Moving Picture Censors and Amusement Branches of the Treasury, Mothers' Allowance, Parole Board and Employment Bureau.

No. 5 Queen's Park, occupied by the Chemical and Assay laboratories of the Mines Department.

No. 15 Queen's Park, offices of the Director of Ontario Savings Banks and office of the Director of Farm Loans.

No. 17 Queen's Park, offices of the Director of Forestry.

No. 47 Queen's Park, offices of the Ontario Railway and Municipal Board.

The Board of License Commissioners, on the demolition of No. 25 Queen's Park, moved their offices to No. 71 Grenville Street, which had been leased by the Government. Some slight alterations were made to the building and painting done as required.

Osgoode Hall.—The usual amount of repairs were made to this building, including repairs to furniture and painting of some of the halls, corridors, offices, etc. The Court of Appeal was redecorated and new furniture supplied where found to be necessary.

PUBLIC INSTITUTIONS

The work done by this Department in connection with the Public Institutions included the completion of the addition to the main boilerhouse at the Ontario Hospital, London, and the installation of the boilers, as described in my report for 1924, and the erection of a new boilerhouse and remodelling of the boiler plant at the Ontario Hospital, Cobourg. The completion of the Administration Building at the Ontario Hospital, Whitby, and other work as follows:

Ontario Hospital, Whitby.—The completion of the remodelling of the electric light and power system. The completion of the fire alarm and automatic telephone systems, the work on same being commenced last year and is fully described in my report for that year.

Two 350-h.p. vertical water tube boilers were installed in the main boilerhouse, under contract by the J. Inglis Co., to provide steam for the added buildings. These boilers are fitted with Murphy underfeed stokers with hoppers and breaching complete. A Green fuel-economizer and induced draft equipment has been installed in connection with this plant, which now includes six boilers. This work was done under contract by Mr. J. T. Farmer. The steam work in connection with same was also done under contract by the Purdy Mansell Limited. This work was planned and carried out under the supervision of Mr. M. F. Thomas, Heating Engineer, is fully completed and working satisfactorily.

Training School for Boys, Bowmanville.—Dormitories Nos. 1 and 2 and dining hall have been completed. The building on the premises, known as the Darch House, has been altered and renovated and converted into an Administration Building.

Farmhouse No. 2 has also been altered and converted into a dormitory building.

A cottage on the farm has been altered into two cottages, to be occupied by the farmer and his assistant.

A sewage plant with septic tank and drainage, waterworks system for domestic purposes and fire protection is also being installed. Work on roads and walks is progressing.

Ontario Hospital, Cobourg.—Plans and specifications were prepared for a new boilerhouse and chimney to take the place of the old boilerroom in the basement of the main building, which is too small to accommodate the increased equipment.

Plans and specifications were prepared for the installation of two new boilers and the removal of the old boilers and resetting one of them in the new boilerhouse. Tenders were called for and contracts awarded to Martin Jex & Co., of Cobourg, for the erection of the building, and E. Leonard & Sons, of London, for boilers and equipment. Tenders were also called for the chimney and the contract awarded to Francis Hankin & Co., Limited. The piping and changes in steam mains is being done by the engineer of the institution. Good progress is being made with the work.

EDUCATIONAL BUILDINGS

Repairs have been made to the following buildings, including heating and ventilating plants and sanitary equipment, the grounds and walks being kept in good order: The Normal and Model Schools, Toronto and Ottawa; Normal Schools at Hamilton, Stratford, London, Peterborough and North Bay; the School for the Blind at Brantford; School for the Deaf at Belleville; English and French Schools at Sturgeon Falls and Sandwich. Ordinary repairs and painting only were necessary to these buildings and buildings in connection with same, with the exception of the School for the Blind, where extensive repairs and renewals of the plumbing were made to replace apparatus that was antiquated, worn out and unsanitary. The lavatories on the boys' side of the main building were remodelled the walls and floors tiled, and up-to-date sanitary conveniences installed. Improvements were also made in the heating and ventilation of this part of the building. The girls' toilet at the opposite end of the building will be similarly treated next year. This work was done under contract by R. H. Ballantyne, of Brantford. A considerable amount of painting of walls and ceilings of corridors was done, including the walls of hospital. This work was also carried on under contract by W. J. Kickle, of Brantford.

Plans and specifications were prepared and tenders called for an English-French School to be erected at Embrun and the contract awarded to Messrs. Stuart & Sinclair, of Hamilton, for general trades, and for heating and ventilation to McKinley & Northwood, of Ottawa. Rapid progress is being made with the work and the building will be ready for service by November 30th.

The new consolidated school at Byng Inlet, built from plans prepared by this Department, has been completed, inspected and reported upon before final grant was paid. Plans were prepared for a consolidated school at Paudash.

The following school buildings have been examined and reported upon, in several cases the buildings having been surveyed and sketch plans having been prepared for their alteration, extension or improvements to accommodation, and meetings having been held with the school trustees: Neustadt; S.S. No. 3, Prouton; Simcoe; Orangeville; Victoria and Douglas Haig Schools, Brockville; and Port Rowan High School.

Plans have been submitted and reported upon for proposed new school buildings or alterations and extensions to existing buildings, as follows: No. 11, Ancaster; Arnprior; Ayr; Baggotsville; No. 8, Bruce; S.S. No. 11, Bertie and Ridgeway; S.S. No. 7, Burgess and Bathurst; Comber; No. 15, Fairbanks; Fordwich; Ilderton; Lambeth; MacTier; Nakina; Oshawa; Port Arthur;

S.S. Nos. 6 and 7, Ramsay; Redditt; Richard's Landing; Riverside; No. 3, Sandwich; Summertown; Quibell; Separate Schools at Chelmsford and Lindsay, and the Composite School at St. Thomas.

The following school boards have been supplied with plans or sketch plans for new buildings: Alliston; Amaranth; Amorith; Arkona; Baggotsville; S.S. No. 1, Caledonia; S.S. No. 3, Casey; S.S. No. 2, Cardwell; No. 1, Charlottenburg; Carp; S.S. No. 1, Crosby; Gwillimbury; Jeffrey Mulick; Laurel; Little Current; Kingston; Massey; S.S. No. 13, Melancthon; S.S. No. 8, Monck; S.S. No. 1, Nairn and Lorne; Port Arthur; Quibell; Redditt; S.S. No. 27, Wellington; Separate School, Warren.

A number of school boards have been advised in sanitary matters in connection with their schools.

AGRICULTURAL BUILDINGS

Ontario Agricultural College, Guelph.—A small addition has been erected in the rear of the new Dairy Building to facilitate the entrance of milk. The work was done under contract by Shepherd & Hicks, of Guelph.

A change has been made with the intention of economizing in labour and fuel, by connecting up the heating plant in the poultry building with the boilers in the old dairy building. This work was done by Mr. Albert Green, chief engineer of the College, and has been carried out satisfactorily. It is intended to couple up the heating plant in Macdonald Hall with the boilers in the main boilerhouse next season, with a view to saving labour.

The slaughter house, erected last year in the old dairy building and classroom adjoining same, was fully equipped in time for the opening of the session.

A drain has been laid from the apiary building, connecting up sewage from the field husbandry and physics buildings, to the sewage disposal tanks, a distance of 1,700 feet. This work was also done by Mr. Green, all materials being purchased by this Department.

School of Baking.—Plans and specifications were made and tenders called for a building to be known and used as a School of Baking, to be erected on the grounds of the Ontario Agricultural College, the Government providing the site, and the cost of the building being paid by the Bakers' Association.

The construction of the building will include concrete foundations, the superstructure of brick, two stories in height above the basement. The roof will be covered with red Spanish tile. The upper storey and gables will be finished in stucco with red brick trimmings. The lower storey will be of red brick with stone trimmings, making a pleasing contrast with the stucco and tile above it.

The building is 50 feet by 62 feet, facing southwest, located on a convenient site, close to the main building. The contract for general trades is being carried out by Stuart Bros., of Hamilton. The contract for heating and ventilating by J. J. Richardson and Frederick Smith, of Guelph. The foundation work is proceeding and the building will be completed early next spring.

Western Ontario Experimental Farm, Ridgetown.—A greenhouse has been erected. The foundations were built by day labour under the supervision of the director of the farm. The superstructure was erected under contract by the King Construction Co., under the supervision of the farm director.

Plans and specifications were prepared for a combined community hall and science school, which is now in course of erection, on a site provided by the town. Tenders were called and the contracts awarded to the Ponsford Construction

Co., of St. Thomas, for general trades; Purdy Mansell, Limited, for plumbing and heating; and Ridgetown Public Utilities for electric wiring and fixtures.

Northern Experimental Farm, New Liskeard.—Plans and specifications were prepared for a farm labourer's cottage, which has been erected by day's work under the supervision of Mr. J. M. Philip, General Clerk of Works.

Plans and specifications were also prepared for a stock barn, which has also been erected under Mr. Philip's supervision, as above. All materials, with the exception of the timbers supplied by the Government from their stock at Latchford, were purchased by tender.

DISTRICT BUILDINGS

Cochrane.—The Court House, erection of which was commenced last year, is completed, furnished, and will be occupied by the officials next month. The furniture and steel fittings for vaults were all purchased by tender.

The Mining Recorder's office at Swastika was erected and occupied early in the year.

Parry Sound.—The front entrance steps to Court House, which were worn out, have been torn down and replaced by a handsome flight of cement steps surrounded by a wrought-iron fence. The work was done under contract by W. H. Ferrar, of Parry Sound.

Sudbury.—The additions and alterations to Court House in Sudbury have been completed and furniture supplied, including fittings for courtroom, which has been considerably enlarged and is now the equal of the more recent structures in other parts of the Province. In addition to providing increased accommodation for the officials, accommodation has been provided for the provincial police in the basement, including offices and detention cells for men and women. The old portion of the building was painted externally and internally. The work was done under contract and the whole of the brickwork on the outside of the old building, which had been damaged by leaks from the roof and soot, was cleaned down. To prevent a recurrence of leakages, changes were made in the rain-water pipes by taking them through the walls to prevent freezing. With the same object in view, alterations were made to the gutters at eaves of roof, to which extensive repairs were made. The roof is now in a first-class condition and repairs should be nil for some years to come.

Temiskaming.—The gaol at Haileybury is completed and ready for occupancy. A lot of grading to the grounds has been done and I understand the balance will be completed by the prisoners.

Considerable grading was done on the grounds of the Court House. The lawns and terraces were covered with loam, seeded down, and all walks and driveways completed.

Thunder Bay.—The new gaol at Port Arthur, work on which was commenced last year, is nearing completion and should be ready for service in a short time. The work on this building was very much delayed, owing to the large amount of blasting of rock for foundations and drains, before the foundations of the building could be built. Grading around the building has been completed. Grading of other portions of the grounds and laying of roads and walks, will give employment to prisoners for some time to come.

Court House, Port Arthur.—The grading, seeding and planting of grounds to the Court House was carried on during the season. This work was done by the prisoners under Mr. R. McLaren, one of the guards, who has had an extensive

experience as a gardener. When the shrubs are planted these grounds will be an ornament to the city and a credit to the Government.

Repairs.—Repairs have been made to all of the buildings, including heating plants to all of the court houses, gaols and registry offices throughout the districts, as were required from time to time, and inspections made when necessary by officials of the Department.

F. R. HEAKES,
Architect.

Toronto, October 31st, 1925.

ENGINEER'S REPORT

I have the honour to report on the construction and maintenance of Public Works during the fiscal year ending October 31st, 1925.

The expenditure on new construction increased during the year, but the expenditure from the maintenance fund was much less than in former years.

Construction work in the different districts was carried on as in former years by day labour under the regular staff of foremen. Contracts were entered into only for the supply of material.

The work on bridges comprised the construction of 119 structures: Nine steel bridges on concrete abutments, fifty-three concrete bridges, and fifty-seven timber bridges on timber and rubble masonry abutments. The most important of the structures were the swing bridge at Port Sandfield and the Gull river bridge in Haliburton. The only storage dam completed during the year was the big dam in Grimsthorpe in North Hastings.

After the close of navigation, the machinery was removed from the provincial dredge in Lake Muskoka and installed in the old hull at Huntsville. The dredge was operated all season in the vicinity of Huntsville. A number of rock ledges that obstructed navigation were removed and the navigation channels otherwise improved.

The lockmasters reported on business at the different locks as follows:

Lock	Steamers	Small boats	Scows	Rafts
Port Carling.....	2,254	629	462	134
Huntsville.....	230	507	118	121
Magnetawan.....	495	150	155	48

District drainage under appropriations was carried on as usual, \$24,408.00 being expended on this class of work.

Under the *Provincial Aid to Drainage Act, 1921*, three drainage schemes were examined and reported on, grants amounting to \$7,041.00 being paid to the interested municipalities.

The work on maintenance of public works and bridges was much lighter than usual, as the work on bridges is now largely taken care of under the different district appropriations.

Apart from the cost of operating the provincial dredge, the only expenditure of importance from this fund was on the reconstruction of the York river bridge in North Hastings, which was destroyed by fire. The classified expenditure from the maintenance fund was as follows:

MAINTENANCE EXPENDITURE, 1925

GENERAL		
Tools, repairs to equipment, etc.....	\$524 30	
Outfitting and operation of dredge.....	12,784 48	
	<hr/>	\$13,308 78
Repainting steel bridges.....		2,264 60
Operation of storehouse at Bracebridge.....		43 00
REPAIRS AND LIGHTING AT LOCKS AND SWING BRIDGES		
Port Carling lock and bridge.....	\$730 38	
Huntsville lock.....	169 68	
Magnetawan lock.....	31 00	
Port Sandfield swing bridge.....	73 88	
Huntsville swing bridge.....	25 18	
Ryerson swing bridge.....	109 25	
	<hr/>	\$1,139 37
REPAIRS TO DAMS		
Bala dam.....	\$189 95	
Deer Lake dam.....	1,980 49	
Huntsville dam.....	315 00	
Tea Lake dam.....	726 15	
	<hr/>	\$3,211 59
REPAIRS TO BRIDGES		
Nipissing District:		
Haycroft bridge, Airy.....		\$136 00
Parry Sound District:		
Lount bridge, Lot 140, Concession A.....	\$135 00	
Proudfoot bridge, Lot 18, Concession 4.....	107 12	
Wolf River bridge, Concession 6, Hardy.....	76 25	
Still River rock cut.....	50 00	
Bell Settlement bridge, Croft.....	81 66	
Durrel Lake bridge.....	51 32	
Monteith 3rd Line bridge.....	92 00	
Cascade bridge, Sequin River.....	163 80	
Restoule bridge, Patterson.....	631 14	
Commanda bridge, Gurd.....	393 89	
	<hr/>	\$1,782 18
Muskoka District:		
South Channel bridge sidewalk, Bala.....	\$928 61	
Mill Creek bridge, Bala.....	61 50	
	<hr/>	\$990 11
Haliburton District:		
Croford bridge.....	\$343 69	
McCue bridge, Monmouth.....	85 62	
Burnt River bridge, Monmouth.....	126 70	
	<hr/>	\$556 01
North Hastings District:		
York River bridge, Dungannon.....		\$4,480 52
Renfrew District:		
Black Creek bridge, Wilberforce.....	\$101 50	
Rosenthal bridge, Raglan.....	151 20	
Hockberg bridge, Raglan.....	106 88	
Combermere bridge.....	33 50	
Highland Creek bridge, Griffiths.....	65 00	
	<hr/>	\$458 08

BRIDGES CONSTRUCTED UNDER SPECIAL APPROPRIATIONS

ADDINGTON AND FRONTENAC

Carmen Creek Bridge, Lot 45, Concession 8, Camden.—A steel deck was placed on existing concrete abutments. The steel consists of 5 lines of 15-inch I beams, with steel posts and gas pipe railings. The floor is a concrete slab 16 feet wide, clear span 26 feet 6 inches. Cost, \$1,128.00.

Cole Creek Bridge, Lot 4, Concession 3, Hinchinbrooke.—A standard concrete beam structure with a clear span of 14 feet. Roadway, 16 feet in clear width. Cost, \$1,215.00.

Cheese Factory Bridge, Lot 15, Concession 8, Kennebec.—A standard concrete beam bridge with a clear span of 14 feet. Roadway, 18 feet in clear width. The bridge is built on a skew to line in with the stream. Cost, \$1,415.00.

Northbrook Bridge, Beaver River, Lot 27, Concession 7, Kaladar.—A standard concrete beam bridge with a clear span of 25 feet. Roadway, 16 feet in clear width. Cost, \$1,600.00.

Tamworth Bridges, Lot 6, Concession 7, Sheffield.—A standard concrete beam bridge with a clear span of 40 feet. Roadway, 16 feet in clear width.

A steel sidewalk was erected on the east side of the steel bridge in the village of Tamworth. The sidewalk, which is 5 feet in clear width, consists of two lines of 20-inch steel girders, 65 pounds per foot. A 4-inch concrete slab, reinforced with expanded metal, was provided. Steel T posts support four lines of pipe hand-rails on each side. The outside hand-rail is 97 feet in length and extends over the stream from bank to bank. The clear length of span is 50 feet 4 inches. The cost of these two bridges was \$3,330.00, of which amount the township of Sheffield contributed \$500.00.

All the work in this district was done under the direction of W. W. Pringle, Road Inspector.

EAST SIMCOE DISTRICT

Brough Creek Bridge, Lot 14, 2nd Line, Orillia.—A standard concrete beam bridge with a clear span of 10 feet. Roadway, 16 feet in clear width. The abutments are supported on pile foundations. Cost, \$1,357.00.

Dunlop Bridge, Avon River, Lot 11, 10th Line, Medonte.—A standard concrete beam bridge with a clear span of 20 feet. Roadway, 16 feet in clear width. The abutments are 14 feet in height to the floor level, and rest on pile foundations. Cost, \$1,969.00.

Hog Creek Bridge, 80 Sideline, Concession 2, Tay.—A concrete beam bridge on concrete pile abutments. The span is 15 feet clear and the roadway 16 feet in clear width. Rock fills are placed at each end, the rock being allowed to fall to a natural slope around the piles. Cost, \$1,595.00.

Sturgeon River Bridge, Tay-Medonte Townline.—A concrete trestle, 59 feet 10 inches in length, consisting of a centre span of 31 feet 6 inches, and two end spans of 14 feet 2 inches each. The deck is supported on concrete pile bents. The two centre bents have 5 piles each, 25 feet long, and the end bents have 4 piles each, 20 feet long. The approaches are built up of rock which is allowed to a natural slope around the piles. The roadway is 16 feet in clear width. The up-stream piles are faced with steel noseplates to protect the piles from injury from ice. Cost, \$3,523.00.

Willow Creek Bridge, 10 and 11 Sideroad, Concession 1, Oro.—A concrete trestle bridge of the same construction as the Sturgeon River bridge above described. The overall length is 53 feet 1½ inches, with a channel span of 25 feet. Cost, \$2,658.00.

Amos Train was foreman in charge of all work in East Simcoe.

HALIBURTON DISTRICT

Base Line Bridge, Lot 1, Concession 1, Bexley.—A standard concrete beam bridge with a clear span of 20 feet. Roadway, 16 feet in clear width. Heavy fills were required on the approaches. Cost, \$1,838. P. R. Switzer was foreman in charge.

Birch Bark Creek Bridge, Lot 15, Concession 1, Snowdon.—A concrete box culvert, 8 feet by 8 feet, inside measurements. The overall length of top is 32 feet. Wing walls extend 9 feet from the corners. The side walls are carried on concrete footings, 3 feet wide and 3 feet deep, below the bottom of the creek. The fill extends 6 feet above the level of the top of culvert and is 20 feet wide on top. A strong guard rail extends over the fill on each side of the grade. The top and sides are strongly reinforced with $\frac{3}{4}$ -inch and $\frac{5}{8}$ -inch bars. Cost, \$2,166.00. P. R. Switzer was foreman in charge.

Crego Creek Bridge, Lot 5, 13th Line, Somerville.—A new site was selected for this bridge in order to secure better grades. It is a concrete box culvert set on solid rock. The top and side walls are strongly reinforced with $\frac{3}{4}$ -inch and $\frac{5}{8}$ -inch square steel bars. The culvert is 8 feet wide and 8 feet high, inside measurements. The overall length of top is 47 feet. Wing walls extend 8 feet 9 inches from the corners. The present fill is 8 feet above the top of culvert, but the length of culvert will allow the fill to be raised 4 feet higher.

Very extensive fills were required at each side, amounting to 4,400 cubic yards. The hill at the west end was cut down 16 feet to provide a 7 per cent. grade. The approaches and fill were well gravelled. Cobblestone gutters are placed at each side of roadway in the cut to prevent scour. Cost, \$4,699.00. P. R. Switzer was foreman in charge.

Dalton Township Bridges: Hart's Bridge, Lot 30, 8th Line, and Sadowa Creek Bridge, Lots 25 and 26, Concession 8.—These bridges are built on the same plan—concrete beams supported on concrete piles. The clear span of each is 24 feet. Roadway, 16 feet clear. The approaches for each are of rock which is allowed to fall to a natural slope around the piles. Total cost of both, \$2,605.00. P. R. Switzer was foreman in charge.

Elletts Falls Bridge, Lot 9, Concession 11, Laxton.—A concrete box culvert, 7 feet wide and 5 feet in height, inside measurements. The top and side walls are strongly reinforced with $\frac{3}{4}$ -inch and $\frac{5}{8}$ -inch square steel bars. The side walls are carried on concrete bases, 3 feet wide and 3 feet deep. The top of culvert is 35 feet long and the fill is 8 feet deep with a top width of 20 feet. Cost, \$1,545.00. P. R. Switzer was foreman in charge.

Gull River Bridge, Lots 1 and 2, Concession 3, Minden.—A concrete bowstring truss bridge with a clear span of 60 feet. Roadway, 16 feet in clear width. The abutments are built on solid rock. The wing walls extend parallel with the chord of the truss and are 12 feet in length. The top chords or bow string is 18 inches wide and 18 inches deep at the centre and two feet deep at the spring line, which coincides with the bottom level of the lower chord. The top chord is reinforced with six 1-inch square steel bars, and the lower chord is reinforced with twelve 1-inch square bars. The bottom chord is 18 inches wide and 30 inches in depth from the curb level. At the centre, the top chord is 8 feet 6 inches above the level of the bottom chord. The floor system consists of two floor beams, 12 feet by 18 inches, and 2 lines of longitudinal beams, 12 inches by 18 inches, with a slab $7\frac{1}{2}$ inches thick at the centre and 6 inches at the curb. The approaches at each side were cut down to ease the grades. Total cost, \$6,266.00. C. R. Dolmage was foreman in charge.

Hall's Lake Bridge at Hall's Lake Dam, Stanhope.—The Department of Railways and Canals, Canada, constructed a concrete dam at the outlet of Hall's Lake. This work consisted of building a bridge in connection with the dam. The piers of the dam were extended sufficiently to provide for a bridge with a clear span of 17 feet 5 inches. The side walls or abutments are 16 feet in height to the floor level. Wing walls are provided on the downstream end. The floor system comprises 4 lines of concrete beams with a 6-inch concrete floor slab. The railing consists of our standard moulded posts. Cost, \$1,538.00. C. R. Dolmage was foreman in charge.

Hollow River Bridge, Dorset Road, Lot 3, Concession 12, Sherborne.—An 80-foot steel span, 14 feet clear roadway, on concrete pile abutments. The abutments consist of a double row of piles, providing a bridge seat 4 feet wide. The bridge seat is 2 feet wide and the ballast wall 2 feet. Both piles and bridge seat are well reinforced. Fills at each end are of rock, which is allowed to fall to a natural slope around the piles. The steel span was supplied by the Hamilton Bridge Co. for \$1,500.00, f.o.b. Huntsville. The steel was erected by the foreman in charge. All work in connection with the bridge was done under the direction of C. R. Dolmage. Total cost, \$6,874.00.

Kashagawi Lake Bridge, Lot 6, Concession 2, Stanhope.—This is a highway bridge built in connection with a storage dam. The Department of Railways and Canals, Canada, submitted a proposition, offering to construct a highway bridge while constructing the dam, at the actual cost of labour and material. The proposal was accepted. The bridge provided has a clear span of 12 feet. Roadway, 14 feet in clear width. The approaches to the bridge were expensive. When the work was completed and approved and accounts submitted and checked, the Department of Railways and Canals was paid \$3,487.04 for the work.

Kinner Creek Bridge, Lot 6, 11th Line, Eldon.—A concrete bridge with a clear span of 14 feet. Roadway, 20 feet clear. This bridge was constructed by the township of Eldon according to plans prepared by Mr. Miles, County Engineer. The Department paid a grant of \$500.00 towards the cost of the bridge.

Little Bob Creek Bridge, Lot 13, Concession 14, Lutterworth.—A cedar deck bridge on stone abutments. The bridge has a clear span of 16 feet. Roadway, 16 feet clear. The abutments are rubble masonry, set in cement mortar. The fills, 45 feet at west end and 30 feet at east end, are of rock, top dressed with gravel. Cost, \$654.00. A. J. Southern, Road Inspector, was supervising foreman.

MUSKOKA DISTRICT

Axe Creek Bridge, Lot 24, Concession 14, Stisted.—A concrete trestle bridge on concrete piles. The overall length is 59 feet 10 inches. Centre span, 30 feet clear, and end spans 12 feet each. Roadway, 16 feet clear. The concrete piles—five to each bent—are 24 feet long. Standard railing of moulded concrete posts. The approaches are of rock, which falls to a natural slope around the piles. Cost, \$2,388.00.

Beaver Creek Bridge, Lake Shore Road, Monck.—The work consisted of placing a new deck on the old concrete abutments. A 6-inch concrete floor slab is supported on six lines of 12-inch steel I beams. The railing consists of T post and three lines of pipe rails. The span is 20 feet clear. Roadway, 16 feet clear. Cost, \$796.00.

Beaver Meadow Bridge, Windermere Road, Watt.—A standard concrete beam bridge, with a clear span of 18 feet. Roadway, 16 feet in clear width. The abutments are 10 feet in height to the floor level. Cost, \$1,041.00.

Beaver Creek Bridge, Lot 26, Concession 9, Morrison.—This work consisted of placing a new concrete beam deck on the old masonry abutments and building a new wing wall at the southeast corner. The span is 13 feet 9 inches clear. Roadway, 16 feet. Cost, \$712.00.

Deer Lake Bridge, Lot 31, Concession 8, Muskoka.—A standard concrete trestle bridge, with a clear span of 20 feet. Roadway, 16 feet clear. The piles are 20 feet in length. Cost, \$1,500.00.

Dorset Bridge.—This work consisted of placing a concrete floor on the steel bridge in the village of Dorset. The bridge is 147 feet in length, with a 14-foot clear roadway and a sidewalk 5 feet in width on one side. The floor slab is 6 inches in thickness and the sidewalk 4 inches thick, both reinforced with expanded metal floor mesh. Cost, \$1,271.00. C. R. Dolmage was foreman in charge.

Fifth Concession Bridge, Lot 23, Stisted.—A standard concrete beam bridge, with a clear span of 16 feet. Roadway, 16 feet clear. Cost, \$874.00.

Fifth Line Bridge, Lot 23, Ryde.—A standard concrete beam bridge with a clear span of 15 feet. Road, 16 feet clear. Cost, \$999.00.

High Bridge at Huntsville Locks.—When the steel bridge was constructed over the Mary's River at the Huntsville lock, the approach at each end was built of timber. This timber had become decayed and required renewal. It was decided to rebuild the approaches in steel and concrete.

The northwest approach is 53 feet long and the southeast 36 feet, both on an 8 per cent. grade. The floor system consists of a 6-inch concrete floor slab carried on 7 lines of 9-inch steel beams. The handrails are T post sections and 3 lines of galvanized pipe handrails. The deck is supported on the north end by two bents of concrete piles and one bent of concrete pedestals, well cross-braced. This bent is 25 feet in height and is carried on pile foundations. It is divided into 3 spans of 17 feet 6 inches each. The south end is supported by 2 bents of concrete pedestals and has 2 spans of 17 feet 6 inches each, centre to centre. The approaches to this bridge were widened to ease the turns, and well graded. Turns and grades are much better under new conditions. The old steel span is 105 feet long and a new plank floor is supplied, as the steel is too light for a concrete floor. C. R. Dolmage was foreman in charge. Cost, \$5,569.00.

Pine Lake Bridge, Lot 33, Concession 8, Muskoka.—A standard concrete beam bridge on concrete abutments, 10 feet in height to the floor level. Roadway, 16 feet in clear width. Span, 20 feet clear. Cost, \$1,600.00.

Port Sandfield Swing Bridge, between Lakes Joseph and Rosseau.—At the close of navigation in 1924, the old timber swing bridge was taken down and work commenced on a new steel and concrete swing bridge. The new bridge consists of a new swing with equal arms, 66 feet each, and an approach span over the dock, 36 feet in length. The overall length is 172 feet and the roadway is 16 feet in clear width. The banks are high on each side and the bridge floor is on a level with the banks, 21 feet 6 inches above the summer level of the lakes.

The pivot pier consists of a concrete base and a steel trestle, 13 feet in height to base of rail. The lake level was reduced 18 inches. The old pivot pier timber crib was emptied of stone and the old timber removed to low-water level. Forty timber piles were then driven inside the crib to low-water level. The crib was then filled with rock to the head of the piles. A concrete base, 16 feet square, was then built up from the head of piles and over the crib timber. A small concrete abutment was provided at the south end.

At the north end channel side, a steel trestle bent was provided. This bent is supported on a concrete base carried on piles and a crib of a similar construction to the pivot pier. This base is 8 feet wide and 20 feet long. The 36-foot approach consists of two lines of 24-inch No. 100 steel girders, two 15-inch floor beams and five lines of 9-inch floor joist. The floor is a 6-inch concrete slab, with expanded metal reinforcing. The north end of this span is supported on a concrete abutment. The steel swing bridge, approach spans and steel trestles were supplied f.o.b. Port Sandfield, by the Hamilton Bridge Works Co., for \$6,998.00. The steel was erected and all work in connection with the bridge was done by day labour under a Public Works foreman. The work was fully completed before the opening of navigation. Total cost, \$13,640.00.

Seventh Line Bridge, Beaver Creek, Macaulay.—A standard concrete beam bridge, with a clear span of 20 feet. Roadway, 16 feet in clear width. The abutments are 11 feet in height to the floor level and are carried by pile foundations. Cost, \$1,318.00.

Slough Creek Bridge, Concession 11, Stephenson.—A standard concrete beam bridge with a clear span of 16 feet. Roadway, 16 feet. Rock bottom. Cost, \$1,236.00.

Southwood Bridge, Lots G and H, Concession 17, Wood.—A standard concrete beam bridge. Clear span of 20 feet. Roadway, 16 feet clear. Concrete abutments 9 feet 6 inches in height to the floor level. Cost, \$945.00.

Sucker Creek Bridge, Milford Bay, Monck.—The old bridge at this site was located at a bad turn in the road, with disagreeable grades. It was decided to locate the bridge on the old straight right of way. The township council provided a new right of way, moving the centre line 23 feet to the east.

The new bridge consists of a concrete box culvert, 10 feet wide and 6 feet high, inside measurements. The culvert is 40 feet long on top, with a wing wall 7 feet long at each corner. The side walls are carried on concrete bases, 3 feet wide and 3 feet deep, carried on timber pile foundations. The walls and top are heavily reinforced with $\frac{5}{8}$ -inch and $\frac{3}{4}$ -inch square steel bars. The roadway fill is 10 feet high over the top of the culvert and has a top width of 20 feet. A very heavy fill was required at each side and the hills were cut down at each side to provide material for the fill. Four per cent. grades have been secured. Substantial guard rails are in place on each side of fill. Cost, \$3,156.00.

Tobies' Bridge, Lot 33, Concession 8, Baxter.—A standard concrete beam bridge with a clear span of 33 feet. Roadway, 16 feet in clear width. A heavy rock fill was placed at each end to build up the necessary approaches. Cost, \$2,294.00.

All the bridge work, except on the High bridge and Dorset bridge, was done under the direction of Wm. Lowe, supervising foreman for the district.

NIPISSING DISTRICT

A number of timber bridges were built in the Nipissing District under the direction of O. Rochefort, Road Inspector. In each case where good foundation bottoms existed, the abutments were built of concrete or rubble masonry. This construction is cheaper than timber cribs filled with stone. The decks in each case are of cedar timber. The locations of bridges constructed are as follows: Beaver Creek bridge, Lot 6, Con. 2, Airy, 26-foot span; cost, \$844.87. Blue Sea Creek bridge, Lot 4, Con. 17, Bonfield, 20-foot span; cost, \$462.32. Frog Creek bridge, Lot 13, Con. 12, Bonfield, 12-feet 6-inch span; cost, \$756.62. Raymond Creek bridge, Lot 12, Con. 5, Bonfield, 14-foot span; cost, \$731.86.

Rocky Creek bridge, Lot 5, Con. 9, Bonfield, 8-foot span, cost, \$530.54.
 Seventh Line bridge, Lot 10, Con. 7, Bonfield, 14-foot span; cost, \$674.58.
 Calvin Creek bridge, Lot 28, Con. 2, Calvin, 12-foot span; cost, \$518.25.
 Burritt Creek bridge, Lot 16, Con. 22, Cameron, 20-foot span; cost, \$497.23.
 Bastien Creek bridge, Lot 17, Con. 22, Cameron, 9½-foot span; cost, \$411.30.
 Burritt Creek bridge, Lots 5 and 6, Con. 24, Cameron, 18-foot span; cost, \$847.45.
 Mink Creek bridge, Lot 18, Con. 22, Cameron, 9-foot span; cost, \$398.25.
 Clear Creek bridge, Lot 26, Con. 10, Chisholm, 20-foot span; cost, \$582.85.
 Graham Creek bridge, Lot 12, Con. 12, Chisholm, 16-foot span; cost, \$610.56.
 Wassa Creek bridge, Lot 8, Con. 18, Chisholm, 21-foot and 24-foot spans;
 cost, \$881.10.
 Bosselle Creek bridge, Lot 18, Con. 4, East Ferris, 9-foot span; cost, \$440.50.
 Gauthier Creek bridge, Lot 12, Con. 7, East Ferris, 15½-foot span; cost, \$724.63.
 Page Creek bridge, Lot 17, Con. 12, East Ferris, 13-foot span; cost, \$788.95.
 Davis Creek bridge, Lot 5, Con. 1, Murchison, 10-foot span; cost, \$220.00.
 McGregor Creek bridge, Lot 4, Con. 1, Murchison, 9½-foot span; cost, \$583.45.
 Boom Creek bridge, Lots 20 and 21, Con. 11, Papineau, 18-foot span; cost,
 \$331.10.
 Morin Creek bridge, Lot 15, Con. 10, Papineau, 12-foot span; cost, \$533.65.
 Morin Creek bridge, Lots 15 and 16, Con. 11, Papineau, 10-foot span; cost,
 \$708.70.

Work was commenced on two concrete bridges over Graham Creek in the Township of Chisholm, but the bridges had not been completed at this date.

NORTH BRUCE DISTRICT

Colpoj Bay Bridge, Lot 35, Concession 7, Albemarle.—A standard concrete beam bridge, with a clear span of 18 feet. Roadway, 18 feet in clear width. The abutments are 11 feet, 6 inches in height to floor level. Cost, \$1,169.00.

Crow Creek Bridge, Lot 12, 8th Line, Albemarle.—A standard concrete beam bridge, with a clear span of 25 feet. Roadway, 16 feet clear. The abutments are carried on pile foundations and are 9 feet in height to floor level. Cost, \$1,679.00.

* *Old Woman River Bridge, West Road, Eastnor.*—A standard concrete beam bridge, with a clear span of 15 feet. Roadway, 16 feet in clear width. The abutments are 9 feet in height to the floor level. Cost, \$1,368.00.

Sadler Creek Culvert, Lot 19, West Road, Lindsay.—A concrete box culvert, 5 feet square, inside measurement. The side walls are carried on footings 2 feet 6 inches square. The roadway is 16 feet clear. Cost, \$542.00.

S. Cole was foreman in charge on all bridge work in North Bruce.

NORTH GREY DISTRICT

Concession B, Bridge on A—B Line, Lot 5, Keppel.—A concrete bridge, 14-inch slab top, span 14 feet. Roadway, 16 feet clear. The abutments are 8 feet in height to bottom of floor.

Shallow Lake Bridge, Lot 16, 4th Line, Keppel.—A concrete bridge with a 15-inch slab top, span 15 feet. Roadway, 16 feet clear. Standard concrete post railing. The two Keppel bridges cost \$2,300.00. S. Cole was foreman in charge.

NORTH HASTINGS DISTRICT

Bells Rapids Bridge, Bangor.—Located over the Madawaska River at Lot 15, Concession 14, Bangor, on the Barry's Bay—Maynooth Road. The old crossing was opposite Lot 12, 3 lots to the west of the general line of the road. The old timber bridge was 425 feet long. It was decided to straighten the road and place the bridge on the direct line. The new crossing is 125 feet long. This is covered by a steel span, 96 feet, centre to centre, and a concrete beam approach span, 25 feet clear. The roadway is 16 feet in clear width. The channel under the approach span was improved. The approaches were filled with rock and top-dressed with gravel. The bridge has a concrete floor and was properly painted. The steel span was supplied by the Hamilton Bridge Co., for \$2,380.00, f.o.b. Barry's Bay. The total cost of the bridge was \$7,950.00. J. W. Davis was foreman in charge.

Beaver Creek Bridge, Lot 13, Concession 19, Tudor.—A steel bridge on concrete abutments. Span 60 feet, centre to centre. Roadway, 16 feet clear. The abutments are 17 feet in height to floor level. The steel span was supplied by the Dominion Bridge Co. at a contract price of \$1,377.00, f.o.b. Gilmour. The steel was erected by the foreman in charge of construction. Total cost, \$4,400.00.

Bass Creek Bridge, Lot 21, Concession 3, Limerick.—A timber bridge with a clear span of 30 feet. Cost, \$391.00.

Bowers Bridge, Lot 21, Concession 3, Dungannon.—A timber bridge with a clear span of 20 feet. Cost, \$248.00.

Bentley Creek Bridge, Lot 12, Concession 2, Monteaagle.—A timber bridge, 20 feet span. Cost, \$223.00.

Dods Valley Bridge, Mayo.—A timber bridge, span 20 feet. Cost, \$207.00.

Greatrix Bridge, Lots 5 and 6, Concession 6, Elzevir.—A standard concrete beam bridge, with a clear span of 20 feet. Cost, \$1,220.00.

Fifth Concession Bridge, Lots 23 and 24, Madoc.—A concrete slab top bridge with a clear span of 10 feet. Roadway, 16 feet. The bridge is built on a skew to line in with the stream. Cost, \$701.00.

Ninth Concession Bridge, Lots 5 and 6, Madoc.—A concrete bridge, with a clear span of 10 feet, 12-inch slab top. Roadway, 16 feet clear. This bridge replaces two wooden bridges. Cost, \$633.00.

Papineau Creek Bridge, Lots 20 and 21, Concession 1, Wicklow.—A timber bridge with a clear span of 30 feet. Cost, \$486.00.

Post Bridge, Lot 22, Concession 10, Marmora.—A standard concrete beam bridge with a clear span of 20 feet. Roadway, 16 feet. The abutments are 8 feet 6 inches in height to the floor level. Cost, \$1,016.00.

Rose Island Bridge, Lot 31, Concession 12, Wollaston.—A standard concrete beam bridge with a clear span of 15 feet. Roadway, 16 feet clear. The abutments are 8 feet 6 inches in height to floor level. Cost, \$1,098.00.

Russell Creek Bridge, Concession 3, Dungannon.—A cedar timber bridge with a clear span of 16 feet. Roadway, 16 feet clear. An extensive stone fill was required for approaches at each side of the bridge. Cost, \$473.00.

Streyers Creek Bridge, Trunk Road, Lot 10, Concession 7, Carlow.—A timber culvert, 8 feet wide, 24 feet long, and 6 feet high, built of 10 x 12 hewn cedar. The top is covered with 3 feet of earth. It replaces a wooden bridge with a 20-foot span. Cost, \$325.00.

All bridge work in North Hastings with the exception of the Bells Rapids bridge was done under the direction of W. E. Wiggins, Road Inspector for the District.

PARRY SOUND DISTRICT

Blair Creek Bridge, Nipissing Road, Humphrey.—A standard concrete beam bridge with a clear span of 25 feet. Roadway, 16 feet in clear width. The south abutment is 14 feet in height to the floor level and the north abutment 8 feet. An extensive rock fill was placed in the south approach. T. J. Paget was foreman in charge. Cost, \$2,202.00.

Black Creek Bridge, Lot 20, Concession 2, Gurd.—A timber bridge with a clear span of 16 feet. The abutments are cedar cribs filled with stone. The approaches are rock-filled, top-dressed with gravel. John Orr was foreman in charge. Cost, \$340.00.

Broadbent Bridge, Lot 16, 5th Line, McKellar.—One of the old steel spans from the Parry Sound Sequin Street bridge was placed on this bridge. The span is 53 feet, centre to centre, 16-foot roadway. The abutments are of rubble masonry set in cement mortar, with a 3-inch plank floor. S. Cole was foreman in charge. Cost, \$2,679.00.

Harris Lake Bridge, Great Northern Road, Lot 10, Concession 1, Ferguson.—A standard concrete beam bridge with a clear span of 18 feet. Roadway, 16 feet clear. The abutments are 10 feet in height to floor level. T. J. Paget was foreman in charge. Cost, \$1,733.00.

Joly-Laurier Townline Bridge, Lot 2, Concession 1, Machar.—A concrete pile trestle over a sink hole on the road south from South River Village. The bridge has a clear span of 28 feet. The piles are 21 feet in length to underside of beams. Extensive fills are placed at each end of the bridge. Adjoining the bridge the fill is of rock, 9 feet 6 inches in height, which is allowed to fall to a natural slope around the piles. J. R. Harrop was foreman in charge. Cost, \$3,401.00.

Kearney Bridge, Lot 1, Concession 11, Bethune.—A standard concrete beam bridge with a clear span, 20 feet. The abutments rest on pile foundations and are 9 feet in height to the floor level. The roadway, 16 feet, and a sidewalk of 5 feet in width, are supplied. Five lines of 18-inch beams, 12 inches wide, carry the floor and sidewalk. J. R. Harrop was foreman in charge. Cost, \$2,751.00.

Milnes Bridge, Sequin River, Lot 21, Concession 7, McDougall.—A 70-foot steel span, 16 feet roadway from the Sequin Street bridge in Parry Sound, was used on this bridge. The old timber crib abutment, 12 feet by 16 feet, at the end was utilized. A new crib, 12 feet 6 inches by 12 feet was placed at each end of the old one, making a foundation crib, 37 feet long. A similar crib, but all new, was placed for the south abutment. The cribs were well cross-tied and drift-bolted, and filled with rock to low water level. Heavy rubble masonry abutments were built up from the top of cribs and fill. Wing walls, 9 feet 6 inches, were constructed. The abutments are 10 feet 2 inches in height from crib to bridge seat. The approach at each end was filled with rock. A 3-inch plank floor was placed on the bridge. The steel was erected by the foreman in charge. T. J. Paget was foreman on the work. Total cost, \$3,846.00.

North Creek Bridge, Concession 11, Armour-Ryerson Townline.—A concrete pile trestle, overall length 59 feet 10 inches. Roadway, 16 feet in clear width. The centre span is 30 feet clear, and the end spans each 12 feet clear. The centre bents have 5 piles each, 20 feet long, and the end spans 4 piles each, 20 feet long. The ends are filled with stone, which is allowed to drop to a natural slope around the piles. The trestle spans the stream from bank to bank. J. R. Harrop was foreman in charge. Cost, \$4,108.00.

Otter Lake Bridge, Lot 19, Concession 6, Foley.—The old bridge at this point was a timber pile trestle, 76 feet long, consisting of pile bents at 15 feet centres. It was decided to fill in a 15-foot span at each end with rock, allowing the rock to drop to a natural slope around the piles in the second bents. This shortened the deck to 46 feet. The deck was put in a proper state of repair. T. J. Paget was foreman in charge. Cost, \$774.00.

Sequin Street Bridge, Parry Sound.—This work consisted of replacing the old bridge over the Sequin River on Sequin Street, in the town of Parry Sound, with a new structure sufficient for present-day traffic. The town officials agree to share in the cost on equal terms, the Department allowing \$2,000 for the three steel spans in the old bridge.

When the old bridge was built, the water in the river was held at a high level by a dam below the bridge. The piers and abutments were carried on pile foundations driven to the then-existing water level. This old dam went out and the water level in the river dropped to a level about 6 feet below the base of the concrete piers and abutments. The piles were decaying and endangering the structure.

It was decided to put in two 90-foot deck truss spans with an 18-foot roadway and a 5-foot clear sidewalk on each side.

New concrete abutments were placed immediately in front of the old abutments and the timber piles under the old abutments were well grouted in concrete to guard against further decay. The new abutments and side walls are carried on piles driven to a very low water level. The new centre pier consists of a timber crib, 28 feet long and 12 feet wide. Inside this crib 38 piles are driven to low water level. The crib is filled with rock to head of piles. A concrete pier extends from the head of piles to the bridge seat, a distance of 10 feet.

On account of the two sidewalks, the approach at each end had to be widened and new retaining walls constructed. A lattice handrail is supplied for each side over bridge and approaches.

The steel was supplied by McGregor, McIntyre, Ltd., for \$6,300.00, f.o.b. Parry Sound. The steel was erected by the Department. T. J. Paget was foreman in charge. Total cost, \$21,943.92.

Squaw Lake Bridge, Lot 17, Concession 14, McKellar.—The third steel span from the Parry Sound town bridge was used on this bridge. The span is 55 feet, centre to centre, giving a clear span of 52 feet. Roadway, 16 feet. The abutments are of rubble masonry, from 8 to 10 feet high to bridge seats. A very heavy rock fill was placed at the east end, closing up an old channel. A plank floor was placed on the bridge. T. J. Paget was foreman in charge. Cost, \$3,133.00.

Sterling Falls Bridge, Lots 4 and 5, Concession 3, Strong.—A rock ledge at this bridge site was holding back the water in Black Creek and drowning out a considerable area of arable land. It was decided to improve the channel for drainage purposes, but to do this, the old timber bridge had to be removed and a new bridge was necessary. The channel was blasted out to a width of 30 feet, and deepened from 3 to 4 feet.

The new bridge has a 37-foot clear span and 16-foot roadway. It consists of rubble masonry abutments, 8 feet in height to bridge seats. The deck consists of two lines of 24-inch steel girders, two 15-inch floor beams and 5 lines of 8-inch floor joist. The railings consist of T-post sections and three lines of galvanized pipe handrail on each side. The work was started by D. H. McIntosh in 1924 and completed by J. R. Harrop in 1925. The total cost of rock blasting and bridge was \$6,545.00.

RENFREW DISTRICT

A large number of timber bridges were constructed in this district during the season under the direction of H. N. Moss, Road Inspector. Where good foundations were available, the abutments were built of rubble masonry and, in all cases, cedar decks are placed on the bridges. The list of bridges constructed is as follows:

Alfred Lake bridge, Sherwood; cost, \$654.00.
 Black Donald bridge, Lot 18, Con. 2, Brougham; cost, \$392.00.
 Blind Creek bridge, Lot 13, Con. 13, Hagarty; cost, \$358.00.
 Brennan Creek bridge, Lot 261, N.B.R., Brudenell; cost, \$360.00.
 Dacre Creek bridge, Lot 14, Con. 17, Brougham; cost, \$200.00.
 Disks Creek bridge, Lot 1, Con. 7, Grattan; cost, \$382.00.
 Egan Creek bridge, Lot 13, Con. 8, Grattan; cost, \$786.00.
 Gillies Creek bridge, Lot 7, Con. 4, Radcliffe; cost, \$304.00.
 Hartwick Creek bridge, Lot 22, Con. 14, Raglan; cost, \$138.00.
 Hunter Creek bridge, Lot 11, Con. 1, Grattan; cost, \$233.00.
 Jessop Creek bridge, Lot 23, Con. 4, Sebastopol; cost, \$584.00.
 Legros Creek bridge, Brougham; cost, \$422.00.
 Madawaska Creek bridge, Lot 21, Con. 10, Sherwood; cost, \$294.00.
 McKay Creek bridge, Lot 14, Con. 10, Brudenell; cost, \$226.00.
 McMahan Creek bridge, Lot 26, Con. 4, Matawachan; cost, \$213.00.
 Natrass Creek bridge, Lot 9, Con. 10, Wylie; cost, \$282.00.
 Rankin Creek bridge, Lot 30, Con. 32, Wilberforce; cost, \$264.00.
 Rised Creek bridge, Lot 17, Con. 6, Sebastopol; cost, \$246.00.
 Rollins Creek bridge, Lot 3, Con. 14, Bromley; cost, \$328.00.
 Rose Creek bridge, Lot 19, Con. 7, Sebastopol; cost, \$127.00.
 Ruby Creek bridge, Lot 25, Con. 5, South Algona; cost, \$349.00.
 Rubble Creek bridge, Lot 30, Con. 6, Bagot; cost, \$108.00.
 Schinerman Creek bridge, Lot 2, Con. 18, Wilberforce; cost, \$207.00.
 Windle Creek bridge, Lot 10, Con. 16, Brudenell; cost, \$327.00.

The Indian River bridge in Alice was under construction at the end of the season.

STORAGE DAMS

Big Dam on Black Creek, Lot 15, Concession 5, Grimsthorpe, in North Hastings.

The lumberman's dam at this point was built of timber cribs filled with rock. A few years ago, fire destroyed the timber. The old dam was designed to hold an available head of ten feet of water.

As suitable timber for construction could not be secured locally, and as there were unlimited supplies of loose rock ready to hand, it was decided to build the dam of rubble masonry. A new site more favourable for construction was selected, some 400 feet down stream from the old site. Cement, lumber, etc., were taken in during the winter of 1923-24 and construction was commenced in July, 1924.

The main dam, situated in the channel, is 122 feet long from bank to bank. The sluice or stop log opening is 12 feet wide. The main piers are 6 feet in width, 24 feet long on top, 31 feet long at the bottom. A wall, 67 feet in length, extends to the east bank and a wall 31 feet in length extends to the west bank. These walls are 3 feet wide on top and 9 feet wide at the bottom, each supported by a buttress 5 feet wide, built with a batter of 1 to 1. The piers and walls

carried down to solid rock, which was reached about 20 feet below the bottom of the channel. A wing dam extends 105 feet to the east. This is from 2 to 7 feet in height, 3 feet wide on top, with a batter of 1 to 3 on each side. Two wing dams were also required on a back channel to the west. These are 129 feet long and 2 to 6 feet in height. This was also built of rubble masonry.

The dam is constructed to hold an available head of 18 feet of water, but owing to the site being on a lower level than the old dam, the new level will be the same as that controlled by the old dam.

The storage controlled will amount to about 2,000 acres, which will make available about 25,000 acre feet of water. The dam is supplied with a worm gear winch for handling the stop logs. Walter Wiggins, Road Inspector, directed the work under the supervision of engineers of the Department. Total cost, \$13,021.00.

Crane Lake Dam, Lot 28, Concession 9, Conger in the Parry Sound District.—This dam is located at the outlet of Crane Lake and is designed to raise the lake level and back the water into Blackstone Lake. This provides navigable water to the Mitchell McDonald mill at the head of Blackstone Lake, a stretch of about eight miles. It also provides a shore line of about 16 miles around these lakes. The Mitchell McDonald Lumber Co. furnished free of cost, transportation for material and supplies from the railway siding at the head of Blackstone Lake to the site. The company also furnished free of cost, all lumber and timber for deck and stop logs.

The dam is 130 feet in length from bank to bank. The stop log section consists of a 12-foot sluice and two piers, 3 feet wide, 12 feet long, 10 feet in height. A wall section 22 feet long extends from the pier to the south shore. This section is two feet higher than the proposed controlled level, to afford access to the dam. North of the dam the wall extends 90 feet to the bank. This section is designed for a spillway. The wall sections are 2 feet wide on top, battered 1 to 8 in front and 1 to 3 behind. The height runs from 5 to 7 feet. The dam is designed to hold a head of 7 feet above the sill which is placed one foot above the bottom of the stream. A wing dam over another outlet to this lake was put in a proper state of repair. T. J. Paget was foreman in charge. \$3,440.00 was expended on the work.

Crow and Bobs Lake Canal, Frontenac.—This work consists of improving the channel between Crow and Bobs Lakes at Lot 26 in the 4th Concession in the Township of Bedford. During the summer, these lakes are at a uniform level, controlled by the dam at Bollingbroke. In the winter, the level of Bobs Lake is very much lowered, but the level of Crow Lake was only reduced 18 inches, owing to the condition of the channel between the two lakes. Bobs Lake is a favourite resort for tourists and a demand arose for a navigable channel for motor boats between the two lakes, so that access might be available to Bobs Lake from Crow Lake station on the C. P. Railway.

This channel is only 550 feet in length from lake to lake. The lower 200 feet adjoining Bobs Lake is solid rock and the upper section is clay free from stone.

The channel constructed is 12 feet wide and is carried down to a depth 5 feet below the summer level of Crow Lake. It was intended to provide a stop log dam to control the level of Crow Lake during the winter, but since the cut was made the C. P. Railway Company has lowered the intake pipe to the water tank at Crow Lake Station and the need for the dam no longer exists. Thos. McCumber was foreman in charge. \$2,871.00 was expended on the work.

DRAINAGE WORKS CONSTRUCTED BY THE DEPARTMENT OF
PUBLIC WORKS IN THE DIFFERENT DISTRICTS

NIPISSING DISTRICT DRAINAGE

Bonfield Township.	on Lot 26, in Concessions 1 and 2 . . .	120 rods.	
"	" " " 30, " Concession 2	32	"
"	" " " 26, " " 5	80	"
"	" " " Lots 9 and 10, in Concession 6	50	"
"	" " " Lot 18, in Concession 7	80	"
"	" " " 13, " " 8	31	"
"	" " " 6, " " 9	24	"
"	" " " 13 " " 9	27	"
"	" " " Lots 3 and 4, in Concession 10	24	"
"	" " " Lot 6, in Concession 10	22	"
"	" " " Lots 12 and 13, in Concession 10	50	"
Calvin	" " Lot 28, in Concession 3	41	"
"	" " " 1 " " 5	36	"
Cameron	" " " 8, " Concessions 21 and 22	85	"
"	" " " 14, " Concession A	87	"
"	" " " Lots 1 and 2, Concession 24	164	"
	McMartin Drain.		
Chisholm	" " " Lots 1, 2 and 3, Concession 9	160	"
"	" " " Lot 9, " Concession 17	57	"
"	" " " Lots 22 and 23 " Concession 9	120	"
East Ferris	" " " 14 " " 2	32	"
"	" " " 21 " " 3	48	"
"	" " " 13 " " 4	23	"
"	" " " 15 " " 5	40	"
"	" " " 5, " " 6	30	"
"	" " " 5, " " 6 and 7	22	"
"	" " " 10 " " 7	38	"
"	" " " 18, " " 8	70	"
"	" " " 24, " " 8	52	"
"	" " " 12, " " 9	22	"
"	" " " 16, " " 9	35	"
"	" " " 24, " " 9	26	"
"	" " " 1, " " 10	32	"
"	" " " 15, " " 13	23	"
Papineau	" " " 9, " " 8	22	"
"	" " " 7, " " 9	23	"
"	" " " 14, " " 8	5	" rock.
"	" " " 7, " " 9	30	"
"	" " " 10, " " 9	26	"
"	" " " 11, " " 9	52	"
"	" " " 8, " " 10	15	"
"	" " " 10, " " 10	21	"
"	" " " 8, " " 11	31	"

The drainage work in the Nipissing District was done under the direction of O. Rochefort, Road Inspector. \$3,177.00 was expended on the work.

PARRY SOUND DISTRICT DRAINAGE

Black Creek Drain, Lots 10 and 11, Concessions 10 and 11, Strong.—This creek was cleared out and a drain constructed one half a mile in the 11th Concession and half a mile in the 10th Concession. The work extended down stream 200 rods and over this section the creek bed was cleared and short bends cut.

Cassidy Creek Drain, Lots 3 and 4, Concession 11, Strong.—Two hundred rods of this creek were cleared and a drain constructed. Two rock cuts of a combined length of 140 feet were made. These cuts were 5 feet wide and from 1 to 5 feet in depth.

Carling Drain, Lot 69, Concession 12.—102 rods of ditch constructed and 26 rods of creek bed cleared.

Fifth Side Road Drain, Concessions 16 and 17, Nipissing.—A ditch 160 rods in length constructed and a creek leading to Lake Nipissing cleared for a distance of 320 rods.

Stories Creek Drain, Southeast Part of Nipissing.—A new drain 40 rods in length constructed, and the creek bed well cleared over a length of 160 rods.

Himsworth Drain, Lot 8, Concessions 12 and 13.—A drain, 320 rods in length constructed with a depth of 3 feet and mean width of 4 feet.

Ruth and Wolf Lake Outlet, Southeast Nipissing.—This work consisted of blasting rock obstructions from the outlet of these lakes. A channel 80 feet long, 5 feet wide and from 12 to 18 inches in depth was provided.

John Orr, Road Inspector, was supervising foreman on all the drainage work in Parry Sound. \$2,253.00 was expended on the work.

SIMCOE COUNTY DRAINAGE

The following drains were conducted in Simcoe County under the direction of C. H. Jermey, Road Inspector for the district:

Matchedash Township	Lot 10, Concession 2	70 rods.
“	“ Lot 8, Concession 5	16 “ rock.
“	“ North River, Lot 2, Concession 4	6 “ rock.
Medonte	“ 10-11 sideline, Concession 2,	525 “
“	“ North River, Lots 1, 2 and 3,	
“	“ Concession 14	400 rods clear.
“	“ Lot 68, Concession 1	30 “
Orillia	“ Lot 2, Concession 7	35 “
“	“ Lot 15, Concessions 4 and 5	160 “
Oro	“ 5 and 6 sideroad, Concession 1	60 “
“	“ Lots 16 and 17, Concession 5	85 “
“	“ Lot 18, Concession 10	50 “
Tay	“ Lot 86, Concessions 1 and 2	130 “
“	“ Lot 19, 4th Line	75 “
“	“ Lot 10, 6th Line	50 “
“	“ Lots 15 and 16, Concession 13	80 “
“	“ Lot 11, 13th Line	80 “
Tiny	“ 100 Sideline and Concession 1	420 “
“	“ Lot 14, Concession 16	60 “
“	“ 3rd Line, Lots 17, 18 and 19	360 “

Vespra Township	Willow Creek, Lots 8, 9 and 10,
	Concessions 8 and 9..... 640 rods.
“ “	Willow Creek, Concessions 11 and 12, 1,300 rods
	cleared.

\$4,667.00 was expended on this work in Simcoe.

NORTH BRUCE DRAINAGE

Crow Creek Drain, Albemarle.—This work consisted of clearing the creek of logs, brush and rubbish, through the 7th and 8th Concessions, a distance of about 2 miles.

Wagners Drain, Arran.—This work consisted of opening up a drain 230 rods long on Lots 7, 8, 9 and 10 in the 2nd Concession, to drain a low section of the 10-11 sideroad.

Old Woman River, Eastnor.—This work consisted of clearing the Old Woman River between the Bury Road and Lake Huron, of log jams and obstructions to relieve a flooded section of road.

Wrench Drain, Eastnor.—A drain, 185 rods long, constructed to relieve a flooded section of the North Road in Eastnor.

Tyndalls Swamp Drain, Lindsay.—This work consisted of rock work 300 feet in length, to provide drainage for a flooded section of the 6th Concession road in Lindsay.

Long Bridge Drainage, St. Edmunds.—A section of the Bury Road in St. Edmunds was badly flooded. Drainage to relieve this flooding would be very expensive. It was decided to raise the road grade. A section of the road, 300 feet in length was raised from 2 to 3 feet and is now secure from further flooding.

The drainage work in North Bruce was done under the direction of Jas. Weaver, Road Inspector. \$1,947.00 was expended on the work.

NORTH ONTARIO DRAINAGE

Mulvihill Drain, Mara.—210 rods of drain constructed on Lots 20 and 21 in Concession 10, Mara.

Mahoney Drain, Mara.—270 rods of drain opened up on Lots 26 and 27 in Concession 11, Mara.

McKinnon Drain, Mara.—270 rods of drain constructed on Lots 24 and 23 in the 12th Concession and lots 23 and 22 in the 13th Concession of Mara.

Anderson Drain, Mara.—300 rods of drain opened up on Lots 27, 28 and 29 on Concession 10 of Mara.

Five Sideline Drain, Concessions "D" and "E", Rama.—Last season, this side road was cleared on the east side through Concession "D." This season the clearing was continued north in Concession "E" 30 rods. 25 rods of new drain constructed at the north end.

John Cleaveley Drain.—150 rods of drain constructed on Lot 7, in Concessions "E" and "F" of Rama.

The drainage work in North Ontario was done under the direction of C. H. Jerney, Road Inspector. \$1,385 was expended on the work.

HALIBURTON DRAINAGE

Carden-Bexley Boundary Drain.—Located on the Carden-Bexley boundary, opposite Lots 3 and 4. The drain is 17 feet long and drains a low swampy section of road.

First Concession Drain, Carden.—This drain is designed to drain the sideroad between Lots 17 and 18 in Concession 1. The work starts at the sideroad and runs southeast on a water course a distance of 6,300 feet, discharging into Mud Lake.

Somerville Drain.—This drain was opened up in a northwesterly direction for a distance of 110 rods on Lots 1 and 2 in the 5th Concession of Somerville. Considerable rock was encountered. The drainage work in this district was done under the direction of A. J. Southern, Road Inspector. \$1,502.00 was expended on the work.

NORTH HASTINGS DRAINAGE

May Swamp Drains, Carlow.—In 1924, a drain was constructed through Lot 21 in the 9th Concession of Carlow to drain the sideroad between Lots 20 and 21, which runs through the swamp. This work was completed in November, 1924.

This season, a second drain was started on the east of the sideroad, 550 feet south of the 9th Concession road. The drain runs north to the 9th. Thence east 1,950 feet to the centre of Lot 22. Thence northeast across Lots 22, 23 and 24, discharging into York River. The total length is 7,200 feet. The drain has an average depth of 2 feet 9 inches, with a mean width of 5 feet.

Maynooth Drainage.—A natural water course enters the Village from the southeast, causing considerable trouble. The main street was flooded at every heavy rainfall. This water course was diverted into a new outlet to the west by a new drain on a street to the south and parallel to the main street. New drains were opened on each side of main street and covered drains of 12-inch sewer pipe provided in front of business places. The drainage in Hastings was done under the direction of Walter Wiggins, Road Inspector. \$2,888.00 was expended on the work.

ADDINGTON-FRONTENAC DRAINAGE

Hinchinbrooke-Portland Drain.—This drain starts on Lot 1 at the west side of Concession 6, Hinchinbrooke and runs southeast through Lot 1, crosses the townline and runs east through Lots 14 and 15 in the 14th Concession of Portland, recrosses the townline and extends 200 rods into Lot 1, Concession 5, Hinchinbrooke. The total length is 560 rods. The average depth is 2 feet, and the mean width, 5 feet 6 inches.

Arden-Harlow Road Drain, Concession 8, Kennebec.—This road runs through a large swamp, entirely undrained. The greater part of the drain is along the road. It starts at the south line of Lot 23 and drains are constructed on each side of the road across Lot 23. The drain is continued across Lot 24 on the west side of the road. Thence the outlet extends to the northeast a distance of 152 rods. A number of rock cuts had to be made and 3 culverts provided. The total length of drain constructed was 448 rods. The drain has a general depth of 3 feet, and a mean width of 5 feet.

W. W. Pringle was director on the drainage work in Addington and Frontenac. \$1,987.00 was expended on the work.

RENFREW DISTRICT DRAINAGE

The following drains were opened up in the Renfrew District under the supervision of H. N. Moss, Road Inspector for the district:

Brougham Township,	Lots 18 to 21, Concession 3.....	80 rods.
Grattan	“ Lot 6, Concession 9.....	80 “
“	“ Lot 24, Concession 12.....	70 “
Hagarty	“ Lots 1 and 2, Concession 5.....	145 “
“	“ Lots 1 and 2, Concession 8.....	130 “
“	“ Lot 5, Concession 9,.....	36 “
North Algoma	“ Lot 27, Concession 8.....	32 “
“	“ Lot 31, Concession 10.....	55 “
Stafford	“ Lot 11, Concession 3.....	73 “
Wilberforce	“ Lots 25 and 26, Concession 2.....	55 “
“	“ Lot 10, Concession 6.....	18 “
“	“ Lot 1, Concession 20.....	40 “
“	“ Lot 2, Concession 22.....	40 “

The total expenditure on this work was \$2,672.75.

DRAINAGE AID GRANTS PROVIDED BY THE LEGISLATURE

CASTORE IMPROVEMENT DRAIN IN THE MOUNTAIN IN COUNTY OF DUNDAS

This drain was constructed by the Township of Mountain, under the provisions of the Municipal Drainage Act. The work consisted of the improvement of the Castore River and the extension of drains westerly through swamp lands in the Township of Mountain, according to plans of D. H. Weir, engineer in charge.

The work commenced at the Winchester Mountain boundary and extended westerly through the 9th, 8th, 7th and 6th Concessions to the line between Lots 11 and 12, in the 6th Concession, a distance of 40,800 feet. The drain varies in bottom width from 2 to 6 feet, and in depth from 2½ to 8½ feet.

A branch drain leaves the main drain at the centre of Lot 13, on the road in front of the 7th Concession and extends west to the centre of Lot 11. Thence south west to the line between Lots 8 and 9, a total length of 7,600 feet. The drain has a bottom width of 2 feet, with side slopes of 1¼ to 1. The depth of cut varies from 2 to 4 feet.

I examined the drain in September, 1925, and found the work completed in a satisfactory manner.

On report, a grant of \$2,300.00, voted by the Legislature, was paid to the Township of Mountain.

GRANTS UNDER THE PROVISIONS OF THE PROVINCIAL AID TO DRAINAGE ACT, 1921

PHELPSTON MARCH DRAIN IN THE TOWNSHIP OF FLOS, IN THE DISTRICT OF CENTRE SIMCOE

This work was constructed under the report of J. J. Newman, O.L.S. and C.E. The report was adopted by the Council of Flos, on January 9th, 1922, and the by-law finally passed on March 18th, 1922. The petition for aid was filed in this office on February 22nd, 1923.

The drain was originally constructed in 1897, but owing to the nature of the soil through which it passes, it soon became obstructed and unsatisfactory. The present work commences at the line between Lots 11 and 12 in the 5th Concession of Flos and extends east and south a distance of 9,100 feet, reaching a sufficient outlet near the front of Lot 10, in the 4th Concession.

Through the greater portion of the length, the old drain has been deepened from 3 to $4\frac{1}{2}$ feet. The bottom width is 6 feet throughout, with side slopes of 1 to 1. Although the drain is short, the cost has been very heavy, the assessments running as high as \$7.50 per acre.

I examined the drain on June 16th, 1925, and found the work completed in a fairly satisfactory condition.

This drain is a trunk outlet within the meaning of the Provincial Aid to Drainage Act, 1921. The entire cost of the work as reported by the Township Treasurer was \$13,403.41.

On report, a grant of \$2,680.00 was paid to the Township of Flos.

PIKE PUMPING SCHEME IMPROVEMENTS IN THE TOWNSHIP OF RALEIGH IN WEST KENT

The Pike Pumping Scheme embraces an area of some 3,500 acres of low land, south of the Thames River in the northwest part of the Township of Raleigh. This area is surrounded by artificial embankments and is supplied with internal drainage by dredge cuts. The water is pumped from the dredge cuts into the river. Trouble has arisen from time to time from high water in the river, caused by ice jams. The high water overflowed the embankment in places along the river and caused very serious loss to the land owners. The present work consists of widening and raising the bank along the river to render the drainage area secure from future floods.

The work was carried out under the report of W. G. McGeorge, O.L.S. and C.E., which was adopted by the Council of Raleigh on March 31st, 1924. The petition for aid was filed on December 1st, 1924.

The work is located near and along the river road across Lots 2, 3 and 4, and part of 5 in the 2nd Concession of Raleigh. The total length of work is 10,200 feet. Along with this, the by-law incorporates in the scheme, 90 rods of the embankment east of the Ferry Road, built by private owners and compensates the owners for the value thereof.

This work is a drainage work effected by embanking and pumping within the meaning of sub-section "B" of section 3 of "The Provincial Aid to Drainage Act, 1921," and is entitled to aid under the provisions of said act.

The total cost of the work including incidental expenses, as reported by the Township Treasurer, was \$10,306.83.

I examined the work on July 3rd, 1925, and found it completed in a very satisfactory manner.

On report, a grant of \$2,061.00 was paid to the Township of Raleigh.

A. J. HALFORD,
Engineer Public Works.

Toronto, October 31st, 1925.

STATEMENT No. 1

Showing the several contracts and bonds entered into with His Majesty during the twelve months ending the 31st of October, 1925, in connection with the Public Buildings and Works, subject to the control of the Public Works Department, Ontario.

Date	Work	Subject of Contract	Contractors	Sureties	Amount
1924 Nov. 8	Haileybury Gaol and Registry Office.	Heating and plumbing new Gaol and Registry Office.	Purdy, Mansell, Ltd., Toronto.	Percy C. Mansell and F. William Purdy, both of Toronto.	\$16,798 00
Nov. 12	Kingston Dairy School.....	Supply and construction of cement concrete pavement.	W. P. R. Holdcroft, Kingston.		999 70
Nov. 17	Orillia Hospital, Dormitory Building.	Supply and construction of structural steel for Dormitory Building.	Hamilton Bridge Works Co., Ltd., Hamilton.		3,517 00
Nov. 24	Sudbury Court House and Gaol....	Heating, ventilating and hot water equipment and electric wiring for Court House and Gaol.	Percy Morrison, Sudbury, Ont.	W. Crawford and J. S. Scott, both of Sudbury, merchants.	15,350 00
Nov. 20	Burks Falls Court Room and Lock-up.	Construction Court Room and Lock-up.	John James Bushey, Burks Falls, Ont.	Wm. Peck and Joseph H. Fowler, both of Burks Falls.	6,831 00
Nov. 27	Cochrane, Court House.....	Heating, ventilating and hot water system.	Purdy, Mansell, Ltd., Toronto.	F. Wm. Purdy and Fred J. Lucas, both of Toronto.	11,947 00
Dec. 3	Black Creek Bridge, Sterling Falls, Parry Sound.	Supply of steel superstructure....	Hamilton Bridge Works Co., Ltd., Hamilton.		525 00
Dec. 19	Sudbury Court House.....	Addition to plumbing system in Court House.	Percy Morrison, Sudbury, Ont.	J. E. Moyle and J. S. Scott, both of Sudbury.	2,375 00
1925 Jan. 30	Bowmanville Training School for Boys.	Supply and installing cold storage plant.	Refrigerating Engineers, Ltd., Toronto.	John F. McGuire and J. F. Hillock, Toronto.	6,250 00
Feb. 10	Bells Rapids Bridge.....	Supply and delivery of steel superstructural, Barry's Bay.	Hamilton Bridge Co., Hamilton.		2,380 00
Feb. 13	Cochrane Court House.....	Plumbing work, supply and construction.	Sheppard & Abbott, Toronto.	Guarantee Co. of North America.	5,252 00

Feb. 13	Cochrane Court House.....	Electric wiring and conduit work.	Canada Electric Co. Ltd., Toronto.	Fidelity Insurance Co. of Canada.	2,650 00
Feb. 13	Bowmanville Boys' School.	Supply and construction of sanitary drains.	W. H. Yates Construction Co., Ltd., Hamilton.		2,978 00
Feb. 13	Bowmanville Boys' School.	Supply and construction of sanitary drains and storm sewers.	W. H. Yates Construction Co., Ltd., Hamilton.		4,307 00
Mar. 12	Bowmanville Boys' School.	Supply and construction storm and sanitary sewers.	W. H. Yates Construction Co. Ltd., Hamilton.		5,397 00
Mar. 15	Bowmanville Boys' School.	Construction of Dormitory Bldg. No. 3.	W. H. Yates Construction Co. Ltd., Hamilton.		39,962 00
Apr. 15	East Block, Parliament Bldgs. . . .	Supply of material and erection of new East Block, Parliament Buildings.	Jackson-Lewis Co., Ltd., Toronto. N.B.—For substituting of Queenston for steps,	Guarantee Co. of North America. Coe Hill granite instead etc., additional	1,432,367 00 6,830 00
April 18	East Block, Parliament Buildings.	Supply material and instal steam plant, heating and ventilating system.	Purdy, Mansell, Ltd., Toronto.	Fred J. Lucas and Alex. K. Purdy, both of Toronto.	128,992 00
April 22	East Block, Parliament Buildings.	Supply and placing of austral windows.	Architectural Bronze & Iron Works, Toronto.		58,625 00
May 18	Bowmanville Boys' School.	Supply of finishing hardware, Dormitories Nos. 1 and 3, and main dining room.	Toronto Lock Mfg. Co., Toronto.		1,190 00
May 16	Vineland's Experimental Farm. . . .	Supply and erection of Cottage Building.	Roy Honsberger, Vine-lands.		5,054 00
May 27	Port Arthur Gaol Building.	Supply and installing plumbing system.	Sime Plumbing Co., Port Arthur, Ont.	London Guarantee & Accident Co.	17,260 60
May 27	Port Arthur Gaol Building.	Supply and instal heating, ventilating and domestic hot water equipment.	L. A. Greene & Co., Port Arthur.	Muldoon & Greene and Thos. Otto Cliff, Port Arthur.	16,236 00

STATEMENT No. 1—Continued

Showing the several contracts and bonds entered into with His Majesty during the twelve months ending the 31st of October, 1925, in connection with the Public Buildings and Works, subject to the control of the Public Works Department, Ontario.

Date	Work	Subject of Contract	Contractors	Sureties	Amount
May 27	Port Arthur Gaol Building.....	Supply and instal electric conduit and wiring system.	Matthews Electric Co., Fort William.	Clinton B. Reed and Norman Owens, Fort William.	\$2,900 00
June 24	Ontario Hospital, London.....	Supply and erection of two horizontal boilers.	John Inglis Co., Toronto.	Fidelity Ins. Co. of Canada.	8,025 00
June 26	Ontario Hospital, London.....	Repairs and alterations to Power House.	John Putherbough, London.	United States Fidelity & Guaranty Co., Toronto.	13,900 00
June 22	Ridgetown Community Hall and Science School.	Construction of building.....	Ponsford Construction Co., Ltd., St. Thomas, Ont.	Wm. J. Greene and W. A. McIntyre, both of St. Thomas.	33,532 00
July 11	Bala Bridge.....	Supply and delivery of steel beams for sidewalk.	Hamilton Bridge Works, Hamilton.		455 00
July 11	Carmen Creek Bridge.....	Supply and delivery of steel beam span, etc.	Hamilton Bridge Works, Hamilton.		355 00
July 17	Cobourg Ontario Hospital.....	Construction of Power House.....	Martin Jex & Co., Cobourg.	Leslie Heirlson & A. R. Dundas, of Cobourg.	9,325 00
July 17	Cobourg Ontario Hospital.....	Supply and instal two new boilers and reset present one, remove two.	E. Leonard & Son, London.		8,750 00
July 17	Cobourg Ontario Hospital.....	Supply and construction of radial brick chimney for boiler house.	Francis Hankin & Co., Toronto.		2,620 00
July 15	Toronto Parliament and Departmental Buildings, Normal and Model Schools.	Supply of Pochontas mine run for season 1925-26.	Coal Importers, Ltd., Toronto.	J. Earl Lawson and T. W. Close, both of the City of Toronto.	6 95 7 05

July 15	Parliament and Departmental Buildings, Osgoode Hall, and Government House.	Supply of hard coal, season 1925-26.	Century Coal Co., Ltd., Toronto.	The Can. Surety Co., Toronto.	Egg Stove Pea Cannel	13 25 13 50 10 50 12 50
June 24	Ottawa Normal School.	Supply of coal, season 1925-26.	C. C. Ray Co., Ltd., Ottawa.	S. J. Robson & J. A. Humphreys, Ottawa.	Egg Steam Slabs	12 87 6 90 7 90
June 30	London Normal School.	Supply of hard coal and P. slabs, season 1925-26.	Hawken-Lang Coal Co., London.	J. Cameron Wilson and E. G. Nightingale, London.	Egg and Nut	13 50
June 27	Peterborough Normal School.	Supply of hard egg coal and pine slabs, season 1925-26.	Peterborough Fuel & Transfer Co., Peterborough.	Vincent Eastwood and S. T. Wedlock, both of Peterborough.	Egg Slabs	14 09 7 50
June 30	Hamilton Normal School.	Supply of Pocohontas coal and slabs, season 1925-26.	Gillies-Guy, Ltd., Hamilton.	Geo. M. Dunlop & T. C. L. Etherington.	Poco. Slabs	7 85 9 00
June 24	Stratford Normal School.	Supply of Pocohontas egg coal and pine slabs, 1925-26.	N. R. Fiebig, Stratford.	J. J. Mason and John McMillan, Stratford.	Poco. Slabs	8 00 14 00
July 6	North Bay Normal School.	Supply of coal and slabs, season 1925-26.	Lindsay & McCluskey, North Bay.	G. T. Carruthers and M. R. Charlton.	Poco. Nut P. slabs	10 25 16 50 5 50
June 24	Brantford School for Blind.	Supply of Poco. M. R. and hard egg, season 1925-26.	Shultis Coal Co., Brantford.		Elkhorn	7 99
June 30	Belleville School for Deaf.	Supply of slack and nut coal, season, 1925-26.	Nathaniel Allen, Belleville.	B. I. Hyman and P. H. Wills, Belleville.	Slack Nut	6 77 14 00
July 15	Monteith Academy.	Supply of hard egg and Pocohontas coal.	Doan Coal Co., Ltd., Toronto.		Hard Egg Poco.	15 25 9 75
June 24	Sandwich English-French Training School.	Supply of coal and wood, season 1925-26.	Wm. DeWaard, Sandwich.		Poco. L. Hardwood	8 50 5 50
July 6	Sturgeon Falls English-French Training School.	Supply of coal and hardwood.	Laberge Lumber Co., Sudbury.		Poco. E. Hardwood	11 75 5 00
July 7	Gore Bay Court House.	Supply of Pocohontas egg coal and hard egg coal.	Sault Ste. Marie Coal & Wood Co.	J. H. Beihl and R. Rob- inson, Gore Bay.	Poco. Egg Hard Egg	13 60 18 85

STATEMENT No. 1—Continued

Showing the several contracts and bonds entered into with His Majesty during the twelve months ending the 31st of October, 1925, in connection with the Public Buildings and Works, subject to the control of the Public Works Department, Ontario.

Date	Work	Subject of Contract	Contractors	Sureties	Amount
July 16	New East Block, Parliament Buildings.....	Installation of plumbing system..	Wright Bros., Ltd., Toronto.	Mary Wright and Northern Plumbing Supply Co.	\$38,990 00
July 31	York River Bridge.....	Supply two beam spans.....	Dominion Bridge Co., Toronto.		930 00
Aug. 13	Embrun English-French Training School.	Supply and construction of School Building.	Stuart & Sinclair, Hamilton.	General Accident Assurance Co., Toronto.	13,935 00
Aug. 18	North Bay Registry Office.....	Supply of material and construction of alterations and additions.	Robert Wallace & Son, North Bay.	H. J. Reynolds and G. A. McCahey, North Bay	6,137 00
Aug. 20	London Hospital for Insane.....	Installing piping, steam heating and alterations to system.	Bennett & Wright Co., Toronto.	Geo. Clapperton & E. F. Wright, Toronto.	9,634 00
Sept. 3	Indian River Bridge.....	Supply and delivery of steel span.	Hamilton Bridge Works, Hamilton.		1,613 00
Sept. 5	Kenora Land Titles Office.....	Supply of hard and soft coal.....	John Kron & Son, Kenora.		Saunders Creek 13 42 Nut coal 18 20
Sept. 8	Port Arthur Court House, Gaol and Registry Office.	Supply of hard and soft coal.....	Louis Walsh Coal Co., Milton Francis Coal Co., Jas. Murphy, Fort William.		Pocohontas 6 27 Stove and 16 08 Nut 15 25
Sept. 5	Guelph Agr. College, School of Baking.	Supply material and construction of School Building.	Stuart Bros., Hamilton..	Fidelity Insurance Co., Toronto.	27,401 00
Sept. 18	Sault Ste. Marie Court House.....	Supply of coal.....	Purity Ice Ltd., Sault Ste. Marie.		W. Virginia Poco. 9 00 Mine Run
Oct. 2	Belleville School for Deaf.....	Supply and construction of pigery.	Jamieson, Bone & Co., Belleville.	Jamieson Bone and R. M. Chapman, Belleville.	2,850 00

				Each	122 00
Oct. 6	Parliament Buildings, New East Block.	Supply and delivery of fireproof vault doors.	Goldie & McCullough, Galt.		
Oct. 7	Beaver Creek Bridge.....	Supply and delivery of spans.....	Dominion Bridge Co., Toronto.		1,377 00
Oct. 19	South River Bridge.....	Supply and delivery of steel.....	Dominion Bridge Co., Toronto.		1,381 00
Oct. 16	Parliament Buildings, New East Block.	Supply and installing electric conduit and wiring system.	Bennett & Wright Co., Toronto.	Geo. Clapperton and V. R. Ide, Toronto.	37,108 00
Oct. 15	Parliament Buildings, New East Block.	Supply of glass and glazing of windows.	Consolidated Plate Glass Co., Toronto.	Frank S. Hobbs and A. G. Hayes, Toronto.	21,051 00
Oct. 20	Port Arthur Gaol.....	Supply and installing mastic flooring.	Vulcan Asphalt Supply Co., Toronto.		3,795 00

H. F. MCNAUGHTEN,

*Secretary and Law Clerk,
Department of Public Works, Ontario.*



Nineteenth Annual Report

OF THE

**GAME AND FISHERIES
DEPARTMENT**

1925

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



ONTARIO

TORONTO

Printed and Published by Clarkson W. James, Printer to the King's Most Excellent Majesty

1926

To His Honour HENRY COCKSHUTT, ESQ.,

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I have the honour to submit herewith, for the information of Your Honour and the Legislative Assembly, the Nineteenth Annual Report of the Game and Fisheries Department of this Province.

I have the honour to be

Your Honour's most obedient servant,

CHARLES MCCREA,

Minister of Mines.

Toronto, 1926.

NINETEENTH ANNUAL REPORT

OF THE

Game and Fisheries Department of Ontario

TO THE HONOURABLE CHARLES MCCREA,
Minister of Mines.

SIR:—I have the honour of placing before you the Nineteenth Annual Report of the work of the Game and Fisheries Department for the fiscal year ending on October 31st, 1925.

REVENUE

A gross revenue of \$709,455.73 was received and expenditures made of \$354,736.09, leaving a net surplus for the year of \$354,719.64. The revenue for the year was the second largest in the Department's history, and exceeded the previous year by \$42,227.77.

COMPARATIVE STATEMENT OF REVENUE AND EXPENDITURE, 1923-1925 INCLUSIVE, AS SHOWN IN THE PUBLIC ACCOUNTS

	Revenue	Expenditure	Surplus
1923.....	\$521,148 08	\$391,422 19	\$229,725 89
1924.....	667,227 96	336,826 96	330,401 00
1925.....	709,455 73	354,736 09	354,719 64

In addition to the general expenditures, the administration of the Wolf Bounty Act comes under the Department's control, and bounties were paid for the year as follows:

Wolf bounties..... \$25,465 62

For comparative purposes, the revenue received from Game and Fish for the past two years were as follows:

	1924	1925	
Revenue from game.....	\$372,142 54	\$402,314 19	\$30,171 65—Inc.
Revenue from fish.....	295,085 42	307,141 54	12,056 12—Inc.

In a previous report attention was drawn to the steady increase of revenue from the sale of Angling Licenses which now totals \$128,115.00, and for the first time has exceeded the license fees received from the entire commercial fisheries of the Province.

STATISTICS

The statistics accompanying this report will show in detail the kinds, quantities and values of commercial fish, also the varieties, quantities and locations of fry and fingerlings distributed from Provincial Hatcheries, together with other statistics pertaining to the fur trade, as well as other branches of the Department. All of which has been carefully prepared and affords interesting and valuable information.

FISH

The statistics of the commercial fisheries of the Province are shown in comparison as follows:—

	1923	1924	1925
Gill nets licensed (yards).....	6,018,801	6,502,736	6,877,398
Seines “	172	208	139
Pound nets “	1,265	1,323	1,334
Hoop nets “	1,263	1,256	1,195
Dip and roll nets licensed.....	36	70	43
Spears	125	126	144
Hooks “	71,336	78,685	98,607
Number of men employed.....	3,742	4,267	4,263
Number of tugs.....	100	103	112
Number of gasoline boats.....	894	975	1,018
Number of sail or row boats.....	1,080	1,177	1,086
Value of boats, ice-houses, wharves and twine.....	\$2,807,368 00	\$2,995,362 00	\$3,235,510 00
Aggregate catch in pounds.....	38,594,682	41,732,664	34,385,335
Value to fishermen.....	\$2,886,398 76	\$3,139,279 03	\$2,858,854 79

ANGLING

There was an unusual demand for non-resident Angling Licenses this year, and for a number of years a steady increase in revenue from this source has taken place, as will be shown by the following comparisons:—

	1922	1923	1924	1925
Revenue from Angling Licenses.	\$63,132 00	\$77,856 75	\$105,862 50	\$128,115 00

Although game fishing is reported as good in various parts of the Province, it can be readily seen that the yearly toll is fast increasing and places a demand on the hatcheries that will require the maximum production to maintain a supply that will satisfy the steadily increasing resident and non-resident anglers.

HATCHERIES

Elsewhere in this report will be found in detail the quantities and varieties of fry and fingerlings placed in various waters of the Province from hatcheries located at Mount Pleasant, Glenora, Sault Ste. Marie, Normandale, Port Carling, Port Arthur and Fort Frances, and for comparative purposes with the previous year, the following figures show a summary of total distribution:—

	1923	1924	1925
Whitefish Fry.....	264,400,000	437,469,000	246,125,500
Pickeral Fry.....	36,140,000	80,250,000	49,015,000
Salmon Trout Fingerlings and Fry.....	12,410,100	7,801,000	7,320,425
Herring Fry.....	24,000,000	32,475,000	45,050,500
Rainbow Trout Fry and Fingerlings.....	1,100	15,000	3,000
Speckled Trout Fingerlings and Fry.....	2,328,800	1,898,500	676,700
Black Bass Fingerlings and Fry.....	785,000	338,000	Nil
Parent Black Bass.....	997	1,111	611
	<u>340,065,997</u>	<u>560,247,611</u>	<u>348,191,736</u>

The public are demanding every year a distribution of fry and fingerlings much in excess of the possible supply obtainable from the Provincial Hatcheries, and this is particularly so in regard to Game Fish. The distribution of small-mouthed black bass is made from fry and fingerlings obtained by placing parent fish in artificial ponds, but as this was an abnormal season and the weather unusually cold, the hatch of small-mouthed black bass resulted in a total failure, and all applicants for such fry and fingerlings were disappointed. In order

that a greater and more dependable supply of speckled trout can be obtained, the Department has commenced work on Normandale Creek, where ponds and other facilities are being constructed, and from satisfactory results so far obtained, it would appear to fully warrant the expenditure undertaken. From fry placed in these waters in the spring of 1924, the Department has now a quantity of strong, healthy fish measuring from 6 inches to 10 inches, and it is anticipated that three-quarters of a million speckled trout spawn will be obtainable during the fall collection. This result is beyond our earlier expectations, and many million of spawn should be collectable from these waters when fully developed.

GAME PRESERVES

The propagation of English Ring-necked Pheasants was again successfully carried on at the Eugenia Crown Game Preserve. A number of small areas were created as Crown Game Preserves during the year, as well as the large game preserve known as "The Chapeau Game Preserve," located west and north of Chapeau, and such preserve contains approximately 2,850 square miles. This has been advocated by the Department for a number of years, and with proper administration will prove of great value in conserving both fish and game in that district, as well as provide an attraction for the tourist.

During the year considerable wild rice seed was planted in public waters throughout the Province, and from reports obtained the planting from previous years has been successful in improving depleted rice beds and in establishing new rice beds as feeding grounds for wild life.

GAME

Deer and Moose.—Big game continues to be plentiful, and another successful hunting season has been reported. For comparative purposes the following figures show the number of hunting licenses issued for the past five years:—

	1921	1922	1923	1924	1925
Resident Moose.....	1,989	1,584	1,098	1,385	1,291
Resident Deer.....	18,689	20,504	17,877	19,517	17,034
Non-resident Hunting...	950	1,256	1,247	1,651	1,581

Ruffed Grouse (Partridge).—The scarcity of these game birds warranted a continued close season for the year, and they are reported as being very scarce particularly in the northwesterly part of the Province.

Sharp-tailed Grouse or Prairie Hen are now quite well established in the District of Thunder Bay and west thereof.

Quail are not found in any great numbers except in the southwest part of the Province where conditions warranted an open season of three days in the Counties of Essex and Kent.

Pheasants are now reported in a large number of counties, but not in large numbers, except in the Counties of Lincoln and Welland, where conditions warranted an open season for one day for a limited number of male birds.

Ducks and Geese continue to be plentiful.

FURS

The value of the pelts on which royalty was paid during the year is in excess of the previous year, although the number of pelts is somewhat lower.

Beaver show a further decline, although not nearly as great a decline as for the preceding year.

Otter show a steady catch for a number of years.

Mink show a much smaller catch than last year.

Marten and Fisher are becoming scarcer each year.

Muskrat show a steady catch for a number of years.

COMPARISON OF PELTS EXPORTED AND TANNED FOR FIVE YEARS

	1921	1922	1923	1924	1925
Beaver.....	95,479	93,971	70,684	50,233	48,364
Otter.....	4,759	5,309	3,997	5,096	4,522
Fisher.....	2,602	2,657	2,339	1,910	1,936
Marten.....	6,533	7,327	4,704	3,661	3,125
Mink.....	42,667	78,487	58,634	82,446	68,138
Muskrat.....	479,866	554,888	478,820	533,256	534,739
Bear.....	1,494	2,137	1,447	1,399	2,014
Fox (Cross).....	287	469	1,154	1,082	2,601
Fox (Red).....	5,282	11,272	12,329	14,695	22,198
Fox (Silver or Black).....	153	87	205	167	433
Fox (White).....	351	1,765	1,501	362	974
Fox (not specified).....	23	170	34	28	61
Lynx.....	591	836	1,177	2,332	2,200
Raccoon.....	11,951	20,344	15,752	21,976	22,157
Skunk.....	47,121	73,219	54,770	58,130	67,100
Weasel.....	58,898	94,399	61,603	51,163	34,365
Wolverine.....	12	6	20	12	8
Total.....	762,069	947,343	769,070	827,948	814,935

To be added to the above are 1,134 ranch-raised fox pelts which were tanned or exported without payment of royalty, under the terms of Fur Farmers' Licenses.

The value of pelts to the trapper shown for the year on above list is \$3,383,-060.57, and the Federal Statistics show Ontario to far exceed the fur production of any other Province.

FUR FARMING

A continued interest is shown for information pertaining to Fur Farming, and a corresponding increase in licenses for the year has resulted.

	1922	1923	1924	1925
Fur Farmers' Licenses issued.....	141	284	392	624

Animals stocked on licensed farms:—

	1922	1923	1924	1925
Beaver.....	4	2	10	29
Fisher.....	3	6	6	2
Fox (Cross).....	270	361	386	459
Fox (Red).....	206	323	347	725
Fox (Silver Black).....	1,088	2,171	3,006	4,940
Fox (Blue).....	.....	.....	.....	40
Lynx.....	2	2	2	2
Mink.....	94	73	97	136
Muskrat.....	.....	163	2,904	7,182
Opossum.....	6	.....	.....	.....
Raccoon.....	50	130	149	306
Skunk.....	82	46	136	100
Bear.....	.....	.....	11	13
Marten.....	.....	.....	.....	2
Total.....	1,805	3,277	7,056	13,936

ENFORCEMENT OF THE ACT

The district wardens and officers in the outside service have enforced the provisions of the Act and Regulations to the best of their ability, and the following figures will be of interest:—

SUMMARY OF CONVICTIONS AND FINES

Convictions reported.....	728
Fines collected.....	\$15,630 86

A great many articles were confiscated during the year, including:—

3,524 Pelts	15 Trap nets	1 Truck
18 Deer and Moose hides	47 Spears	2 Motor cars
24 Live animals	62 Rods and lines	13 Jack-lights & Lanterns
9,290 pounds fish	655 Traps	27 Deer
1,276 yards gill nets	181 Fire-arms	414 pounds venison
655 pieces gill nets	10 Gasoline boats	7 Moose
24 Dip nets	17 Row-boats	1,040 pounds Moose meat
11 Hoop nets	3 Canoes	24 Partridge
10 Seine nets	1 Steam tug	82 Ducks
5 Roll nets	6 Punts	6 Pheasants
		102 Decoys

All confiscations are sold at advertised sales by tender, other than such articles as are sold by the Department to the former owner, when circumstances warrant.

ACKNOWLEDGMENTS

Before closing my report I must publicly express my appreciation for the assistance and support rendered to the Department during the year, not only for the loyalty of the staff of both the inside and outside service, but for the assistance of the transportation companies who helped our officers in their duties pertaining to the enforcement of the Act and with the distribution of fry, whether by baggage car or by the official car "Beaver."

All statistics referred to will be found elsewhere in this report, together with many other statistics in detail.

All of which is respectfully submitted.

I am, Sir,

Your obedient servant,

D. McDONALD,
Deputy Minister of Game and Fisheries.

REVENUE RECEIVED BY DEPARTMENT OF GAME AND FISHERIES
DURING YEAR ENDING OCTOBER 31st, 1925

GAME

Royalty.....	\$146,846 66	
Trappers' Licenses.....	46,731 12	
Non-resident Hunting Licenses.....	56,505 00	
Deer Licenses.....	60,281 50	
Moose Licenses.....	6,669 50	
Fur Dealers' Licenses.....	54,146 00	
Fur Farmers' Licenses.....	3,280 00	
Tanners' Licenses.....	190 00	
Game Dealers' Licenses.....	496 00	
Hotel and Restaurant Licenses, etc.....	431 00	
Cold Storage Licenses.....	225 00	
Guides' Licenses.....	3,087 50	
Fines, Game and Fish.....	15,630 86	
Sales.....	6,157 15	
Commissions.....	1,636 90	
		\$402,314 19

FISHERIES

Fishing Licenses.....	\$128,033 00	
Royalty.....	39,189 13	
Angling Licenses.....	128,115 00	
Sales.....	6,708 61	
Rentals.....	2,780 00	
Miscellaneous.....	2,315 80	
		\$307,141 54
Total.....		\$709,455 73

WATERS STOCKED
WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1925

<i>Speckled Trout Fry and Fingerlings</i>		Bruce:	Quantity
Algoma:	Quantity	Thomson's Creek.....	500
Moose Lake.....	2,000	Teeswater River.....	500
Trout Lake.....	2,000	Hammond Creek.....	500
Agawa Lake.....	2,000	Wolf Creek.....	500
Mongoose Lake.....	2,000	Elphick's Creek.....	500
Spruce Lake.....	2,000	Plum Creek.....	500
Loon Lake.....	2,000	Unnamed Creek.....	500
Pine Lake.....	2,000	Judges Creek.....	500
Hobon Lake.....	2,000	Kirklands Creek.....	500
Alva Lake.....	2,000	Lang's Creek.....	500
Hawk Lake.....	2,000	Bowles' Creek.....	500
Chippawa River.....	4,000	Potter's Creek.....	500
Sand Lake and Creek.....	4,000	Crawford Creek.....	500
Deer Lake.....	2,000	Coles Creek.....	500
Carpenter Lake.....	2,000		
Wartz Lake.....	2,000	Durham:	
Lily Lake.....	2,000	Canton Creek.....	1,500
Island Lake.....	2,000	Tyrene Creek and Tributaries.....	4,500
Clearwater Creek.....	2,000	Wilmot's Creek.....	1,500
Camp Lake Stream.....	2,000	Dick William's Creek.....	500
Speckled Trout Lake.....	2,000	Britain Creek.....	1,500
Magpie River.....	2,000	Haydon Creek.....	4,500
Little Groundhog River.....	2,000	Wilson's Creek.....	3,000
John Creek.....	2,000	Smith Creek.....	1,500
Oba River.....	7,000	Spring Creek.....	400
		Cedarvale Creek.....	1,500
Brant:		Mountjoy's Creek.....	4,500
Ausbrook Stream.....	500	Steven's Creek.....	3,000
		Bees Creek.....	1,500
Bruce:		Bell Hill Stream.....	1,500
Vance Creek.....	500	Kendal Creek and Tributaries.....	7,500
Phillip's Creek.....	2,000	McKindley's Creek.....	1,500
Park Head Creek.....	500	Robinson's Creek.....	1,500

WATERS STOCKED
WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1925—*Continued*

<i>Speckled Trout Fry and Fingerlings</i>		Quantity
Durham— <i>Continued</i>	Quantity	
Walter's Creek.....	1,500	
Liskard Creek.....	1,500	
English Creek.....	1,500	
Millbrook Pond.....	1,500	
Mastwood's Creek.....	1,500	
Nichol's Creek.....	1,500	
Langstaff Creek.....	1,500	
Gibson Creek.....	1,500	
Little's Creek.....	1,500	
Brimacombe Creek.....	1,500	
Community Park Stream.....	1,500	
Pasture Creek.....	1,500	
Orono Creek.....	1,500	
Falls Creek.....	1,500	
Clarke East Creek.....	1,500	
Squirrel Creek.....	1,500	
McMillen's Creek.....	1,500	
Austin's Creek.....	1,500	
Bran's Creek.....	1,500	
Crossland's Creek.....	1,500	
Muldune Creek.....	1,500	
Moore's Creek.....	3,000	
Elizabethville Creek.....	1,500	
Sowdon's Creek.....	1,500	
DeLong Creek.....	1,500	
Perrytown Creek.....	1,500	
Caldwell Creek.....	1,500	
Patterson's Creek.....	500	
Ball Creek.....	400	
Dufferin:		
Funston's River.....	500	
Spitting John River.....	500	
Cross River.....	500	
Unnamed Creeks.....	500	
Elgin:		
Stanley Creek.....	500	
Frontenac:		
Trout Lake Creek.....	1,500	
Eagle Creek.....	1,500	
Grey:		
Bell Lake.....	500	
Saugeen River.....	5,500	
Silver Creek.....	2,000	
Lawrence Creek.....	500	
Styx River.....	500	
Weidendorf Creek.....	500	
Bontick Creek.....	500	
Huron:		
Stoltz Creek.....	500	
Nine Mile River.....	500	
Raus Creek.....	500	
Johnston's Creek.....	500	
Blythe Creek.....	500	
Wright's Creek.....	500	
Bells Creek.....	500	
Bridgewater Creek.....	500	
Scotts Creek.....	500	
Halton:		
Twelve Mile Creek.....	500	
Hastings:		Quantity
Deer River.....		3,000
Rawdon Creek.....		4,500
Unnamed Creeks.....		1,500
Gowdy Creek.....		1,500
Lanark:		
Pauls Creek.....		1,500
Allan's Brook.....		1,500
Jims Creek.....		1,500
Grant's Creek.....		1,500
Middlesex:		
Duncrief's Creek.....		500
River Wye.....		500
Crow Creek.....		1,000
Aux Sauble River.....		500
Detty Creek.....		500
Manitoulin:		
Mindemeya River.....		2,000
Muskoka:		
Muskoka River.....		4,000
White Lake.....		2,000
Chub Lake.....		2,000
Wasoca Lake.....		2,000
Harp Lake.....		2,000
Menominee Lake.....		2,000
Chisholm's Lake.....		2,000
Pages Lake.....		2,000
Spring Lake.....		2,000
McMaster Lake.....		2,000
Echo Lake.....		2,000
Nipissing:		
Four Mile Creek.....		2,500
North River.....		2,500
Norfolk:		
Patterson's Creek.....		1,000
Kent Creek.....		500
North Creek.....		400
Venison Creek.....		400
St. William's Creek.....		500
Outlet Stream.....		500
Big Creek.....		400
Deer Lick.....		500
Dowger Creek.....		500
Northumberland:		
Woodland Creek.....		1,500
Mutton's Creek.....		3,000
Allen's Creek.....		1,500
West Creek.....		1,500
Tweedle's Creek.....		1,500
Dark Creek.....		1,500
Harper's Creek.....		1,500
Hopkins' Creek.....		1,500
Burnley Creek.....		3,000
Russ Creek.....		3,000
Camborne Creek.....		3,000
Smylie's Creek.....		1,500
Philip's Creek.....		3,000
Warren's Creek.....		1,500
Forestell's Creek.....		1,500
Dumbel Mill Pond.....		1,500
Davey's Creek.....		3,000
Harris' Creek.....		1,500

WATERS STOCKED
WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1925—*Continued*

<i>Speckled Trout Fry and Fingerlings</i>		<i>Sudbury—Continued</i>	Quantity
Northumberland— <i>Continued</i>	Quantity	Rapid River.....	5,000
Ingram's Creek.....	1,500	Post River.....	5,000
Braden Creek.....	1,500	Rock Lake.....	10,000
Cobourg Creek.....	1,500	Junction Creek McKinn.....	5,000
Staple's Creek.....	1,500	Veuve Creek.....	5,000
Standley Farm Creek.....	1,500	Ashgaming Lake.....	5,000
Bellyon Creek.....	1,500	Three Mile Creek.....	5,000
Hardy's Creek.....	1,500	Thunder Pay:	
Durran's Creek.....	1,500	Allen Lake.....	5,000
Trent Bridge Creek.....	1,500	Kashabowie Lake.....	5,000
Oxford:		Long Lake.....	5,000
Unnamed Creeks.....	2,000	Moos-e Lake.....	5,000
Wright's Creek.....	500	McKenzie River.....	5,000
Whiting Creek.....	500	Lake Wideman.....	5,000
Five Points Creek.....	500	Lower Twin Lake.....	5,000
Parry Sound:		Upper Twin Lake.....	5,000
Magnetawan River.....	2,000	Silver Lake.....	5,000
Bolger Lake Tributaries.....	2,000	North Branch.....	5,000
Sword's Creek.....	2,000	McIntyre Creek.....	5,000
Rouches' Lake.....	2,000	Rees Lake.....	5,000
Black Creek.....	2,000	Steel River.....	20,000
Lake Bernard Inlet.....	2,000	Nipigon River.....	40,000
Pool Lake Outlet.....	2,000	Stewart Lake.....	5,000
Genesse Creek.....	2,000	Fraser Creek.....	20,000
Peterboro:		Gravel River.....	10,000
Ouse Creek.....	1,500	Deception Lake.....	10,000
Leary's Creek.....	1,500	Anderson Lake.....	5,000
Dixon's Creek.....	1,500	Caribou Lake.....	5,000
Best's Creek.....	1,500	Sunset Lake.....	5,000
Jamieson's Creek.....	1,900	Cascade Stream.....	5,000
Sunset Creek.....	500	McKenzie Lake.....	5,000
Little Ouse.....	1,500	Clegg Lake.....	5,000
Peel:		Maud Lake.....	5,000
Credit River and Tributaries..	3,000	Rapsay Lake.....	5,000
Cold Creek.....	500	McComb Lake.....	5,000
Humber River.....	2,000	Franz Lake.....	5,000
Renfrew:		Tesky Lake.....	5,000
Brindle's Creek.....	2,000	Luck Lake.....	5,000
Simcoe:		Gagnon Lake.....	5,000
Mad River.....	2,000	Blacklock Lake.....	5,000
Boyne River.....	2,000	Schreiber Lake.....	10,000
Coldwater River.....	2,000	Wolf Lake.....	5,000
Sturgeon River.....	2,000	Trowbridge Stream.....	5,000
Noisy River.....	2,000	Timiskaming:	
Nottawasaga River.....	2,000	Moffat Creek.....	2,000
Batteau Creek.....	2,000	Waterloo:	
Pretty Rivers.....	2,000	Erbsville Creek.....	500
Black Ash Creek.....	2,000	Hespeler Stream.....	400
O'Neil's Creek.....	2,000	Reist's Creek.....	500
Pilon Creek.....	2,000	Grundig Dam.....	500
Port Racheal Creek.....	2,000	Hamacher's Creek.....	500
Wilson's Creek.....	2,000	Jantz Creek.....	500
Bear Creek.....	2,000	Cressman Dam.....	500
Painswick Creek.....	2,000	Cedar Creek.....	400
Rooker Creek.....	2,000	Bescharadt Creek.....	500
Hukling Creek.....	4,000	Musselman's Creek.....	500
Rose Creek.....	2,000	Hamel Creek.....	500
Big Creek.....	2,000	Gingrech Creek.....	500
Sudbury:		Sweitzers Creek.....	500
Onaping River.....	5,000	Bamberg Creek.....	500
Emery Creek.....	5,000	Snider's Creek.....	500
		Bridgeport Creek.....	500
		Canagagigue Creek.....	1,000
		Mickie's Creek.....	500
		Miller Creek.....	500
		Breslau Dam.....	500

WATERS STOCKED
WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1925—*Continued*

<i>Speckled Trout Fry and Fingerlings</i>			
Wentworth:	Quantity	Kenora:	Quantity
Millgrove Creek.....	500	Gun Lake.....	25,000
Gunby Creek.....	500	Fox Lake.....	25,000
Beverley Creek.....	500	Lake of the Woods.....	750,000
Strabane Creek.....	500	Eagle Lake.....	25,000
Martin's Creek.....	500	Armstrong Lake.....	25,000
Britton Creek.....	500		
Binkley Creek.....	500	Lanark:	
		Silver Lake.....	20,000
Wellington:		Robertson's Lake.....	25,000
Guelph Mill Creek.....	500	Pike Lake.....	20,000
York:		Leeds:	
Glenville Pond.....	1,500	Charleston Lake.....	100,000
		Rideau Lakes.....	100,000
		Opinicon Lake.....	50,000
		Crosby Lake.....	25,000
		Indian Lake.....	100,000
		Basin Lake.....	25,000
<i>Salmon Trout Fry and Fingerlings</i>			
Great Lakes:	Quantity	Manitoulin:	
Lake Ontario.....	1,571,425	Lake Manitou.....	50,000
Addington:		Muskoka:	
Bass Lake.....	15,000	Lake of Bays.....	500,000
		Lake Vernon.....	20,000
Algoma:		Mary Lake.....	20,000
Trout Lake.....	25,000	Sparrow Lake.....	25,000
Lake Superior.....	200,000	Gull Lake.....	20,000
Ophir Lake.....	25,000	Clear Lake.....	40,000
Sand Lake.....	25,000	Skeleton Lake.....	20,000
Mitchell Lake.....	25,000	Walker's Lake.....	20,000
Island Lake.....	25,000	Buck Lake.....	20,000
Oba Lake.....	50,000	Near Cut Lake.....	10,000
Lake Anjigami.....	25,000	Surprise Lake.....	20,000
Hunter Lake.....	25,000	Lake Nipissing.....	4,000
Frontenac:		Nipissing:	
Sharbot Lake.....	50,000	Trout Lake.....	25,000
Crow Lake.....	25,000	Turtle Lake.....	25,000
Loughborough Lake.....	50,000	Talon Lake.....	25,000
Trout Lake.....	50,000	Crooked Lake.....	25,000
		Lake Miron.....	10,000
		Gilmour Lake.....	25,000
Haliburton:		Parry Sound:	
Kashamagamog Lake.....	15,000	Long Lake.....	20,000
Gull Lake.....	20,000	Deer Lake.....	20,000
Farquar Lake.....	15,000	Clear Lake.....	20,000
McFadden's Lake.....	20,000	Sugar Lake.....	20,000
Otter Lake.....	15,000	Sand Lake.....	20,000
Hall's Lake.....	30,000	Horne Lake.....	20,000
Ross Lake.....	15,000	Kate's Lake.....	20,000
Bow Lake.....	20,000	Spring Lake.....	20,000
Bare Lake.....	10,000	Maple Lake.....	20,000
Stormy Lake.....	10,000	Braye Lake.....	20,000
Wolf Lake.....	10,000	Eagle Lake.....	20,000
Pine Lake.....	10,000	Lake Bernard.....	20,000
Kinnisis Lake.....	15,000	Round Lake.....	20,000
Paint Lake.....	15,000	Bittern Lake.....	20,000
Kingscott Lake.....	15,000	Peter's Lake.....	20,000
Haliburton Lake.....	15,000	Lynx Lake.....	20,000
McClarence Lake.....	15,000	Bartlett's Lake.....	20,000
		Oliver Lake.....	20,000
		Paisley Lake.....	20,000
Hastings:		Three Legged Lake.....	20,000
Long Lake.....	15,000	Ka-Wig-A-Mog Lake.....	20,000
Papineau Lake.....	20,000		
Westlemkoon Lake.....	40,000		
Baptiste Lake.....	15,000		
Salmon Lake.....	20,000		
Wadsworth Lake.....	20,000		

WATERS STOCKED
WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1925—*Continued*

<i>Salmon Trout Fry and Fingerlings</i>		Quantity
Peterborough:	Quantity	
Swamp Lake.....	15,000	
Upper Stoney Lake.....	100,000	
Thunder Bay:		
Baril Lake.....	25,000	
Rainy River:		
Bad Vermillion Lake.....	25,000	
Renfrew:		
Muskrat Lake.....	20,000	
Carson's Lake.....	20,000	
Pough Lake.....	20,000	
Trout Lake.....	20,000	
Simcoe:		
Edward's Lake.....	10,000	
Sudbury:		
Trout Lake.....	25,000	
Ramsay Lake.....	50,000	
Bass Lake.....	25,000	
Richard Lake.....	25,000	
Boland Lake.....	25,000	
Thunder Bay:		
Lake Nipigon.....	1,250,000	
Kashabowie Lake.....	25,000	
Lake Shebandawin.....	25,000	
Lac Des Mille Lacs.....	50,000	
Lake Hellen.....	25,000	
Timiskaming:		
Kenogami Lake.....	50,000	
Twin Lakes.....	25,000	
Free Lake.....	25,000	
Lake Temagami.....	50,000	
Kirkland Lake.....	10,000	
Crystal Lake.....	10,000	
York:		
Lake Simcoe.....	150,000	
<i>Pickeral Fry</i>		
Addington:	Quantity	
Loon Lake.....	100,000	
Algoma:		
Desbarats Lake.....	250,000	
George Lake.....	1,000,000	
Marsh Lake.....	250,000	
Echo Lake.....	18,455,000	
Bruce:		
Shouldice Lake.....	50,000	
Miller Lake.....	50,000	
Teeswater River.....	50,000	
Cameron Lake.....	50,000	
Curtise Lake.....	50,000	
Lake Chesley.....	50,000	
Pearl Lake.....	50,000	
Durham:		
Lake Scugog.....	250,000	
Rice Lake.....	700,000	
Frontenac:		
Gull Lake.....	100,000	
Clear Lake.....	100,000	
Eagle Lake.....	100,000	
Crow Lake.....	100,000	
Loughborough Lake.....	1,000,000	
Bob's Lake.....	100,000	
Green Bay Lake.....	100,000	
Lake Massongen.....	100,000	
Marble Lake.....	100,000	
Bass Lake.....	100,000	
Elbow Lake.....	100,000	
Big Gull Lake.....	100,000	
Crotch Lake.....	100,000	
Long Lake.....	200,000	
Grey:		
McCaslin's Lake.....	50,000	
McCull Lake.....	50,000	
Hastie's Lake.....	50,000	
Mountain Lake.....	50,000	
Lak Francis.....	100,000	
Sheppard's Lake.....	50,000	
Townsend's Lake.....	50,000	
Black Lake.....	50,000	
Monk Lake.....	50,000	
Wilcock's Lake.....	50,000	
Westhol's Lake.....	50,000	
Pottawattamie River.....	50,000	
Twamley's Lake.....	50,000	
Grenville:		
Burritt's Rapids.....	250,000	
Nation River.....	1,000,000	
Glengary:		
Lake St. Francis.....	200,000	
St. Lawrence River.....	200,000	
Haliburton:		
Bob Lakes.....	50,000	
Davis Lake.....	50,000	
Cedar Lake.....	50,000	
Devil's Lake.....	50,000	
Duck Lake.....	100,000	
Dark Lake.....	50,000	
Trooper's Lake.....	50,000	
Contaws Lake.....	50,000	
Hastings:		
Stoco Lake.....	100,000	
Twin Lake.....	100,000	
Moira River.....	50,000	
Moira Lake.....	50,000	
Salmon River.....	50,000	
Crivvea Lake.....	50,000	
Wadsworth Lake.....	50,000	
Banker Lake.....	100,000	
Lambton:		
Sydenham River.....	150,000	
Lanark:		
Dalhousie Lake.....	200,000	
Mississippi Lake.....	100,000	
Black Lake.....	100,000	
Silver Lake.....	100,000	
Clayton Lake.....	100,000	
Christie Lake.....	100,000	

WATERS STOCKED
WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1925—*Continued*

<i>Pickeral Fry</i>	Quantity	Peterborough:	Quantity
Lanark— <i>Continued</i>		Indian River.....	100,000
Mississippi River.....	400,000	Ball Lake.....	100,000
Patterson Lake.....	100,000	Pigeon Lake.....	100,000
Joe's Lake.....	100,000	Buckhorn Lake.....	100,000
Bennett's Lake.....	100,000	Stoney Lake.....	100,000
		Chemong Lake.....	100,000
Leeds:		Rainy River:	
Charleston Lake.....	500,000	Lake Warsaw.....	1,000,000
Rideau Lakes.....	400,000	Renfrew:	
Sand Lake.....	200,000	Muskrat Lake.....	50,000
Opinicon Lake.....	100,000	Petawawa River.....	100,000
Bass Lake.....	100,000	Pough Lake.....	50,000
Lower Beverly Lake.....	100,000	Lake Onago.....	50,000
Crosby Lake.....	100,000		
Newboro Lake.....	100,000	Russell:	
Middlesex:		Castor River.....	50,000
Thames River.....	400,000	Simcoe:	
Aux Sable River.....	100,000	Lake Couchiching.....	200,000
Muskoka:		Severn River.....	200,000
Lake Muskoka.....	1,000,000	Edward's River.....	100,000
Lake Joseph.....	1,000,000	Wilson's Lake.....	50,000
Lake Rosseau.....	1,000,000	Long Lake.....	10,000
Sparrow Lake.....	1,250,000	Sudbury:	
McLrea's Lake.....	100,000	Assey Lake.....	100,000
Gull Lake.....	150,000	Lady McDonald Lake.....	100,000
Muldrew Lake.....	100,000	McLaren Lake.....	100,000
Musquash River.....	100,000	Clare Bell Lake.....	100,000
Trout Lake.....	100,000	Thunder Bay:	
Chub Lake.....	50,000	Kashabowie Lake.....	1,000,000
Devine Lake.....	50,000	Lake Shebandawin.....	1,000,000
Garter Snake Lake.....	100,000	Long Lake.....	500,000
Nipissing:		Little Long Lake.....	500,000
Lake Nipissing.....	1,600,000	Timiskaming:	
Ethier's Lake.....	100,000	Commanda Lake.....	100,000
Trout Lake.....	100,000	Hector Lake.....	100,000
Hogarth Lake.....	100,000	Cochrane:	
Turtle Lake.....	100,000	Minard's Lake.....	100,000
Northumberland:		Buskegan Lake.....	100,000
Crow Bay.....	100,000	Bob's Lake.....	100,000
Trent River.....	200,000	Victoria:	
Crow River.....	100,000	Sturgeon Lake.....	100,000
Oxford:		Cameron Lake.....	1,000,000
Maplehurst Lake.....	50,000	Balsam Lake.....	500,000
Parry Sound:		Big Mud Turtle Lake.....	100,000
Mill Lake.....	100,000	Round Lake.....	100,000
Magnetawan River.....	100,000	Waterloo:	
Belger Lake.....	100,000	Sunfish Lake.....	50,000
Star Lake.....	100,000	Grand River.....	150,000
Kashagacagong Lake.....	100,000	Wentworth:	
Bay Lake.....	100,000	Hamilton Bay.....	200,000
Compass Lake.....	100,000	Wellington:	
South Sequin River.....	100,000	Puslinch Lake.....	50,000
Prince Edward:		York:	
Smith's Bay.....	200,000	Shadowmere Lake.....	100,000
Consecon Lake.....	200,000	Bond Lake.....	100,000
West Lake.....	200,000		
Weller's Bay.....	200,000		
East Lake.....	200,000		
South Bay.....	200,000		

WATERS STOCKED
WITH QUANTITIES AND KINDS OF FISH PLANTED IN 1925—*Continued*

<i>Whitefish Fry</i>		Quantity
Great Lakes:		
Lake Superior.....	21,500,000	
Lake Erie.....	37,550,000	
Lake Ontario.....	60,000,000	
Algoma:		
North Channel.....	15,048,000	
Prince Edward County:		
Bay of Quinte.....	57,999,500	
Rainy River District:		
Rainy Lake.....	33,028,000	
Thunder Bay District:		
Lake Nipigon.....	10,000,000	
Lake Hellen.....	1,000,000	
<i>Herring Fry</i>		
Great Lakes:		
Lake Erie.....	29,000,000	
Lake Ontario.....	13,000,000	
Lanark:		
Dalhousie Lake.....	50,000	
Silver Lake.....	50,000	
Leeds:		Quantity
Rideau Lakes.....		50,000
Prince Edward County:		
Bay of Quinte.....		1,850,000
Rainy River:		
Bad Vermillion Lake.....		50,000
Rainy Lake.....		1,000,500
<i>Parent Bass</i>		
Rainy River:		
Rainy Lake.....		240
Sudbury:		
Dog Lake.....		270
Waterloo:		
Waterloo Dam.....		101
<i>Rainbow Trout Fingerlings</i>		
Sudbury:		
Onaping River.....		1,000
Fox Lake.....		500
Post River.....		500
Wahnapietae River.....		1,000

SUMMARY

	Quantity
Parent small-mouthed Black Bass.....	611
Speckled Trout Fry and Fingerlings.....	676,700
Salmon Trout Fry and Fingerlings.....	7,320,425
Pickereel Fry.....	49,015,000
Whitefish Fry.....	246,126,500
Herring Fry.....	45,050,500
Rainbow Trout Fingerlings.....	3,000
Total.....	348,191,736

COMPARATIVE STATEMENT OF DISTRIBUTION

	1923	1924	1925
Small-mouthed Black Bass Fry and Fingerlings.....	785,000	338,000	Nil
Parent Small-mouthed Black Bass.....	997	1,111	611
Speckled Trout.....	2,328,800	1,898,500	676,700
Salmon Trout.....	12,410,100	7,801,000	7,320,425
Pickereel.....	36,140,000	80,250,000	49,015,000
Whitefish.....	264,400,000	437,469,000	246,125,500
Herring.....	24,000,000	32,475,000	45,050,500
Rainbow Trout.....	1,100	15,000	3,000
	340,065,997	560,247,611	348,191,736

GAME AND FISHERIES

Return of the Number of Fishermen, Tonnage and Value of Tugs, Vessels and Boats, industry during

	Fishing Material									
	Tugs			Gasoline Launches		Sail or Row Boats		Men Employed	Gill Nets	
	No.	Tonnage	Value	No.	Value	No.	Value		Yards	Value
			\$		\$		\$			\$
Kenora and Rainy River Districts.....	4	45	12,200	122	55,755	77	2,960	318	312,874	46,472
Lake Superior.....	12	297	48,500	48	23,210	73	5,015	272	779,490	70,650
North Channel.....	10	237	44,500	49	28,645	55	3,915	166	220,393	23,760
Georgian Bay.....	24	615	193,500	123	83,965	91	6,438	501	1,350,880	136,938
Lake Huron.....	17	409	97,615	76	38,775	36	2,325	341	840,521	94,411
Lake St. Clair District and St. Clair Rivers.....				51	19,285	94	5,685	146		
Lake Erie, including Upper Niagara River.....	37	1,060	336,500	156	155,690	172	13,790	853	1,532,895	194,128
Lake Ontario, including Lower Niagara and St. Lawrence Rivers.....				335	138,452	295	15,489	1,018	1,677,035	152,712
Inland Waters, including Ottawa River.....	8	175	34,500	58	29,240	193	7,104	648	163,310	23,132
Totals.....	112	2,838	767,315	1,018	573,017	1,086	62,721	4,263	6,877,398	742,203

Recapitulation of the kinds, quantities and

	Herring	Whitefish	Trout	Pike	Pickereel (Dore)	Sturgeon
	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.
Kenora and Rainy River Districts.....		736,969	129,578	730,308	1,454,127	17,028
Lake Superior.....	1,146,638	346,696	1,867,519	12,013	94,370	2,527
North Channel.....	9,372	240,473	469,525	78,220	204,744	9,577
Georgian Bay.....	30,241	1,255,408	1,588,982	118,302	121,442	3,458
Lake Huron.....	202,117	121,524	1,739,468	840	173,897	8,752
Lake St. Clair District and St. Clair Rivers.....	1,200	595		22,115	44,822	14,639
Lake Erie, including Lower Niagara River.....	2,839,625	1,033,077	588	28,700	224,105	41,685
Lake Ontario, including Lower Niagara and St. Lawrence Rivers.....	294,107	1,926,367	1,053,304	191,842	70,982	6,033
Inland Waters, including Ottawa River.....	32,173	1,397,077	466,734	133,985	179,278	141,763
Totals, pounds.....	4,555,473	7,058,186	7,325,698	1,316,325	2,567,767	245,462
Values.....	\$ c. 182,218 92	\$ c. 846,982 32	\$ c. 805,826 78	\$ c. 65,816 25	\$ c. 359,487 38	\$ c. 81,002 46

DEPARTMENT, ONTARIO

the Quantity and Value of all Fishing Materials and other Fixtures Employed in the fishing the year 1925.

Fishing Material													Other fixtures used in fishing			
Seines			Pound Nets		Hoop Nets		Dip or Roll Nets		Night Lines		Spears		Freezers and Ice Houses		Piers and Wharves	
No.	Yards	Value	No.	Value	No.	Value	No.	Value	No.	Value	No.	Value	No.	Value	No.	Value
		\$		\$		\$		\$	No. Hooks	\$		\$	No.	\$		\$
.....			60	14,330	56	2,218							107	36,975	73	10,005
.....			51	25,000					3,000	95			14	9,100	20	6,615
.....			127	59,750	17	2,200			7,000	1,200			35	12,430	35	15,375
4	800	1,043	84	76,700	27	640			40,454	5,566	17	66	42	22,025	46	9,400
.....			97	56,650	2	70			13,628	2,339			42	12,620	18	6,100
38	7,658	5,805	229	27,225	1	15			3,800	207			36	11,150	16	4,600
37	12,590	9,700	646	398,850	65	1,371	2	7	4,950	230			109	131,500	53	16,250
11	1,110	890			694	23,814	2	40	20,350	1,430			60	13,150	35	5,280
49	6,610	8,070	40	13,400	333	11,346	39	795	5,425	155	127	960	59	12,310	13	3,192
139	28,768	25,508	1,334	671,905	1,195	41,674	43	842	98,607	11,222	144	1,026	504	261,260	309	76,817

values of fish caught during the year 1925.

Eels	Perch	Tullibee	Catfish	Carp	Mixed and Coarse Fish	Caviare	Pickerel (Blue)	Total Production	Value
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	\$ c.
.....	8,521	460,565	.....	9,600	271,214	679	.....	3,818,589	384,175 54
.....	.....	369	.....	.....	94,448	11	.....	3,564,591	311,356 46
.....	6,573	.....	.....	84	459,250	89	.....	1,477,907	135,459 37
700	4,236	108,789	7,354	43,966	111,845	30	.....	3,394,753	363,235 21
5,600	63,292	320,173	643	2,272	89,228	1,360	.....	2,729,166	267,011 04
.....	66,353	.....	22,894	174,788	327,846	366	.....	675,618	37,942 29
.....	2,060,262	.....	36,746	244,019	1,057,976	816	3,429,930	10,997,529	580,352 59
159,325	90,423	.....	122,414	29,635	382,171	.....	15,380	4,351,983	430,708 80
16,845	31,969	20,900	154,714	310,318	487,987	1,456	.....	3,375,199	348,613 49
182,470	2,331,629	910,796	344,765	814,682	3,281,965	4,807	3,445,310	34,385,335	.....
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
21,896 40	116,581 45	45,539 80	24,133 55	32,587 28	131,278 60	7,691 20	137,812 40	.....	2,858,854 79

A COMPARATIVE STATEMENT OF THE YIELD OF THE FISHERIES OF THE PROVINCE OF ONTARIO

Kind	1924	1925	Increase	Decrease
	lbs.	lbs.	lbs.	lbs.
Herring	12,501,333	4,555,473		7,945,860
Whitefish	6,691,760	7,058,186	366,426	
Trout	6,882,142	7,325,698	443,556	
Pike	1,293,336	1,316,325	22,989	
Pickereel (dore)	2,964,592	2,567,767		396,825
Sturgeon	281,155	245,462		35,693
Eels	149,743	182,470	32,727	
Perch	2,515,832	2,331,629		184,203
Tullibee	500,383	910,796	410,413	
Catfish	372,861	344,765		28,096
Carp	1,112,309	814,682		297,627
Mixed fish	3,401,590	3,281,965		119,625
Caviare	5,530	4,807		723
Pickereel (blue)	3,060,098	3,445,310	385,212	
Total	41,732,664	34,385,335	(net decrease)	7,347,329

STATEMENT OF THE YIELD OF THE FISHERIES OF THE PROVINCE OF ONTARIO FOR THE YEAR 1925 AS FURNISHED BY THE FISHERMEN'S ANNUAL RETURNS

Kind	Quantity	Price	Value
		per lb.	
	lbs.	\$ c.	\$ c.
Herring	4,555,473	04	182,218 92
Whitefish	7,058,186	12	846,982 32
Trout	7,325,698	11	805,826 78
Pike	1,316,325	05	65,816 25
Pickereel (dore)	2,567,767	14	359,487 38
Sturgeon	245,462	33	81,002 46
Eels	182,470	12	21,896 40
Perch	2,331,629	05	116,581 45
Tullibee	910,796	05	45,539 80
Catfish	344,765	07	24,133 55
Carp	814,682	04	32,587 28
Mixed fish	3,281,965	04	131,278 60
Caviare	4,807	1 60	7,691 20
Pickereel (blue)	3,445,310	04	137,812 40
Total	34,385,335		2,858,854 79

VALUE OF ONTARIO FISHERIES FOR A PERIOD OF TWENTY YEARS, 1906 TO 1925 INCLUSIVE

Year	Value		Year	Value	
	\$	c.		\$	c.
1906	1,734,865	00	1916	2,658,993	43
1907	1,935,024	90	1917	2,866,424	00
1908	2,100,078	63	1918	3,175,110	32
1909	2,237,544	41	1919	2,721,440	24
1910	2,348,269	57	1920	2,691,093	74
1911	2,419,178	21	1921	2,656,775	82
1912	2,842,877	09	1922	2,807,525	21
1913	2,674,686	76	1923	2,886,398	76
1914	2,755,293	11	1924	3,139,279	03
1915	3,341,181	41	1925	2,858,854	79

STATEMENT OF THE EQUIPMENT AND ITS VALUE, USED IN THE FISHING INDUSTRY OF THE PROVINCE OF ONTARIO, DURING THE YEAR 1925

	Number	Values	
		\$	c.
Tugs (2,838 tons).....	112	767,315	00
Gasoline Boats.....	1,018	573,017	00
Sail or Row Boats.....	1,086	62,721	00
Gill Nets (6,877,398 yards).....	.....	742,203	00
Seine Nets (28,768 yards).....	139	25,508	00
Pound Nets.....	1,334	671,905	00
Hoop Nets.....	1,195	41,674	00
Dip or Roll Nets.....	43	842	00
Baited Hooks.....	98,607	11,222	00
Spears.....	144	1,026	00
Freezers and Ice Houses.....	504	261,260	00
Piers and Wharves.....	309	76,817	00
Number of Men employed in Fishing Industry.....	4 263	.....	.....



The Sixth Annual Report
OF THE
Department of Labour

INCLUDING THE REPORTS OF THE ADMINISTRATION OF

The Stationary and Hoisting Engineers' Act; The Factory, Shop and Office Building Act; The Employment Agencies' Act; The Steam Boiler Act; The Ontario Government Offices of the Employment Service of Canada.

Province of Ontario
1925

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



ONTARIO

TORONTO

Printed and Published by Clarkson W. James, Printer to the King's Most Excellent Majesty
1926



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Sixth Annual Report
of the
DEPARTMENT OF LABOUR
Province of Ontario
1925

TO HIS HONOUR HENRY COCKSHUTT,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:—

I have the honour to present herewith the Sixth Annual Report of the Department of Labour for the year 1924-1925.

Respectfully submitted,

FORBES GODFREY,
Minister of Health and Labour.

REPORT OF THE DEPUTY MINISTER OF LABOUR

I have the honour to submit for your approval the Sixth Annual Report of the Department of Labour for the year 1925. Included in this report are a résumé of the activities of the various Branches of the Department, a brief survey of industrial conditions in the Province and data re unemployment relief during the fiscal year.

INDUSTRIAL CONDITIONS

The volume of employment in the manufacturing industries in Ontario for the fiscal year ending October 31st, 1925, was rather smaller than that of the corresponding months of the previous year, according to reports supplied by employers to the Dominion Bureau of Statistics. Approximately 2,700 firms were covered by these reports, with a working force of from 288,744 in December to 335,061 in September. Taking the index number in January, 1920, as 100, the volume of employment for the fiscal year 1925 will be indicated by 88.7 as compared with 90.1 for 1924, 93.1 for 1923 and 86.4 for 1922.

Although the average for the year showed a decrease of 1.4 points as compared with 1924, the index number for each month since June was higher than that of the corresponding month of the previous year and in October was 3.3 points in advance of last October. The most marked decline was reported for December, when reductions, mainly in iron, steel, lumber, textiles, construction and transportation, affected more than 25,000 workers. The pronounced recovery, however, along these lines of the manufacturing division in the following months, as well as improvement in the rubber, pulp and paper, logging and mining industries, resulted in the favourable balance in June, which was maintained for the remainder of the year, although the improvement was not sufficient to counteract the effect of the contractions of the early months.

The employment situation in building and construction work showed considerable expansion during the fiscal year, as indicated by the estimated value of building permits issued in twenty-five centres in Ontario. The total for 1925, \$58,548,330, showed an increase of \$2,569,401, or 4.39 per cent., as compared with the previous year.

WAGES AND HOURS

In the building trades a wage decrease of 12½ cents per hour was reported for bricklayers in Toronto; a change in painters' wages from 65-75 to 75 cents, and in builders' labourers' wages from 40-65 to 45-65 cents per hour. Carpenters' and plumbers' wages remained unchanged in that centre. In Hamilton the only change was reported for plumbers, when the wage of 85-90 changed to 90 cents per hour. The hours of labour in the building trades remained unchanged in both centres except in the case of labourers in Hamilton, when the number of hours per week changed from 50-60 to 44-60.

In Toronto the wages of machinists increased from 50-70 to 55-75 cents per hour with no change in the number of hours per week. In Hamilton the wages increased from 40-65 to 50-70, and the hours changed from 48-50 to 44-59 per week.

INDUSTRIAL UNREST

The fiscal year 1924-25 was marked by a decided decrease in the time loss in working days through strikes in the Province. The total of 27,477 days showed a decrease of approximately 71 per cent. as compared with the previous year and a decrease of more than 57 per cent. as compared with the year 1917, which showed the next smallest time loss in the past nine years. Altogether there were twenty-one strikes commenced during the year, two more than in 1924, and 2,499 workers were affected. Approximately 61 per cent. of the working days were lost by members of the clothing industry, 15 per cent. by members of the building trades, 13 per cent. by employees in the metal and machinery group and the remaining 11 per cent. was divided among the wood-working, pulp and paper, transportation and personal and domestic groups.

Questions of unionism caused nine of these strikes, demands for increased wages gave rise to five, demands for increased wages and other changes caused four, two were for renewal of agreement and one was in protest against working conditions.

At the end of the year three strikes remained unterminated, six were settled by negotiations, six in favour of employees, one in favour of employers and two by compromise. In the case of two the strikers' places were filled, and in connection with one, it was reported that employment conditions were no longer affected. An account in detail of strikes will be found in the appendix of this report.

EMPLOYMENT SERVICE

Statistics of the work accomplished in the Ontario offices of the Employment Service of Canada indicated an industrial situation for the fiscal year similar to that already outlined. The decrease in the volume of employment throughout the Province for the early part of the year resulted in a decided decline in the number of vacancies reported to the offices and the number of placements made, while during the latter half of the year when general conditions improved the number of vacancies and placements exceeded the number for the corresponding months of 1924. Although the net result for the year was a decline of approximately 10 per cent. in the vacancies and 9 per cent. in the placements the upward trend of events in the employment field was encouraging for the future. In the twenty-five offices of the Service, 200,068 applicants were registered during the year, 158,341 vacancies reported and 135,454 placements were made.

During the period of acute unemployment from January to April, 1925, branch offices of the Service were opened in Toronto and Hamilton. The experiment proved fairly satisfactory in dealing with an unusual situation and when the improvement in conditions as regards employment warranted the action, these offices were discontinued.

Following an agreement between the Provincial and Federal Governments the employment branch of the Department of Soldiers' Civil Re-establishment was transferred to the Ontario offices of the Employment Service of Canada. The results of this arrangement have been highly satisfactory and an interesting outline of the activities of the Handicap Section of the Toronto Office will be found in the report of the employment office of this city.

BOARD OF STATIONARY AND HOISTING ENGINEERS

The certificates granted by the Board of Stationary and Hoisting Engineers during the fiscal year numbered 14,529; 1,412 of these were by examination, 26 were provisional, 20 duplicate, 12,922 by renewal and 149 plant owners' registration certificates. 312 applications for certificates were refused owing to low percentage in examinations and insufficient practical knowledge on the part of the applicants. At the Toronto office 696 candidates were examined by the Board and 1,084 were examined at outside examining centres, which necessitated 101 visits to these outside centres by members of the Board.

STEAM BOILER BRANCH

The volume of work performed by the members of the Steam Boiler Branch showed considerable expansion during the fiscal year. The number of drawings and specifications surveyed, registered and re-registered increased from 345 to 384 in 1925; the new pressure vessels inspected from 275 to 290 and the number of pressure vessels repaired, sold or exchanged increased from 874 to 1,412. The year's work was marked by a decided increase in the number of requests from plant owners to have their boilers inspected annually by members of the Steam Boiler Branch. Two hundred and eighty-nine such annual inspections were made including all the boilers under the jurisdiction of the Board of Education, Toronto.

FACTORY INSPECTION BRANCH

The members of the factory inspectorate made 18,095 inspections during the year and in addition many special visits incidental to inspection were necessary and the delivery of 404 contract clothing permits. The employees in the industries, mercantile establishments and office buildings covered by the above inspections numbered 260,272. The various requirements of the Factory, Shop and Office Building Act called for the issuance of 7,200 orders as compared with 8,025 in 1924. The total of 3,806 accidents reported during the year was a decrease of 981 as compared with the number last year, and the fatalities, thirty-five, showed a decrease of sixteen. In connection with their responsibility in the enforcement of the Stationary and Hoisting Engineers' Act, the Steam Boiler Act, the Adolescent School Attendance Act and the Minimum Wage Act, the factory inspectors submitted 1,854 violations of these Acts.

GENERAL

The Seventh Session of the International Labour Conference was held in Geneva, Switzerland, from May 19th to June 10th, 1925, and the Hon. Dr. Forbes Godfrey, Minister of Health and Labour attended this meeting. The Department and the Province were honoured by him being elected a member of the Committee on Occupational Diseases. The Agenda of the Conference included important subjects such as workmen's compensation, equality of treatment for national and foreign workers as regards compensation for accidents; weekly suspension of work for twenty-four hours in glass manufacturing processes and night work in bakeries. It may be stated that the present Provincial Statutes covering such matters are in most respects unsurpassed by similar kinds of legislation in other countries.

A case of paramount importance to labour was decided by the Privy Council, January, 1925. Arising from an industrial dispute between the Toronto Hydro Electric Commission and some of its employees, the validity of the Industrial Disputes Investigation Act, 1907 (Federal), to cover such matters was questioned. It was contended that this Federal Statute which had been operative for a number of years is "ultra vires." After the case had been heard in the courts of the Province, it was referred to the Judicial Committee of the Privy Council, and the members came to the conclusion that in their judgment and from the evidence submitted the proper interpretation of Section 91 of the British North America Act was averse to the constitutional validity of the Industrial Disputes Investigation Act in its applicability to the industrial dispute in question. The judgment makes it clear that the matter of dealing with industrial disputes is one that concerns the civil rights of employers and employed, and Section 92 of the British North America Act confers upon a Province this exercise of legislative power. The Legislature of the Province is the competent authority and it may be pointed out that in 1914 a Trades Dispute Act, which substantially covers so far as the Province is concerned the whole of these matters, was passed by the Ontario Legislature.

JAS. H. H. BALLANTYNE,
Deputy Minister of Labour.

Labour Legislation, 1925

The Statutes of Ontario, 1925, include the following laws and amendments of special interest to labour:—

1. The Unemployment Special Rate Act:—

This act enabled the council of any municipality during the year 1925 to levy, in addition to all other rates, a special rate not exceeding one mill in the dollar on the whole rateable property in the municipality to meet the cost of any work or service undertaken for the express purpose of providing work for those out of employment, such special rate not to be counted in ascertaining whether the limit of taxation as fixed by the Municipal Act has been reached.

2. An Act to amend the Wages Act:—

By this amendment to the Wages Act it was provided that when the primary creditor garnishees wages he should serve the garnishee with a statement whether or not he intends to apply for a reduction in the 70 per cent. exemption of the amount of wages which is exempt from seizure or attachment under another section of the act, and if such notice is not given the employer may pay into court only the balance of the wages after the 70 per cent. has been deducted. Either debtor or creditor may apply to a judge for an order fixing the amount of the debtor's exemption.

3. An Act to amend the Workmen's Compensation Act:—

This amendment provided that no compensation should be payable when an accident happens outside the Province and the workman is entitled to compensation under the law of the place where the accident happens, unless the workman's place of employment is within the Province and he is outside the Province at the time of the accident for some casual or incidental purpose connected with this employment. If the accident happens on a steamboat, ship or vessel or on a railway and the workman is a resident of Ontario and the nature of the employment is such that in the course of the work or service which the workman performs it is required to be performed both within and without the Province, compensation may then be paid.

The Board was empowered to withhold the payment of benefits to widows who have been found to be living an irregular life or to divert such compensation in whole or in part to or for the benefit of any other dependent or dependents of the deceased workman.

4. An Act to amend the Landlord and Tenant Act:—

By this amendment a subsection was added to section 23 of the Landlord and Tenant Act providing that when a landlord unreasonably withholds from the tenant permission to sublet, the tenant may refer to a judge the question whether or not such permission should be given.

5. An Act to amend the Railway Employees' and Commercial Travellers' Voting Act, 1923:—

Provision was made by this amendment for the reduction from three to two days, if the council passes a by-law so declaring, of the number of days immediately preceding the days for holding the poll at the annual municipal elections for which polls shall be held open for the purpose of enabling every person to vote.

6. An Act to amend the Factory, Shop and Office Building Act:—

This amendment enlarged the scope of subsection 4a of section 84 of the Factory, Shop and Office Building Act, which was enacted by the amendment of 1921, so that this section should apply to villages as well as cities and towns in connection with the compulsory closing of shops for weekly half-holiday.

Ontario Offices, Employment Service of Canada

GENERAL SUPERINTENDENT—H. C. HUDSON
OFFICE—SPADINA HOUSE, TORONTO

INTRODUCTION

Industrial conditions throughout the Province of Ontario during the past twelve months have been reflected in the employment office statistics, as will be seen by reference to the statistical tables embodied in this report. There has been a marked falling off in the number of placements made through the medium of the Public Employment Service during the year but it is significant that this falling off has been paralleled by statistics gleaned from sources other than employment office records. In other words, the offices have maintained the confidence of both employers and workers during a period when from the employers' standpoint help was not hard to secure and when from the standpoint of the worker, positions were limited in number.

During the first and second months of the fiscal year under review, November and December, 1924, the applications for work exceeded the vacancies by approximately 60 per cent. In January the excess of applications over vacancies was slightly under 60 per cent., with a gradual improvement in conditions during May when the difference between the two figures was reduced to 20 per cent. During June and July there was a slight increase in this figure but in the last three months of the fiscal year, viz: August, September and October, conditions improved so greatly that the applications were less than 5 per cent. in excess of the calls for help. This indicates that industrial conditions in the Province were much better at the conclusion of the fiscal year than at its commencement.

The placements during the year closely followed the fluctuation in the vacancies reported to the offices, with November, 1924, showing the lowest figure—8,623, and September, 1925, exceeding all other months when positions were found for 9,670 men and women in regular employment and 4,103 in casual jobs, a total of 13,773.

SUMMARY OF THE ACTIVITIES OF THE ONTARIO OFFICES OF THE EMPLOYMENT SERVICE OF CANADA, BY MONTHS. NOVEMBER 1, 1924 to OCTOBER 31, 1925

1924-25	Applica- tions for work	Vacancies notified	Placements including the Transfers		
			Regular	Casual	Totals
1924—November.....	17,062	10,636	5,892	2,731	8,623
December.....	17,032	12,043	5,865	4,459	10,324
1925—January.....	22,486	15,097	6,128	7,362	13,490
February.....	14,584	10,012	4,970	4,166	9,136
March.....	16,179	10,977	5,740	4,116	9,856
April.....	15,524	13,604	7,204	4,368	11,572
May.....	15,944	13,254	7,673	4,206	11,879
June.....	16,447	13,411	7,933	3,745	11,678
July.....	15,081	11,881	7,530	3,257	10,787
August.....	14,614	13,723	8,233	3,005	11,238
September.....	17,795	16,942	9,670	4,103	13,773
October.....	17,320	16,761	9,309	3,789	13,098
Totals.....	200,068	158,341	86,147	49,307	135,454

COMPARISON OF PLACEMENTS DURING THE FISCAL YEARS 1920-25,
INCLUSIVE

In 1920, thirty-four offices were included in the Ontario Government's system of Public Employment Offices, and 135,852 placements were made by all these offices. In 1921, the number of offices was reduced to twenty-five, and this reduction, coupled with industrial depression, resulted in a falling off and the number of placements, which was lower than in any other year before or since, dropped to 107,764. In 1922, conditions improved and the improvement was reflected in the placements which reached 143,011. The following year was the banner year so far as the number of placements was concerned, with 167,933. It may be stated, however, that this figure was reached largely as a result of a tremendous snow fall in February, when employment was available for a few days for practically every able-bodied man in the Province. In 1924, employment was found for 149,298 men and women, while during the past fiscal year 135,454 men and women were placed.

OUTSTANDING EVENTS OF THE YEAR

There were no radical changes in the general policy under which the Service was operated, but an experiment was tried out when branch offices were opened in Toronto and Hamilton during the period of acute unemployment between January and April. While it was found that these offices brought to the Service orders which would probably never have been listed with the main offices, the cost of maintaining the branches did not justify the expenditure involved and they were closed as employment conditions improved in the spring of the year. In addition, it was also noted that practically all of the applicants at the branch offices were also registered at the main downtown offices.

An employment scout covered thoroughly the entire Niagara Peninsula with particular reference to the contractors on the new Welland Canal. This plan was a success and resulted in a considerable increase in the business of the Niagara Falls and St. Catharines offices, as well as being a great convenience to the employers and applicants.

The most outstanding event of the year was the extension of the placement work for handicapped men, as a result of an agreement reached between the Provincial and Federal Governments when the work of the employment branch of the Department of Soldiers' Civil Re-establishment was discontinued and its activities transferred to the Ontario offices of the Employment Service of Canada. Additional staff was provided where required and the results which have accrued have surpassed the most optimistic expectations of those responsible for the arrangement. A summary of the work of the Handicap Section of the largest centre, Toronto, will be found on pages 30-32 and is interesting in its presentation of the operations of this section.

**EMPLOYMENT SERVICE OF CANADA ANNUAL STATEMENT
ALL ONTARIO OFFICES
NOVEMBER 1, 1924—OCTOBER 31, 1925**

OFFICES	Applica- tions for work	Vacancies notified	Placements including the Transfers		
			Regular	Casual	Totals
Belleville	1,634	1,644	1,040	448	1,488
Brantford	4,341	3,161	1,586	1,462	3,048
Chatham	3,586	3,748	1,578	1,959	3,537
Cobalt	2,579	2,368	1,823	109	1,932
Fort William	5,187	4,095	3,016	569	3,585
Guelph	2,453	1,659	861	525	1,386
Hamilton—Men	9,221	5,340	3,009	2,612	5,621
Hamilton—Women	5,330	3,843	723	2,740	3,463
Kingston	4,284	4,150	1,072	2,927	3,999
Kitchener	3,443	2,124	1,150	818	1,968
London—Men	4,514	4,044	3,601	429	4,030
London—Women	1,963	1,515	549	444	993
Niagara Falls	3,148	3,583	1,758	1,179	2,937
North Bay	5,126	4,837	3,156	401	3,557
Oshawa	4,083	2,409	1,408	424	1,832
Ottawa—Men	6,686	5,497	5,163	652	5,815
Ottawa—Women	3,941	3,929	1,578	806	2,384
Pembroke	2,541	2,677	1,908	248	2,156
Peterboro	2,117	1,911	1,278	325	1,603
Port Arthur	9,151	14,374	8,533	367	8,900
St. Catharines	6,204	5,590	3,075	1,902	4,977
St. Thomas	2,362	2,262	990	1,120	2,110
Sarnia	2,231	2,633	1,399	592	1,991
Sault Ste. Marie	5,078	3,799	2,155	517	2,672
Sudbury	6,584	7,428	5,897	94	5,991
Timmins	3,188	2,400	2,173	112	2,285
Toronto—					
Men's Industrial	37,132	18,854	8,722	9,802	18,524
" Farm	3,730	3,108	3,717	.....	3,717
" Out-of-town	2,578	1,654	2,522	56	2,578
" Handicap	5,121	2,128	648	1,466	2,114
Women's Clerical	5,571	1,491	631	752	1,383
" Domestic	21,557	20,309	3,812	9,945	13,757
" Industrial	4,730	1,446	952	69	1,021
Windsor—Men	5,960	6,037	2,941	3,084	6,025
Windsor—Women	2,714	2,303	1,723	352	2,075
Totals	200,068	158,341	86,147	49,307	135,454

BELLEVILLE

Placements made by the Belleville office during the fiscal year ending October 31st, 1925, were approximately 11 per cent. lower than during the previous year. It is interesting to note, however, that this reduction was caused by a falling off in the number of casual placements made, while the number of positions of assumed permanency, or "regular" placements, remained the same as in 1923-4.

The superintendent of the Government employment office in Belleville combines with his duties other responsibilities as representative of the Provincial Department of Immigration and Colonization. In this capacity he acts as a connecting link between the Department of Immigration, the farmer requiring help and the newly-arrived farm worker. This arrangement has not been in existence for a sufficient length of time to be able to judge accurately its usefulness, but indications point to its ultimate success and the extension of the plan to other offices in agricultural communities.

BRANTFORD

No other office in the Province shows so great an increase as Brantford in the volume of business transacted during 1925, as compared with 1924. The applications for work were 4,341 as compared with 2,862, vacancies were 3,161 as compared with 1,924, while the placements were 3,048 in 1925 and 1,722 or 77 per cent. less in 1924. This large increase is due in part to a very marked improvement in industrial conditions, but is also explained by the fact that the statistics include placements on relief work provided by the municipality to take care of the large numbers of unemployed registered during the winter of 1925. The closest possible co-operation existed between the local employment office and the municipal authorities who, without solicitation, passed a resolution at the conclusion of the year expressing the thanks of the municipality for the manner in which unemployment relief work had been handled by the employment office. Many applicants also expressed the opinion that the system followed was the fairest means of apportioning the limited amount of work available among the most needy of those entitled to it.

CHATHAM

Employment conditions between November, 1924 and March, 1925 were at a low ebb in Chatham as elsewhere in the Province, and there was little demand for labour of any kind other than casual work, domestic help and a few farm orders. This continued until about the first of April, when the demand for farm help reached a considerable number of placements daily and increased each month during the year until November. In May the demand for construction labourers, extra men on railway section work, etc., showed a considerable increase over 1924, and in July all available labour in the county was employed and it was necessary to bring in men from the other employment offices to meet this demand.

During August and September a particularly heavy demand for labour came through the canning season, and it was almost impossible to supply the labour required to keep the canning and sugar factories running at the peak capacity. The demand for tobacco workers was also larger this year than in any previous year, and a large number of men found employment at good wages during September and October. In October, a new glass factory was opened at Wallaceburg, employing four hundred hands, and a new tobacco factory at Chatham employing about one hundred and fifty hands. This increased considerably the outlet for labour during the fall months, and as these factories will operate during the winter months they will relieve the labour situation greatly.

The sugar factories at Wallaceburg and Chatham have had one of the largest season's runs in the manufacture of sugar beets into sugar that has been the experience of the company for several years. It is not expected that the factory will complete its work on the beet run until the middle of January, 1926.

The figures compiled from the daily reports of the Chatham office show the following increases as compared with 1924—Applications, 795; vacancies, 1,088; regular placements, 139; casual placements, 744; a total increase of 893. It is probable that these figures do not represent the full extent of the increase in the business of the Chatham office, because of the fact that employers sent trucks to the office as early as 6.30 a.m. in the months of August and September, and while the superintendent was usually present on such occasions very fre-

quently a truck load of men would be taken away before their names could be secured. The office has now been moved to a building which provides much better facilities for handling the work and it is confidently expected that the reports for next year will give a more accurate statement of the activities of the Chatham office.

The superintendent of the office carried out a policy which enabled him to render a very effective service to employers and applicants in his district by using his own motor car for taking men to jobs. The majority of the trips in this connection were taken before nine in the morning, after six p.m., or on Saturday afternoons, and a conservative estimate of the distance travelled during the fiscal year strictly on employment office business, but at his own expense, would be 10,000 miles.

FORT WILLIAM

Between November 1st, 1924, and August 1st, 1925, placements in the Fort William office were considerably lower than in the corresponding months of the previous fiscal year. This was due largely to the business depression which was effecting the entire Dominion, and is also explained by peculiar local conditions which have since been adjusted. The increase in the figures for the month of February was caused by extensive work undertaken by the City of Fort William to relieve the unemployment situation. Work which was provided by the clearing of the rights-of-way by the various trunk roads undertaken by the Northern Development Branch of the Ontario Government helped to relieve the situation, while the construction of the new addition to the Collegiate Institute provided employment for building tradesmen and labourers.

The office was reorganized in August, 1925, and as a result of the efforts of the staff, employers and applicants, have regained the confidence in the local office and the final three months of the year saw a marked increase in the volume of business transacted. The mutually satisfactory working arrangement with the Port Arthur office, evolved by the superintendents of the two bureaus, has had gratifying results in extending the work of the Employment Service in the Port Arthur and Fort William district. The following extracts from the report of the superintendent of the office provides information regarding industrial conditions in this district:—

“Industrial conditions during the period under review have been far from ideal, as during the early part of the year there was a general depression in trade conditions throughout the Dominion. The only building contract of any considerable size undertaken locally was the erection of a new wing to the Collegiate Institute in Fort William, at a cost of approximately \$200,000, and the erection of a new drier at the Ogilvie Elevator, at a cost of \$25,000. The plants of the Canadian Car and Foundry and the Canada Starch Company have been closed down entirely during the whole of the fiscal year. These works employed 1,750 and 350 employees, respectively, when working at capacity. The Western Tube and Iron Works employing normally 200 men has been turned into the Western Sheet Metal Company, employing two blacksmiths and three tinsmiths. From this it will be seen that there was a loss of employment locally to some 2,300 men and women.

“In consequence of these conditions there has been a large movement amongst both skilled and unskilled workers; in some cases whole families

have left the city. These conditions have more or less reflected on the work of this office during the year.

"On the other side of the balance sheet, there is the Great Lakes Pulp and Paper Company, of Toronto, which has a large pulp mill situated in West Fort William; this plant employs 230 men, and has an annual average output of about 4,000 tons of ground wood pulp. The mill has worked continuously during the whole year, operating twenty-four hours per day, with three eight-hour shifts. The Fort William Pulp and Paper Company, has a large plant on the Mission Subdivision of Fort William. This plant employs 300 men all the year round, but was closed for some ten weeks during the summer owing to an industrial dispute between the company and its paper makers. During the season they produced about 4,500 tons of paper, and 36,000 tons of ground wood pulp.

"The Ogilvie Flour Mills Company has a large elevator, flour and feed mill, here which worked continuously during the whole of the fiscal year. This firm employs 157 men, working three eight-hour shifts daily. The mill produced 354,682 barrels of flour and 16,468 tons of cattle feed during the fiscal year; this is exclusive of bran, shorts and midlings, large quantities of which were shipped from their mill.

"The shipment of grain through the thirty-six elevators situated at the head of the Lakes with a total storage capacity of 64,190,000 bushels, was 292,927,525 bushels of grain of all kinds, during the period under review. These elevators employ approximately 3,000 men, but during a large part of the year, they were working on short time with skeleton crews. A greater number of men are now employed and all elevators are working to full capacity."

COBALT

Below will be found extracts from the report of the superintendent of the Cobalt office outlining conditions in his district during the past fiscal year:

"A review of industrial conditions covering the past twelve months brings to light the fact that opportunities for employment have not been so plentiful as they were during the preceding one-year period. The months of April, May, June and July which ordinarily are very busy months, have this year fallen short of the average, and instead of topping the list for business done, it is found that this part of the year has been the worst. Out of a total of 1,823 placements made in regular employment during the year only 363 were made during these four months. This condition can be attributed to the fact that practically no construction work was under way. Power projects which have been a source of much employment in this district were all completed with a surplus of power available. No highway construction was commenced until late in the season, the letting of contracts for the construction of forty miles of the Cobalt-North Bay trunk road being delayed through engineering problems. Only a minimum of railroad work has been carried on, the refusal of the Quebec Government to allow the Nipissing Central Railway to extend their line from Larder Lake into the Royun Goldfields, retarding progress in that direction and cutting off a source of employment for a large number of men. Building construction has been more or less quiet, nothing of any great importance having been undertaken.

"Bush operations were curtailed to a considerable extent last winter and logging companies had little difficulty in keeping their camps up to capacity, with a consequent reduction in the number of opportunities presenting themselves through this office. The unemployed were fairly numerous and increased as the season advanced. In the spring conditions were somewhat strained, with approximately 300 men, mostly foreigners, out of work in Cobalt alone and many more scattered throughout other small towns within this zone. The cutting and peeling of poplar pulp wood which had been carried on extensively in former years did not reach previous proportions, and a form of lucrative employment looked forward to by certain classes of workers was closed.

"The mining industry has had an exceptionally favourable year. All producing properties have operated to their full extent, while much development of new ground has been carried on. This development has taken place principally in the South Lorrain and Gowganda sections, while Kirkland Lake has also shown some expansion. The increase, however, has not been of sufficient size to absorb the many men who desire to follow this form of occupation. Mining is fairly attractive, wages are good with excellent opportunities for contract work. Living conditions are of a fairly high standard, the employees being well and comfortably housed and fed. While no statistics are available, yet it is apparent that the labour turnover is comparatively low when compared with occupations which are of a more or less temporary or seasonal character. No doubt this industry will expand to much greater proportions as new capital for development work is forthcoming."

GUELPH

An increase of 12 per cent. in the number of applications, and an increase of 25 per cent. in the number of placements made as compared with the previous year, indicate a marked improvement in employment conditions throughout the district in which the Guelph office is located. During the first six months of the fiscal year, work of all kinds was extremely limited, but conditions improved around the first of May and many vacancies were listed with the office both in manufacturing and construction lines.

An interesting phase of the work of the Guelph office is the large number of farm placements. The superintendent reports that "farm orders have been very plentiful and fully 25 per cent. more hands have been placed on the farm this year than last." A serious loss to the City of Guelph, from an employment standpoint, was the failure of a large rubber company which had employed 450 to 600 workers.

HAMILTON

MEN'S SECTION.

Although there was a decrease of 10 per cent. in the number who registered in the Men's Section of the Hamilton office, the number of placements increased slightly, the figures being 5,621 for 1925 and 5,542 for 1924. More placements were made in farm work than in any other single industrial group, approximately 20 per cent. of the work of the office consisted in filling orders for farm hands, fruit pickers and other agricultural occupations. The building and construction group comes second in point of view of the number placed. Eight hundred and seventy-eight positions were filled, four hundred and sixty of which were for general labourers. There were sixteen carpenters, sixty-four handy

men, forty-two painters, twenty-three paperhangers, fifteen plasterers and seven hundred and twelve building tradesmen in twenty-eight other occupations listed as placements in this group.

The railways absorbed 362 labourers, while the iron and steel industry accounted for 336, 100 of which were labourers, twenty-one moulders, seventeen punch press operators, fifteen die makers sixteen pattern makers, and the balance divided among forty-four other trades and occupations. The transportation and storage companies relied almost entirely upon the Employment Service for their labour and placements in this group included 308 longshoremen and labourers.

The extent to which local householders utilized the Service in securing men for casual work is shown in the fact that 633 placements were made in the domestic and personal group. In the personal service group the placements included sample distributors, chauffeurs, messengers, taxi drivers, car washers, barbers and bill posters, a total of 168 in all. In addition hospitals, hotels, restaurants, the textile industry, electrical apparatus makers and the building trades utilized the Service to a large extent in securing help during the year.

Reporting upon conditions in the iron and steel industries as they affected the employment situation the superintendent states:—

“Iron and steel, the basic industries, fluctuated considerably during the past year. As one firm took on a number of men another laid off an equivalent number, but conditions in this line at present are steadier and the outlook appears better. There has been received a remarkable number of calls for mechanics, lathe operators, tool-makers on jigs and fixture, and in fact about twice the number of last year were placed, a condition no doubt, arising because of so many of our best mechanics crossing the line. A large number of this class, lately arrived from the Old Land, have registered. The chief trouble in trying to place these men has been the conditions laid down by employers in stating that they must have had at least a year’s Canadian or American experience, and on account of the shortage of men qualifying under these conditions, they have been compelled to give these men a trial and several have made good.”

WOMEN’S SECTION.

In the Women’s Section of the Hamilton office applications, vacancies and placements all showed a decrease in number as compared with 1924. The vacancies listed with the office during the year totalled 3,834, which is 2,662 less than in the previous twelve months. This falling off in the number of orders for casual and permanent workers may be regarded as an indication of the general employment and industrial conditions in Hamilton, as employment office experience demonstrates conclusively that orders for household workers fluctuate in strict sympathy with the fluctuation in general business conditions.

A curtailment of activity in the industries employing women is reflected in the fact that only ninety-seven placements were made during the year in the manufacturing group, while very little office and sales help was asked for by local employers.

KINGSTON

Applications, vacancies, casual and total placements all show an increase in 1925 as compared with the previous twelve months. The superintendent explains, however, that this increase is largely due to the fact that all unemployment relief work carried on by the Municipal and Township Councils during

the year was handled through the office. The figures therefore should be interpreted in this light rather than as an indication of activity along industrial lines. It is interesting to note that there has been a marked increase in the number of orders for help, both skilled and unskilled, from the various towns and villages in the Kingston district. This is an evidence that the work of the Service in Kingston is becoming more widely and better known every year, and the superintendent states that "every effort was made to give out-of-town employers and applicants the best possible service."

In the early part of the fiscal year civic authorities opened quarries and also provided relief work in connection with sewer construction. The opening of the ice harvest in January together with several heavy snow storms helped out the local situation in providing a considerable amount of employment. Towards the end of March the demand for farm help and the opening of the building and navigation season greatly relieved the situation. At the end of the fiscal year a survey showed the shipbuilding company laying off men; the locomotive works closed; the largest textile company working only three days a week, with the building trades fairly active, and a small demand for local unskilled labour.

With regard to the question of immigration to the United States the superintendent writes as below:—

"Through lack of employment in Kingston's largest industry, the Canadian Locomotive Works, a number of Kingston workmen made application for permission to enter the United States. From reliable information received by this office, it was stated some 1,045 permits were issued from July 1st to November 30th, 1925, to residents of Kingston and vicinity."

KITCHENER

Although there was a slight falling off in the number of applicants registered in the Kitchener office during 1925, the number of orders received was practically the same as in 1924, and the placements show a decrease of only thirty-three. An interesting factor of the work of the office during the year was the increase in the number of women seeking employment. In 1924 there were 432 applications in the Women's Section of the office, and in 1925 this number was increased to 513. Employers' orders for female help also increased proportionately with the result that the placements of women in 1925 numbered 294 as compared with 216 in the previous twelve months.

A marked feature of the employment situation was the number of residences, 296 in all, erected during the year. In addition the building of a bridge at Freeport provided employment for a comparatively large number of men. Additions to schools and factories; the erection of a large block of stores, and the remodelling of the Post Office, kept building tradesmen and labourers busy throughout the summer months.

The farm situation in the Kitchener district has been adversely effected, so far as this office is concerned, by the number of Mennonite immigrants who came to Kitchener earlier in the year. This situation resulted in the farm placements being much lower than under normal conditions.

LONDON

London being a manufacturing centre was affected to a marked degree by the trade depression, with the result that applications, vacancies and placements showed a decrease as compared with 1924. A decline in the number of

applications received was caused to a great extent by the migration of many workers, both skilled and unskilled, from the district during the year. The regular placements, however, show a decrease of only 152.

Freight and passenger traffic was reported good in the early part of the year and heavy during the summer and kept train crews and rolling stock busy. Extra gang labourers were called for both railroads early in April to carry out extensive construction programmes. Their orders were filled by the end of May. The men taking up this class of work were more stable and remained on the job much better than in former years. A gratifying feature was that the railroads filled their gangs from this district rather than importing from private employment offices in Montreal.

The service of the farm section was very satisfactory, perhaps more so than in other years, owing to the fact that the office kept more in pace with the demand and that the men sent out stuck to the work for longer periods and were, for the most part, men with previous farm experience. The office is handicapped in giving efficient service to distant parts of the somewhat extensive territory in the cost of transportation involved. Jobs closer at hand are almost invariably chosen. If a fund were authorized to be used in advancing fares to farms at a distance it would be of great benefit to the farmers, as stated above.

There was no particular expansion in any line of manufacturing. Most of the plants were busy throughout the year, with only a few employing what they considered a full complement of workers. Textiles, especially knitting, remained busy all the year. Leather and shoes reported a busy year, which continued until the late fall of 1925. Boiler and engine plants commenced to get busy in early April and remained so until the end of the year. Stoves and metalware firms were busy without much variation. Paper box and printing establishments were rather quiet during the early months but later were busy and are remaining so. Tobacco and cigars business was only fair; not so heavy as in former years.

The building of dwelling houses was considerably below last year. The important building on a large scale carried on was on two Roman Catholic colleges, and a new collegiate institute started in October. Highway construction in these parts started in June and employed a large number of men right up to the late fall.

No great results have been accomplished in interchange with the district offices, by reason of the fact that calls were filled from the supply on hand at the local points. A notable exception was at Chatham when the tomato and tobacco harvest began; and later the gathering of the root crop required a very large number of men.

WOMEN'S SECTION.

The outstanding feature in connection with the work of the Women's Department was the increase in the number of applicants registered and placements made, particularly in the Domestic and Personal Section. While the total number of placements for the year was only 90 in excess of 1924, the number of applications, orders, regular and casual placements showed an increase over the previous year. This is very gratifying in view of the fact that manufacturing conditions have not prompted any outlet in that direction, while the scarcity of employment for men has no doubt been responsible for an increase in the number of women applying for employment.

NIAGARA FALLS

MEN'S SECTION.

As in the case of many other offices, there was a slight decrease in the number of applicants registered during the year, offset, however, by a substantial increase in the number of placements, the figures in the latter instance being 2,407 in 1924, and 2,937 in 1925. By occupational groups the placements were divided as follows: farm, 242; logging, 3; manufacturing, 338; construction and maintenance, 1,650; transportation, 84; communication, 4; trade, 39; finance, hotel and restaurant, 127; institutions, 22; governmental and professional, 31; laundry and dry-cleaning, 8.

An analysis of the 3,148 applicants registered shows 897 Canadian born, 1,009 English, 639 Scotch, 167 Irish and 54 others divided amongst seven different countries. Among the non-English speaking applicants, totalling 380 in all, the largest number, 98, were of Italian birth, 84 came from Hungary, 30 from Sweden, 26 from Czecho-Slovakia; the remainder came from Roumania, Norway, Austria, Belgium, Switzerland, Denmark, Holland, Russia, and five other European countries.

An analysis of the vacancies reported by months during 1925 as compared with 1924 shows an increase in every instance, with the total, 3,583, 813 in excess of the total for the previous year. The best month was September, 1925, when 555 orders were filled; the lowest month was March, when 191 calls for men and women were received. The vacancies covered a wide range of occupations, both for skilled and unskilled workers.

Because of its proximity to Toronto and St. Catharines, a great deal of the labour supplied for Niagara Falls and the immediate vicinity is recruited from these two centres. During the year a total of 221 men and women in thirty-one different occupations and trades were transferred to Niagara Falls through the clearance system. Transfers out totalled nineteen, fifteen men and four women, all of whom were sent to fill orders in St. Catharines.

WOMEN'S SECTION.

The following is an analysis of the placements in the Women's Section of the Niagara Falls office during the fiscal year under examination: domestics—cooks, charwomen, nursemaids, housekeepers, laundresses, housemaids, etc., 209; factory workers, 135; hotel help—bus girls, chambermaids, cashiers, check room girls, waitresses, kitchen maids, etc., 64; fruit pickers, 37; office and store clerks, 19; miscellaneous help, 6; total, 470.

It will be noticed that placements covered practically every occupation in which women are employed in the Niagara district.

NORTH BAY

While the number of applicants for employment during 1925 exceeded by approximately 300 the number registered in 1924, there was such a marked reduction in the number of vacancies listed with the office that the placements showed a drop of 1,032, or 22½ per cent. This reduction is largely accounted for by the falling off in the number of orders for bushmen, as a result of the greatly reduced lumber cut during the fall of 1925.

As Zone Clearance office for Sudbury, Sault Ste. Marie, Cobalt and Timmins, the North Bay office handled the distribution of men brought from outside points to fill vacancies anywhere in the zone. The centralization of zone clearance at this point, as well as at Port Arthur, London and Timmins, proved to be an entire success.

OSHAWA

A healthy increase in the business of the Oshawa office during 1925 as compared with 1924 is shown in the statistics covering the twelve months ending October 31st, 1925. Applications increased by fifty-two, orders by 628, regular placements by 339 and casual placements by twenty. The improvement was noticed particularly in the two final months of the fiscal year, October being the highest month with 285 vacancies listed and 238 placements made.

The situation from an industrial standpoint was very good; business began to improve early in the year and was active during practically the whole twelve months. The automobile industry had its best year in the history of the trade; this prosperity was, of course, reflected in the trades allied, such as springs, sheet metal, foundries, (automobile castings) textiles (upholstering materials). The woollen mills, tannery and piano works had a good year, and the prospects for the industry for the coming year look very bright indeed. The year ending October 31st, 1925, was a much better business year than the preceding twelve months, although the situation at the beginning of October, 1924, was very dark. At that time the unplaced applicants numbered 189, and gradually increased until the peak was reached on October 21st, when 327 persons were registered as unplaced; this is a figure not usually met with in this office until mid-winter. This large number of applicants was due to a general dullness of industry.

On October 15th, the City Council commenced a programme of sewer and water main construction to relieve the situation, and arranged with the Employment Service of Canada to refer local married men to the work. An industrial improvement was noticed early in January, 1925. Business began to pick up when the automobile and allied industries began to take on men. The foundries increased their staffs, and at the opening of the building season conditions were almost normal.

The building trades, however, were not so active during the twelve months of 1924-25, the value of the building permits issued being \$597,220 against permits of value \$1,069,455 for the year 1923-24, almost 50 per cent. less.

The farming industry was much more active than in the previous year; the number of vacancies notified was 373 against 298 for the year 1923-24. Farm help was very scarce during the past season, a number of farmers were unable to secure help, and the heavy apple crop in the district aggravated conditions. One reason for the shortage of farm help was the extent of highway construction in the district, and another was that numbers of farm hands left the farm to work in the Western harvest fields. The wages paid on the farm during the past year were a trifle higher than the year previous.

The street paving and highway construction programme in this district was much heavier than in 1924, and common labourers had no difficulty in securing jobs. During the summer work on the breakwater at the Oshawa Harbour employed twenty-five men.

OTTAWA

MEN'S SECTION.

The number of applicants registered during the year declined slightly, while the number of orders showed an increase as compared with the previous year. A decrease of 691 in the number of regular placements was somewhat offset by an increase of 493 in the casual placements, leaving a net decrease of 198.

The superintendent reports that the first four months of the fiscal year were among the most difficult which the office has had to face since it opened in 1916, the falling off in the orders for bushmen being particularly marked. In April the demand for farm help commenced, but building construction did not show any activity until May and then it advanced but slowly owing to the continued cold, wet weather. During June and the first half of the month of July, jobs were scarce, as is seen by the fact that the total placements for the first nine months of the fiscal year were almost 2,000 below the placements for the corresponding nine months of 1923-4. A noticeable increase in the number of vacancies offered commenced in July and continued until the conclusion of the fiscal year.

It is noteworthy that farm placements kept up to a very high level, as evidenced by the fact that 1,411 farm placements were made during 1925; the largest number in one month being in August when 290 farm jobs were filled. September and October were particularly busy months also in many different lines and no able-bodied man needed to be idle during that period.

With the cessation of employment activities on the part of the Department of Soldiers' Civil Re-establishment it was necessary to increase the facilities of the office in that direction. The Superintendent writes as below with regard to this phase of the work of the Ottawa office:—

“At the beginning of the year the Handicap Section was commenced, being finally transferred in February, as far as returned men were concerned. The placements in this section for the year were very good, the total being 502, and the making of them entailed considerable work and patience, as it is bound to do when dealing with applicants, many of whom are decidedly temperamental.”

REGISTRATIONS AND PLACEMENTS—HANDICAP SECTION

	Registrations	Placements
November.....	37	9
December.....	41	7
January.....	16	4
February.....	258	55
March.....	65	51
April.....	39	51
May.....	93	93
June.....	57	61
July.....	39	62
August.....	10	13
September.....	68	52
October.....	42	44
Totals.....	765	502

WOMEN'S SECTION.

The office had a very busy year with 3,541 applications for work, 3,929 vacancies listed; 1,578 regular and 806 casual placements. These figures are in excess of the figures for the previous year, except in the case of the regular placements, which fell 40 per cent. below those of 1924. This decrease was offset, however, by an increase of 184 in the casual group.

Commenting upon the fact that the end of the year showed an almost identical number of applicants unplaced, while approximately the same number of orders remained unfilled, the report reads as below:—

“It may seem strange that 1,528 applicants are shown as unplaced while 1,555 orders were unfilled. The number shown as unplaced includes all persons the Bureau found impossible or inadvisable to recommend.

Needless to say every effort is made to place all applicants provided they possess the two essential qualifications of honesty and cleanliness, and special interest and time is always taken in order to find suitable employment for the difficult or, as they might be termed, the handicapped. The bulk of these unplaced applicants are women who register for daily work and, besides the vast number of excellent workers for whom sufficient work was not available to keep them steadily employed, there were applicants who were found to be incompetent or unreliable to recommend although they continue to apply for work. It includes also women who want office cleaning or part time work owing to home responsibilities; those seeking 'light work,' young girls who, without training or experience of any kind, would consider only work of a clerical nature, young girls sixteen and seventeen years of age seeking employment as nursemaids but who insist on returning to their own homes at night, whereas most employers require someone to remain at night with the children so that they will be free to go out in the evenings."

In connection with the placement of household workers who have recently arrived from Great Britain, the report states:—

"At all times there is a very brisk demand for experienced Old Country girls, so that there is no difficulty in placing any who arrive here. About seventy-five new arrivals from England, Ireland and Scotland were placed through this office and the majority of them had previous experience before coming to Canada. There were, however, very few of the really well trained maids such as housemaids, parlourmaids and A-1 cooks came out. There is always a demand for thoroughly trained maids, but when the employer realizes the difficulty of securing these she usually expresses a willingness to engage a good type of girl who has had general experience in a nice home and train her."

In many instances employers have advertised in the daily papers for help, stating that applicants must apply at and be recommended by the Employment Service. This form of publicity has been advantageous to the Service and has also worked out to the advantage of those requiring help.

PEMBROKE

The figures for the Pembroke office show a total increase in every instance as compared with 1924. Applications, vacancies and placements are all in excess of the previous twelve months, the greatest increase being in the case of the number of applications which total 2,541 as compared with 2,152 in 1924. The largest number of applications received in one month was in October when 296 men and women registered for employment. The busiest month from the point of view of orders was August, when 400 vacancies were reported to the office. Placements ranged from seventy-eight in February, the lowest month, to 266 in October, and the total, 2,156, is very gratifying considering the location of the Pembroke office.

The principal industries in this zone are lumbering with its by-products of splints, matches and shooks; electrical supplies, stoves, ranges, lumbermen's supplies, and window sashes and doors. The local industries report an exceptionally satisfactory year in all plants, and the Board of Trade reports mercantile trade conditions showing a considerable improvement over last year. Owing to the fact that several lumber companies operating from this point have, to a certain degree, curtailed their bush operations, there has been a considerable decrease in applications for this class of labour.

In construction, the Federal Government expended approximately \$165,000 in the erection of a new dock and the dredging of some 70,000 cubic yards clearance for boat approaches, this material being piled up on the inside of the new dock in such a manner that a new park of some six or seven acres, which was originally the river bed, will be finished in a couple of years. The Renfrew County Council expended on highway construction and maintenance \$126,449.12. The Town of Pembroke expended on construction \$66,700, on maintenance \$99,400, and on schools \$103,000. A new Anglican church was erected at a cost of \$60,000 and a new collegiate institute is now under construction. The building permits issued during the year amounted to \$250,000. The Provincial Government expended on highway construction \$31,000.

In building and construction, orders were received from the contractors of the new Pembroke dock, the new high school, and the new Anglican church. The C.N.R. and the Renfrew County employed approximately 350 men in railway and highway construction work.

PETERBOROUGH

Slight increases were noted not only in the number of applications for work but in the number of vacancies listed and placements made during the year. Reporting on the local industrial situation the Superintendent states that more mechanics were employed in manufacturing, particularly in the iron trades.

The most important construction work was an outfall sewage disposal plant for Peterborough, a dam on the Otonabee River at Nassau, and a dam and lock at Young's Point. These are for the Trent Canal System and will take eight months more to finish. There were no buildings except dwelling houses erected, but most of the more highly skilled carpenters found work on the concrete forms for the dams. The usual number of ex-service men were employed on the Trent Canal as painters, bridge and lock tenders and labourers. There were no Government roads built in this district, but some work was done by the county and city.

The demand for farm workers was steady, and the usual difficulty was experienced in filling these orders. Orders for bushmen and woodcutters were not so large as formerly but were sufficient to take care of all the applicants who registered for this work.

This office received many letters from all parts of the Province from applicants seeking information as to labour conditions in the district. This branch of the work is increasing, showing that the public depend more than ever upon the Employment Service of Canada for reliable information regarding matters pertaining to employment.

PORT ARTHUR

There was a reduction of 1,027 in the number of applications for employment; 1,881 fewer vacancies were registered and 1,124 fewer placements made during 1925 than in 1924. In connection with this situation the superintendent writes as below:—

“Labour conditions during the year closing on the 31st of October have not been so good as the year preceding it, but there are interesting features of the employment situation for this city and district worth recording. The wage scales and piecework rates during the whole year have slightly increased as the year has progressed. A review of the year month by month with the corresponding months of 1924 shows a serious decline

of employment in November and December, 1924, from the same months in 1923. January, 1925, was also much lower than January, 1924, but February, March and April, 1925, were a little better than the same months in 1924. In May and June this year there was a very serious decline of nearly 50 per cent. less than the same months in 1924. July, August, September and October in the aggregate is a little in advance of the same period in 1924.

"The decline in May and June this year was accounted for by the railroad services curtailing the employment of men in maintenance gangs; this was most marked as our figures give 1,143 placements in May and June in 1924, and only 448 in May and June, 1925. While this cut in employment took place the rate of pay was advanced five cents per hour over the 1924 rate for maintenance work."

A very interesting feature of the employment situation in the Port Arthur district is the extent to which it provides employment for workers from other portions of Ontario and Manitoba. In the twelve months ending October 31st, 1924, 5,069 workers were transferred in to the Port Arthur and Fort William zones from other Government offices in the two provinces. During 1925, 4,938 jobs were filled in this manner.

The fact that almost 10,000 men have been transferred during the two years without a single serious complaint on the part of either employers or employees, proves conclusively that the clearance machinery, which is one of the signs of superiority in public, as compared with private employment work, has functioned in a highly satisfactory manner.

SARNIA

A slight increase in the number of applications for work and also in the placement column is shown by the figures for the Sarnia office. Reporting on the industrial situation throughout the year, however, the superintendent states that "conditions in general have been quiet."

In the industrial group, the Imperial Oil Company has been the largest "customer" at the Sarnia office during the year 1925, carrying on a large construction and repair programme, working 400 men over their normal working force of last year, and bringing their working force now to 1,650 or 1,675 men. The Goodison Manufacturing Company, manufacturers of threshing machines and tractor engines, are now closing one of their most successful years. They have employed about 185 men during the past season and report prospects for 1926 as very bright.

The Sarnia Bridge Company, manufacturers of structural steel, during the past year have employed in the neighbourhood of sixty-five men. This is an increase of ten to fifteen men over their working force of previous years. They report that they expect to increase the number employed during the coming year; also report business prospects as very bright.

The Sarnia Cleveland Saw Mill Company, manufacturers of lumber products, have had a very successful year, employing in the neighbourhood of 135 men since opening their cutting season last May. The Laidlaw Belton Lumber Company, manufacturers of lumber products, have been employing about seventy-five men during the summer months, and a decrease of this number is not anticipated during the winter. They report one of their best years at their local plant.

The past year has been fair in the transportation group, especially in the demand for sailors and freight handlers. Although there has not been placed through this office so many sailors as the year before last, it is probable that the total number of sailors placed will compare favourably with that season. This condition was brought about by the heavy movement of freight during the early part of the season, but during the fall months it was difficult to get experienced unlicensed men for the demand. More licensed men have been handled through the Sarnia office this season than any previous year since the opening of the office.

SAULT STE. MARIE

The total number of placements for the year ending October 31st, 1925, was 2,672. These were distributed among the various industrial groups as follows: Farming, 84; logging, 1,225; fishing and hunting, 5; mining, 15; manufacturing, lumber and its products, 110; iron and steel products, 5; plant products, edible, 2; pulp and paper, 12; (construction and maintenance) building, 19; railway, 375; highway, 216; transportation and storage, 36; trade, 4; hotel and restaurant, 14; institutional, 3; personal, 64; miscellaneous, 13; casual, 469.

Placements in the logging industry dropped behind the previous year's record to the extent of 415, due to the lumber companies in the district cutting their operations practically in half, and fewer men were required to carry on logging operations. The demand for labour for the bush was at its highest in the spring and fall of the year. Wages for bush work were practically the same as for the last year. The Spanish Pulp and Paper Company reduced their pulpwood cutting this season considerably, and pulpwood cutters were never in heavy demand all season. Very few men were brought in from outside points, as the local supply was quite sufficient for the lumber companies' needs, with the exception of a lumber company at Dean Lake, which bring in their supply of labour each year from the Province of Quebec.

Placements on farms showed a slight increase over the previous year. Farm hands were in good demand all summer, particularly for haying and harvest.

As in the case of Kingston, the superintendent reports a noticeable exodus from his district through the adjoining port of entry to the United States. Between the 10th of June and the 15th of November, 1925, 532 persons, including men, women and children, left Sault Ste. Marie, Ontario. Of this number 440 were Canadian born citizens and the remainder were from Great Britain or the Continent.

Building railways and highways afforded a good many opportunities for the unskilled worker throughout the year. Placements made to the different groups were as follows: building, 19; railways, 375; highways, 216.

Government road construction, which was carried on by the Ontario Provincial Government in the district, employed a great many men throughout the year, was the means of looking after the majority of indigent cases in the city, and was the chief event of industrial importance in this locality. Placements to this branch of work increased considerably over last year's record, 216 regular placements being effected through this office as compared with thirty-nine placements for the previous year. This work afforded considerable employment to men in the city and district, who otherwise would have migrated to other centres in search of employment.

ST. CATHARINES

Applications, vacancies and placements all showed an increase as compared with 1924. The highest increase in any of the figures was in the case of the vacancies listed with the office, which totalled 5,590 in 1925 and 4,015 in 1924. An increase in the total number of placements made is an evidence of the marked improvement in employment conditions in the St. Catharines district.

A detailed summary of employment conditions at the conclusion of the fiscal year, together with prospects for the future, as reported by the superintendent of the St. Catharines office, is given below:—

“Manufacturers of axes, hoes, saws, factory boilers, keystone shovels, transformers, meters, gloves, and silk underwear, report business as poor, with prospects uncertain. Manufacturers of wood fibre products, book and wrapping paper, auto parts, auto chains, rubber boots, rubber shoes, radiators, domestic boilers, and general castings, report business as good, with prospects favourable. Manufacturers of silk hosiery, hair cloth, silk broadcloth, sweaters, tissue paper, sulphide, report trade as fair, with prospects fair. Manufacturers of newspaper report trade as steady, with prospects fair.”

“Construction within the city was very active. The city, which has its own asphalt plant, paved several streets. The Malcolm Construction Company and the Dufferin Construction Company laid the foundation and curbing. The rehabilitation and extension of the C.N.R. electric lines was commenced this year and approximately one mile of track was laid. Roger Miller Company have the contract for this work, which has now been discontinued until spring.”

“The Welland Ship Canal contractors employed some three thousand hands during the year but are now reducing their staff in preparation for the usual winter closedown. Locks 1, 2 and 3 are near completion, also the pier and waste weirs. The sodding and concreting of the banks proceeded favourably during the year. It is considered that three years will be required to finish this part of the work. Lock 5 on Section 3 is near completion, but Lock 4 will not be finished until next year.”

“Farmers report that they had a fair year and that the majority of fruits were plentiful. Vegetables were also plentiful although some farmers state that late potatoes were poor due to adverse weather conditions and that this accounts for the increase in the cost of potatoes. Dairy, stock and grain farmers report that they had a fair year.”

“A canvasser was used by this office and Niagara Falls office for a few months, and while the St. Catharines office did not benefit to any extent directly, indirectly it benefited to a large extent. The canvasser, by keeping in constant touch with the various foremen, kept this office fresh in their memory and when conditions improved they called upon the office for help.”

ST. THOMAS

There is probably no other office in the Province which shows the same consistency in the business transacted during 1924-5 as St. Thomas. The figures show a difference of only thirty-five in the case of applications, sixty-four in the case of vacancies notified and an increase of sixty-two in the total number of placements made, 326 of which were women, 371 farm hands, and the balance,

1,413 men, included placements in railroad and highway construction work, general labouring, factory employment and other local occupations of a miscellaneous nature.

The superintendent reports a busy year on the three railroads which pass through St. Thomas and, because of the nature of the city, the favourable year in railway employment was reflected by generally favourable local conditions. City paving and sewer work within the city limits, together with construction, and six miles of highway between Talbotville and Sheddon, absorbed a large number of workers in this form of construction.

The factories, with the exception of foundries, were running fairly regularly with their usual staffs. Foundries worked on short time during the year, employing about 50 per cent. of the regular staff. Employment conditions were exceptionally favourable between April 1st and October 31st, with very little unemployment in the city or district.

SUDBURY

While the applications for employment showed a considerable decrease as compared with 1924, the falling off in the number of vacancies listed with the office, 7,428, as compared with 12,034 in the previous year, was the most significant drop in the statistics of any of the offices. Sudbury is primarily a lumbering centre and the decrease in the orders for bushmen was a direct result of the curtailment of production in this industry. In spite of the great reduction in the number of jobs, however, it is interesting to note that the placements were only 708 below the previous year.

The superintendent of the Sudbury office writes as below:—

“It will be noted that the office fell short of being able to supply the amount of men required by the lumber industry and also the railroads during the past year, due in part to the lower rates of wages offered and to the shortage of men in this zone during the year under review. The mines were well supplied with men, as their work is of more permanent nature, also the wages are better. The co-operation of the other offices of the Service in Ontario has been of great assistance in helping to meet the shortage in the lumbering and railroad groups. The number sent in from the Quebec offices this year was much smaller than in former years.”

“The greatest shortage of labour is generally from August to December each year in this zone, due to the great numbers going west for the harvest just at a time when the lumbering operations are about to begin, also the peak of the work on the maintenance of railroad right-of-way. There appears to have been a great falling off in the number of immigrants such as Finns, Swedes, Danes and Czek Slovacks, arriving in Sudbury this fall, as compared with the number that usually applies here each season for employment in the bush camps.”

“The mines have operated at full time and capacity during the past year, the International Nickel Company giving employment to about 1,200 men throughout the year.”

The railroads called for 3,327 men, 2,962 of the vacancies being filled by the office. Lumbering in all its branches resulted in 3,295 orders being placed, 2,030 of which were filled. The remaining orders for help included the requirements of the mining industry, the farms and clerical help, and a few women and girls as domestics.

TIMMINS

As in the case of Sudbury, a reduction in the orders for bushmen has been responsible for a decrease of 689 in the placements made by the office during the year. The number of applications was also slightly lower, and the only figure which shows an increase is in the casual placement column where the number stands at 112 as compared with fifty-eight in 1924.

Commenting upon the situation so far as mining is concerned, the superintendent of the Timmins office writes as below:—

“The mining industry has not shown any very marked expansion in this district as far as employing many additional men is concerned, although in the case of the large mines production has been gradually increasing, and will continue to do so for some considerable time. There has been a steady influx of men to this district looking for work in the mines, both skilled and unskilled, with the result that there has been a surplus for some time now, so that the mines have been able to pick their men and to increase their output considerably without having to add very appreciably to their working force. This work being of a permanent nature, men naturally try to get work in the mines before taking other which usually does not pay so much; married men especially, whom companies prefer and for whom houses by the hundred have been built, stay on the job from one year to another. Another reason for this preference can be found in the fact that the mines prefer to have as much as possible of the underground work done on a contract basis, or, to be more correct, on a bonus system, with the result that an experienced miner can make fifty per cent. or sometimes more of his daily wage scale. This, no doubt, is another factor in being able to get increased output without having to add very many extra hands.”

TORONTO

MEN'S INDUSTRIAL SECTION.

The most significant feature of the report of the Men's Industrial Section is a falling off of approximately 30 per cent. in the number of applications, 41 per cent. in the case of vacancies and 42 per cent. in the total number of placements, as compared with 1924. Several factors enter into this situation, probably the outstanding reason for the reduction being general trade and employment conditions, particularly during the first nine months of the year. One might expect an increase in the number of applicants under such circumstances, but actual experience in employment work demonstrates the fact that many men fail to register although unemployed, if they feel that they have only a slight chance of securing employment because of the scarcity of orders listed with the bureau.

Reporting on the situation in several of the trades served by the Men's Industrial Section, the superintendent writes as below:—

“The building trades have been active, with a scarcity of stonemasons and bricklayers, as far as this office is concerned. Carpenters have been fairly plentiful, while occasionally it has been hard to secure painters and paperhangers.”

“Since the adoption of balloon tires as standard equipment by some automobile manufacturers the tire building concerns have been very busy; and during the year many times it was impossible to secure tire builders and other experienced help for this important industry. There has been a

greater demand for machinists and metal workers than formerly and at times a scarcity of tinsmiths, both for furnaces and eave and cornice work. There has not been any demand for printers and allied trades, and very few have registered at the office. The same applies to the leather trade. In the manufacture of wood there has been a surplus of applications for planer and matcher hands, but it was impossible to secure sticker hands, apparently on account of the hazard. Cabinet makers have not been very plentiful and at times orders have gone unfilled."

"Seamen and sailors, etc., were hard to secure during the season and many orders were unfilled. The office did not get its full quota of workers for summer resorts and hotels."

MEN'S FARM SECTION.

As in the case of the St. Thomas office, the figures for the Men's Farm Section show practically no variation in 1924-5. There was a difference of only thirty-two in the number of applicants, 127 in the number of orders and a reduction of twelve in the number of placements.

It is gratifying to note that placements in agricultural employment have held their own at a time when vacancies in industrial employment slumped to such a marked extent. Constant activity in the farm section, which sent out 144 men in the worst month and 485 men in the best month during the year, offers conclusive evidence that a farm bureau can be successfully operated under the same roof as a general employment office. Farm employment work presents difficulties which are lacking in almost any other form of placement work, and the continued success of this section speaks well for the efforts of those who have been in charge of this work for the past five years.

During the year 649 single men and eighteen married couples were transferred out of the Toronto zone, in many instances through the co-operation of superintendents in other portions of the Province. This provides evidence beyond that already advanced, as to the effectiveness of the clearance system with regard to the Farm Section.

Below will be found two extracts from the report of the Toronto office superintendent in connection with farm placements:—

"There have been splendid types of men applying for farm work during the past year, and the numerous letters on file from different farmers of the Province in appreciation of the efforts of this section will justify these statements."

"The placement of married couples keeps well up to the average, and this phase of the work is receiving every attention."

"Wages remain well up to the standard; the farmers of Ontario are willing to pay a fair wage for a fair day's work. The wages of farm hands compare favourably with those of other lines of work, when one takes into consideration that they receive board, room and washing."

MEN'S OUT-OF-TOWN SECTION.

The same consideration which resulted in the reduction in the number of placements made by the Timmins, Sault Ste. Marie, Sudbury and other offices doing similar employment work, resulted in a 43 per cent. reduction in the placements made by the Men's Out-of-Town Section as compared with last year. Lumber company orders were fewer in number than in 1924 and camps were filled earlier than in any previous season. Wages for bushmen ranged from \$26.00 to \$35.00 per month and the same standard of service was maintained

by the Out-of-Town Section, no serious complaints being received either on the part of employers or employees, and the reduction, as previously stated, was due entirely to conditions beyond the control of the office.

PROFESSIONAL AND BUSINESS SECTION.

Although the statistics regarding the work of the Professional and Business Section of the Toronto office were given in tables of the Men's Industrial Section, the development of this phase of the employment work of the office deserves some consideration in view of the progress which has been made recently. The facilities provided for the Professional and Business work are meagre, but in spite of this handicap the standard of the work done is being repeatedly raised and 419 placements were effected during the year as compared with 196 in 1924.

Extracts from the superintendent's report in this connection are given below:—

"During the past year a considerable connection in the technical field has been built up which has been the means of the placing of a large number of men in civil, mechanical and electrical engineering lines. The section has to some extent become a clearing house for the Ontario universities, keeping the status of the applicants on a high level, and saving for the country a number of promising young men who would migrate to other countries if no assistance were given them in securing employment in their chosen professions."

"This section has enjoyed a very successful year in the commercial field, both in quality and quantity of placements. There has been a considerable number of young men of matriculation standing placed during the year in positions that have offered a future for this type of applicant."

A system of mimeographed monthly bulletins mailed to a carefully selected list of employers, outlining the qualifications of some of the applicants, has been directly responsible for the placement of several highly qualified applicants in positions ranging between \$2,000 and \$3,500 per year, and the issuing of these bulletins has benefited not only the Professional and Business Section, but has undoubtedly been responsible for numerous other placements.

HANDICAP SECTION.

Because of the fact that the functions of the Handicap Section have been very considerably increased during 1925 and because of the importance of this particular phase of employment work, the report of this section is given in full below:—

Grand Total of new registrations for fiscal year.....	2,302
89.2% of which were ex-service men.	
10.8% of which were disabled civilians.	
Percentage of various disabilities of new registrants:	
Leg amputations.....	7%
Arm amputations.....	4%
Leg and foot disability.....	13%
Arm and hand disability.....	12%
Head disability.....	2%
Heart disability.....	8%
Lung disability.....	13%
Trunk disability.....	5%
Eye disability.....	3%
Ear disability.....	3%
Hernia.....	2%
Rheumatism.....	5%
Old age.....	4%
Mental and epilepsy.....	3%
Spinal.....	} 5%
Infantile paralysis.....	
Totally blind.....	
Deaf and dumb.....	
Nervous conditions.....	} 11%
Other medical.....	
Grand total of placements for fiscal year.....	2,126
Regular placements.....	640
Casual placements.....	1,486

Various disabilities of handicapped men placed in regular or casual employment:

Leg amputations.....	147	Eye.....	71
Arm amputations.....	107	Ear.....	29
Leg and foot disability.....	305	Hernia.....	36
Arm and hand disability.....	280	Spinal.....	3
Head disability.....	34	Rheumatism.....	108
Heart disability.....	120	Old age.....	40
Lung disability.....	368	Other medical.....	392
Trunk disability.....	86		
			2,126

81.2% of the above placements were pensioners as follows:

56.1% being actually in receipt of pension.

25.1% being commuted pensioners.

"Compared with the previous fiscal year the total of 2,302 new registrations in the report for this year shows a considerable increase. This increase is partly explained by the merging of the employment activities of the Department of Soldiers' Civil Re-establishment with the Employment Service of Canada in November, 1924, also by the cancellation of all previous applicants registered in the Handicap Section prior to that date.

"There have been placed 2,126 in either casual or regular employment during this fiscal year as compared with 395 during the previous year. This satisfactory increase in actual results is due to a great extent to the additional staff and improved facilities provided for the section during the year. The special scouts have performed valuable services with the employers throughout the city, with the result that the relationship between the Handicap Section and the employers is most cordial. The team work of the staff has been highly commendable and an even higher degree of classification has been maintained resulting in increased satisfaction to the employers who demand 100 per cent. industrial efficiency from the applicants who possess less than 100 per cent. physical efficiency.

"This section has enjoyed a greater degree of co-operation with the Government and Civic Departments while the employers in the large industrial plants appear to be realizing that the best possible results are not always obtainable by the employment only of physically fit men to perform certain duties that may not require the utilization of 100 per cent. physical effort.

"The number of chronic problem cases registered is steadily increasing. The difficulty in placing these applicants suffering from old age and its attendant infirmities, mental disorders, epilepsy, etc., also medical cases forbidden to work more than a few hours each day, has not been overcome. In this regard, however, the situation would be considerably eased were the facilities of the vetercraft shops extended and other forms of sheltered employment created.

"An article entitled 'The Chastisement of our Peace is upon Them', was published recently in one of the local papers. The article graphically portrayed the past record and present condition of several specific cases registered in the Handicap Section. Within forty-eight hours after the publication of this article, the superintendent of a local glass manufacturing concern telephoned this section to obtain further particulars regarding one of the handicapped men mentioned in the article, with the result that 'No. 747' was placed in a permanent position as improver in the glass industry on November 19 and is still making good progress. Apart from this tangible result, the handicap scouts report that the above mentioned

article has been directly responsible in assisting them by providing a sympathetic hearing with certain employers of labour, who had previously been lacking in interest and in enthusiasm for the Employment Service."

Typical Placements

Lung disabilities.

No. 1734—Age 41, married, born in England; 16 years in Canada. Ex-soldier. Ed. 1. Pers. x1. App. x1. Occupation prior to war, clothes presser. Four years treatment for disability at Christie Street Hospital, subsequent to discharge. Placed as Health Inspector with local Health Department; outdoor work. Making good.

Leg amputation.

No. 2012—Age 38. Married. Born in England; 20 years in Canada. Ex-soldier. Ed. 1. Pers. x1. App. x1. Occupation prior to war, contractor. Four years hospitalization for disability subsequent to discharge. Placed as attendant in Public Library (sitting down).

Arm amputations.

No. 454—Age 25; married. Born in England; 12 years in Canada. Ex-soldier. Ed. 1. Pers. 1. App. 1. Occupation prior to war, apprentice (mechanic). Placed as inspector with Federal Department of Agriculture. Doing well.

Medical disabilities.

No. 2102—Age 34; married. Born in England; 15 years in Canada. Ex-soldier. Ed. 1. App. 1. Occupation prior to war, motor mechanic. Disability, rheumatism. Placed as chauffeur with responsible company. Making good.

Ear disability.

No. 2223—Age 29; single. Born in England; 3 years in Canada. Ex-soldier. Ed. x3. Pers. x1. App. x1. Occupation prior to war, university student. Disability, totally deaf. Placed as laboratory chemist. Doing well.

Various disabilities.

No. 182—Age 26; single. Born in England, 10 years in Canada. Ex-soldier. Ed. 1. Pers. 1. App. 1. Occupation prior to war, oil refiner. Disability, loss of left eye. Placed as caretaker in large office building.

WOMEN'S CLERICAL SECTION.

The slight drop in applications and placements in this section is accounted for, no doubt, by the general trade conditions during the winter and early spring months of 1925. Although orders decreased by 402, the reduction in the number of placements was only 134, which indicates effective placement work on the part of the staff of the office, also that applicants were more willing to accept whatever employment was offered.

Extracts from the report of the superintendent are given below:—

"The Clerical Section has been functioning much as usual during the past year, placing women as stenographers and office assistants, but with a

diminution in the number of orders and placements. The section secures temporary work for a large number enclosing circulars for mail order firms. It has not been possible to place many bookkeeping registrants during the year; and on the files there are always a large number of applicants for what is known as 'general office work'. When trade is dull it is difficult to place women or girls who have no kind of work that they do particularly well."

WOMEN'S INDUSTRIAL SECTION.

While the orders listed with the Women's Industrial Section were extremely few in number during the months of December, 1924 and January to April, 1925, inclusive, an improvement which commenced in May and continued to the end of the fiscal year resulted in such a large number of placements during the last half of the year that the total was slightly higher than in 1924.

The section placed both skilled and unskilled workers in factories where food is prepared, in machinery work, in textile factories, glass factories, in garment-making firms, printing and leather work. The office could place many more garment operators if they were available. During the latter part of the year a large number of girls who were under eighteen years of age, have been placed by this office in factory work.

WOMEN'S FARM SECTION.

The figures covering the operations of the Women's Farm Section are included in the tables for the Women's Industrial Section, and show 286 vacancies listed during the year, with ninety-eight placements made. The difficulties of farm placement work are obvious and the results obtained by this section are quite satisfactory. Very few single women are willing to accept a lower wage in the country than they would obtain for similar domestic work in the city, and it is not always possible to place women with children. The prevailing wage has been \$20.00 to \$25.00 per month and board.

WOMEN'S HOUSEWORKERS SECTION.

A decrease in applications, vacancies and placements is noted in the statistics of the Women's Houseworkers Section for 1925 as compared with 1924. It is noteworthy, however, that while there were 1,136 fewer orders listed, the total number of placements was only 748 less than in the previous year. The following extracts from the report of the Superintendent are self-explanatory:—

"The first three months of the year brought a large number of new arrivals from the Old Country, most of them with little experience and some who could not speak English. The work was very heavy and the Casual Section had all it could do to keep up with the number of orders that were being listed. During the next three months work slackened off considerably, although there were days when all the casual workers were placed before 3.30 p.m., and the office was empty. The summer hotel trade was very brisk; one large hotel employing 75 per cent. of the last year workers sent by the office, and one permanent golf club telephoned the office at the end of the season complimenting on the class of workers sent them during the season."

"The following three months showed an urgent demand for cooks (general), and a number of very good placements were made through correspondence chiefly. In the Day Work Section, the second week of May and the first week in June were the busiest in the year, an average of fifty workers per day receiving jobs."

"The last three months have been exceptionally good and the placements have been well up to the average. The number of employers' orders has been very gratifying."

"The most noticeable feature of the season's activities was the tremendous demand for cooks and cook-generals, which far exceeded the supply, as it seemed very difficult to get one with the qualifications, who was willing to accept such work and live in."

The policy of co-operation with the Ontario Department of Immigration and Colonization was continued and during the year 1,054—186 more than in 1924—newly arrived workers from the Old Country were placed in employment. This phase of the work presents special difficulties as the question of references, refund of passage money, placement of friends in the same home, together with many others factors, have to be taken into consideration.

WINDSOR

MEN'S SECTION.

In spite of the fact that industrial conditions were very unfavourable in Windsor, particularly the first few months of 1925, applications and vacancies, also placements for that office were considerably in excess of the figures for the previous year. The increase, however—2,066 in the case of vacancies, and 1,998 in the case of placements—is largely accounted for by the fact that Windsor provided relief work during the period of greatest industrial depression.

The following extracts from the report of the Superintendent are self-explanatory:—

"During the winter 1924-25 industrial conditions were bad. The closing down of the Canadian Products Division of General Motors Corporation, Walkerville, was a very severe blow to this district; several hundreds of men being thrown out of employment. The Ford Motor Company worked their greatly reduced staff on short time for about nine months; majority of other automobile plants did likewise."

"In the spring there was a revival of building operations, but the majority of contracts were for stores and dwelling houses. A few large contracts were let during the year, as follows: Y.M.C.A. Skating Arena, Sandwich Jail, Ferry Dock, Bayer Aspirin Factory, and additions to various schools. Building permits were issued to the total value of \$7,820,274 for the past eleven months; this being an increase of \$310,934 over the corresponding period last year. During the spring and summer there was an enormous demand for farm hands. Owing to a bumper tobacco crop, the demand for this class of help was continuous until late fall. There was quite a demand for men for the various canning factories in the district."

"Early in September, the Ford Motor Company commenced to operate their plants full time and hired approximately one thousand additional men, but this activity did not last very long, the extra men being laid off and the remainder of employees working four days a week."

WOMEN'S SECTION.

Applications increased by 365, vacancies by 339 and placements by 392 as compared with 1924. A summary of the work done by the Women's Section will be found below:—

"In spite of the industrial depression of the past twelve months, the Women's Section has had a busy year; in fact the best in its three years'

existence. The majority of placements were domestic, and these orders have been heavy and steady and were life-savers almost to many a factory and office worker who could not find employment in her own line of work. At one time during the summer the demand for domestics was so great that the office was obliged to list a blanket order for forty through clearance. Day work, unfortunately, was not so plentiful as resident work, but the women sent out by the office for this class of work have been generally satisfactory. Club, hotel and restaurant work was quite plentiful during the period, and many applicants for this kind of work found pleasant and profitable employment. A number of stenographers and office workers were placed during the year."

Employment Agencies Act

In Ontario there are fourteen licensed private employment agencies operating under this Act, seven of which are in Toronto, two in Ottawa, two in North Bay, two in Sudbury and one in Fort William. During the fiscal year these agencies effected the placement of 22,894 men and 4,610 women, a total of 27,504 as compared with 35,391 in 1924, or a decrease of 22.2 per centum.

PRIVATE EMPLOYMENT AGENCIES ONTARIO

Placements for the Fiscal Year 1925

Month	Men	Women	Totals
November.....	2,268	252	2,520
December.....	1,813	267	2,080
January.....	1,431	255	1,686
February.....	870	355	1,225
March.....	746	391	1,137
April.....	2,258	798	3,056
May.....	2,024	433	2,457
June.....	1,341	378	1,719
July.....	1,409	353	1,762
August.....	2,629	360	2,989
September.....	3,184	421	3,605
October.....	2,921	347	3,268
Totals.....	22,894	4,610	27,504

Board of Stationary and Hoisting Engineers

Chairman of the Board: J. M. BROWN.
 Members of the Board: W. J. SCOTT, S. G. ROSE.
 Inspector: E. J. EVERETT.

Office, Spadina House, Toronto.

"A"

Number of Stationary, Hoisting, and Portable Engineers' Certificates, together with the number of Plant Owners' Registration Certificates, granted during the fiscal year ending October 31st, 1925.....		14,529
Made up as follows:		
By examination:		
Fourth-class.....	797	
Fourth-class (fees deposited previous to year 1925).....	56	
Third-class.....	220	
Third-class (fees deposited previous to year 1925).....	14	
Second-class.....	32	
Second-class (fees deposited previous to year 1925).....	4	
First-class.....	11	
First-class (fee deposited previous to year 1925).....	1	
Total number of stationary engineers' certificates.....		1,135
Hoisting.....	82	
Hoisting (fees deposited previous to year 1925).....	12	
Portable.....	145	
Portable (fees deposited previous to year 1925).....	22	
Duplex.....	16	
Total number of hoisting and portable engineers' certificates.....		277
Total number of certificates granted by examination.....		1,412
Provisional certificates:		
Fourth-class.....	7	
Third-class.....	8	
Second-class.....	5	
Total number of stationary engineers' certificates.....		20
Hoisting.....	4	
Portable.....	2	
Total number of hoisting and portable engineers' certificates.....		6
Total number of provisional engineers' certificates.....		26
Duplicate certificates:		
Fourth-class.....	9	
Third-class.....	4	
Second-class.....	2	
Total number of stationary engineers' certificates.....		15
Hoisting.....	3	
Portable.....	1	
Total number of hoisting and portable engineers' certificates.....		4
Plant owners' registration certificate.....		1
Total number of duplicate certificates.....		20

By Renewal:	
Fourth-class, at \$1.....	2,809
Fourth-class (fees deposited previous to year 1925), at \$1.....	2
Third-class, at \$1.....	4,501
Third-class (fee deposited previous to year 1925), at \$1.....	1
Third-class (granted certificate for year 1924, fee deposited year 1925), at \$1.....	1
Second-class, at \$1.....	2,946
Second-class (fee deposited previous to year 1925), at \$1.....	1
First-class, at \$2.....	93
Fourth-class, at \$5.....	35
Third-class, at \$5.....	36
Second-class, at \$5.....	13
Total number of stationary engineers' certificates.....	10,438
Hoisting, at \$1.....	1,539
Hoisting (fee deposited previous to year 1925), at \$1.....	1
Portable, at \$1.....	816
Portable (fee deposited previous to year 1925), at \$1.....	1
Duplex, at \$1.....	101
Hoisting, at \$5.....	20
Hoisting (granted certificate for year 1924, fee deposited year 1925), at \$5.....	1
Portable, at \$1.....	5
Total number of hoisting and portable engineers' certificates.....	2,484
Total number of certificates granted by renewal.....	12,922
Plant owners' registration certificates:	
Registration, at \$1.....	149
Total number of registration certificates.....	149
Grand total.....	14,529

"B"

Total number of applications for certificates refused during the fiscal year ending October 31st, 1925.....	312
Made up as follows:	
Fourth-class.....	100
Third-class.....	120
Second-class.....	35
First-class.....	5
Total stationary engineers' certificates.....	260
Hoisting.....	21
Portable.....	31
Total hoisting and portable engineers' certificates.....	52
Total number of engineers' certificates refused.....	312
(Causes for refusal: low percentage in examinations and failure to demonstrate sufficient practical knowledge.)	

"C"

Number of certificates revoked, cancelled or suspended during the fiscal year ending October 31st, 1925.....	0
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"D"

Moneys transmitted to the Treasurer of Ontario during the fiscal year 1925.....	\$22,418 20
Made up as follows:	
Examination fees:	
Stationary engineers.....	\$5,177 00
Hoisting and portable engineers.....	1,678 00
	<u>\$6,855 00</u>
Re-examination fees:	
Stationary engineers.....	\$503 00
Hoisting and portable engineers.....	71 00
	<u>574 00</u>

Renewal fees:		
Stationary engineers.....	\$11,868 00	
Hoisting and portable engineers.....	2,796 00	
		14,664 00
Provisional certificate.....		128 00
Duplicate certificate.....		30 00
Plant owners' registration certificate.....		149 00
Lists of engineers registered.....		15 00
Surplus cash received during the year.....		3 20
Total.....		\$22,418 20

"E"

Number of stationary steam plants registered during the fiscal year ending October 31st, 1925.....	149
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"F"

Amount of plant owners' registration certificate fees transmitted for deposit with the Treasury of Ontario during the fiscal year ending October 31st, 1925.....	\$149 00
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"G"

Number of candidates for examination examined by the Board of Examiners during the fiscal year ending October 31st, 1925.....	1,780
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Made up as follows:

At Office, Toronto:		
Fourth-class.....	348	
Third-class.....	162	
Second-class.....	38	
First-class.....	13	
Total number of stationary engineers.....		561
Hoisting.....	58	
Portable.....	77	
Total number of hoisting and portable engineers.....		135
Total number of candidates examined at office.....		696
At outside examining centres:		
Fourth-class.....	605	
Third-class.....	218	
Second-class.....	42	
First-class.....	13	
Total number of stationary engineers.....		878
Hoisting.....	71	
Portable.....	135	
Total number of hoisting and portable engineers.....		206
Total number of candidates examined at outside examining centres.....	1,084	
Grand total.....		1,780
Number of visits made to examining centres throughout Ontario during the fiscal year ending October 31st, 1925, as follows.....		101
Brantford, 1; Hamilton, 3; St. Catharines, 3; Welland, 3; London, 3; Chatham, 2; Windsor, 3; Sarnia, 3; Orillia, 3; Peterborough, 4; Belleville, 4; Kingston, 4; Cornwall, 3; Ottawa, 3; Renfrew, 1; Pembroke, 3; Brockville, 3; Haileybury, 3; Porquis Junction, 3; Timmins, 3; Fort William, 3; Kenora, 3; Kapuskasing, 2; Huntsville, 3; North Bay, 3; Sudbury, 3; Parry Sound, 2; Guelph, 2; Stratford, 2; Kitchener, 2; Barrie, 1; Collingwood, 1; Owen Sound, 1; Palmerston, 2; Picton, 2; Sioux Lookout, 2; Rainy River, 1; Sault Ste. Marie, 2; Fort Frances, 1; Madoc, 1; Smith's Falls, 2; Coniston, 1; Midland, 1.		
Total amount of applications for refund of fees to applicants made to the Treasury of Ontario during the fiscal year.....		\$253 00

Steam Boiler Branch

Chief Inspector D. M. MEDCALF.

Inspectors: H. BROWN, J. A. FINDLAY, W. BURNS, T. J. MAIN, J. R. DEY,
E. T. URQUHART, J. M. KELLY, N. S. SMITH.

Office: Spadina House, Toronto.

The following is a summary of the work performed:

DRAWINGS AND SPECIFICATIONS

Number of drawings and specifications surveyed, registered and re-registered.....	384
Number of designs surveyed and returned to manufacturers for corrections.....	59

NEW PRESSURE VESSELS INSPECTED

Ontario.....	236
Manitoba.....	2
British Columbia.....	3
Quebec.....	11
Tanks.....	22
Vulcanizers.....	7
Superheaters.....	4
Water heaters.....	1
Electric steam generators.....	2
Digesters.....	2
Total.....	290
Number of first inspections made.....	290
“ “ second “ “.....	102
“ “ final “ “.....	221

PRESSURE VESSELS REPAIRED, SOLD OR EXCHANGED

Number of used boilers inspected.....	789
“ “ “ “ condemned.....	7
“ “ tanks inspected.....	9
“ “ “ “.....	117
“ “ air receivers inspected.....	1
“ “ cylinders inspected.....	5
“ “ vulcanizing moulds inspected.....	1
“ “ “ “.....	1
“ “ copper jacketed kettles.....	1
“ “ pipe lines inspected.....	5
“ “ setting of safety valves.....	1
Annual inspections:	
Number of used boilers inspected.....	66
“ “ pressure vessels inspected.....	17
“ “ boilers (Mining Act).....	14
Board of Education, Toronto:	
Number of steam-on inspections.....	186
“ “ steam-off inspections.....	186
“ “ new installation inspections.....	5
Setting of safety valves.....	1
Total.....	1,412
Number of final inspections made.....	205
Investigations of explosions of pressure vessels.....	3

MISCELLANEOUS

Class “A” certificates issued.....	312
Class “B” certificates issued.....	920
Class “C” certificates issued.....	443
Class “D” certificates issued.....	747
Class “E” certificates issued.....	11
Duplicate certificates issued.....	38
Copies of Regulations distributed.....	291

REVENUE STATEMENT

The total revenue of the Steam Boiler Branch for the fiscal year 1925 amounted to \$15,586.03 as compared with \$13,041.77 in 1924. This increase was due largely to the fact that the fees collected for the inspection of used pressure vessels were more than double the amount collected in the previous year, on account of the growing demand from owners of such pressure vessels that they be inspected annually by members of the Steam Boiler Branch.

Under the requirements of the Steam Boiler Act the Steam Boiler Branch has no jurisdiction over the annual inspection of steam boilers and other pressure vessels. Nevertheless when owners are desirous of having the inspection made by representatives of the Branch this service is given them. During the year all the boilers under the jurisdiction of the Board of Education, Toronto—186 in all—were inspected internally and externally, or what is termed a “steam-off” inspection, and during the heating season a “steam-on” inspection will be made when boilers are in operation.

In addition, the annual inspections of the boilers in hospital and numerous other buildings were made by the inspectors of the Steam Boiler Branch. The number of boilers over which the Branch had no jurisdiction and which were inspected thoroughly amounted to 289. Most of the reports to the owners asked for changes to meet with the requirements of the steam Boiler Act and modern engineering, and all replies stated that the suggestions would be carried out willingly.

On December 17th, a cast-iron revolving cylinder used for cooling lard in a large abattoir exploded, completely wrecking the machine, but fortunately no person was near it at the time of failure. Under ordinary working conditions thirty pounds of steam were carried on this cylinder, then after the process had been completed the steam was shut off, and to remove the brine air was admitted through an $\frac{1}{2}$ -inch line at from eighty to ninety pounds pressure. On the outlet side of the air line to cylinder there was a valve to be opened to allow the air to escape. Some one responsible neglected to open this escape valve and the air pressure built up greater than the cylinder was constructed to withstand, resulting in the complete destruction of same. A thorough investigation was made by a representative of the Steam Boiler Branch and it was recommended that a relief valve be placed on the line to function at thirty pounds, so that there would not be a recurrence of an explosion. This suggestion was carried out.

On December 16th, a steam garment press exploded in a knitting company's plant, badly scalding one of the operators. The press referred to was 34 inches wide and 72 inches long, $2\frac{1}{2}$ inches deep and made of cast-iron. This machine had been scrapped some time ago but when another machine of similar construction developed a crack 10 inches long the owners decided to reinstall the old one. In piping up this press some one overlooked the necessity of putting in a reducing valve in the steam supply line and a safety valve on the press. After the press was installed the steam was admitted and in a very short time it failed, blowing out a hole $14\frac{1}{2}$ inches by $18\frac{1}{2}$ inches in the plate. A thorough inspection and investigation was made and upon the advice from the Steam Boiler Branch all the machines are now amply protected with reducing and safety valves.

On Sunday, September 12th, a large steam jacketted copper kettle exploded in a manufacturing plant. The force of the explosion was so great that

the bottom of shell was torn away from the main body of the vessel and made a large hole in the floor through which the boiling contents (150 gallons of tomato catsup) poured. Three of the employees were working on the floor below immediately underneath the kettle that failed and were badly scalded, which necessitated their removal to the hospital. In the examination of the exploded vessel it was found that the bottom shell had thinned considerably from the original thickness. There were also several fractures or cracks plainly visible around the fillet of flange, and it was at this particular place where the initial failure took place. The safety valve which was on the exploded vessel was tested and functioned properly at sixty-five pounds. The 5-inch steam supply line connected with a number of kettles was not fitted with a reducing valve, and the full boiler pressure ranging from 110 to 125 pounds was controlled by the operator by cracking the different valves on the supply pipes to the different kettles, so that the pressure would not build up beyond the safe pressure to be carried. The ruptured vessel will be replaced by one fabricated under the requirements of the regulations and reducing valves installed so that there will not be a recurrence of a failure.

Two workmen were badly scalded by steam when a valve failed in a large plant in Hamilton.

In July two steam jacketted kettles failed in a plant and were turned inside out without fracturing. The failure, however, rendered the kettles useless and they were repaired under the supervision of the Steam Boiler Branch, tested and the maximum steam pressure to be carried in the future fixed according to the requirements set forth in the Regulations and certificates were issued.

A workman was badly scalded when a feed water pipe to boiler burst, allowing the steam contained in boiler to be released to the atmosphere. This accident could not have occurred if the feed water pipe had been fitted properly with a check valve.

An engineer in a large building in Toronto was severely burned when accumulated gas in the oil furnace caused an explosion. The force of the explosion cracked the brick setting to such an extent that it was found necessary to rebuild the walls.

Inspection of Factories, Shops and Office Buildings

Chief Inspector: JAMES T. BURKE.
Office, Spadina House, Toronto.

During the fiscal year the Factory Inspection Branch undertook some new work in connection with photo engraving which is carried on in newspaper plants where illustrations are a prominent feature and by special firms whose main business is to carry on photo engraving and etching for newspaper offices which have this work done for them, or for the illustrations of advertisements, books, etc. It is recognized that adequate ventilation is necessary and the mechanical source seems to be the only dependable ventilator that meets varying climatic conditions. Three types of etching baths are in use and in all cases, while etching is going on, provision should be made to prevent the acid fumes from escaping into the workroom. From a health standpoint there appears to be only one machine on the market to which no special exception may be taken. The rocking baths, mainly used as finishing baths, and having a percentage of acid weaker than in the other two, it is claimed are not so dangerous, but investigation disclosed that enough fumes escaped to warrant having ventilation provided. In the intaglio process engraving is done on large copper cylinders. The etching material used is perchloride of iron and therefore not considered dangerous as no fumes are evolved.

Complaint was made from time to time of "dragon's blood" which flies readily. As this is of a resinous nature no serious ill effects from its use are anticipated. Another alleged danger arises from the fumes in etching of stainless blades. Authorities, however, state that there appears to be only a small amount of discomfort to employees in this process.

In reviewing the year's work progress may be reported in maintaining through the daily routine inspection a fairly satisfactory standard of safety and comfort for workers in industry. The legal requirements with regard to the inspection of steam boilers and pressure vessels have been well observed throughout the Province and in only two cases was it necessary to solicit the assistance of the County Crown Attorney. The few complaints of violations of the Stationary and Hoisting Engineers' Act which reached the Branch were adjusted satisfactorily and little difficulty was experienced by the inspectors in carrying out their duties in connection with the enforcement of the Adolescent School Attendance Act. It would appear, however, that some employers are not yet cognizant of their responsibility for obtaining certificates from school authorities before giving employment to any adolescents.

Improved conditions in matters of sanitation were reported and an increasing number of employers who realize the beneficial effect on employees and

their work of clean, bright, well ventilated workrooms, although there are still those who have a general clean-up of workrooms, halls, stairways and windows only on the occasion of the inspector's visit. Many employers have established cafeterias and lunch rooms, where meals are served at cost, or tea and coffee are provided. Usually lack of space is the reason given by firms who have not provided such equipment and they are frequently firms occupying the old-fashioned type of building. The most sanitary drinking system has been found to be the flowing drinking fountain but the ordinary faucet may be used by reversing the outlet so that the pressure may be regulated in turning on the water for drinking purposes. Where drinking cups are used they should be sterilized frequently by steam or hot water, but preferably steam since hot water does not destroy all classes of germs unless immersed from twenty-five minutes to two hours.

Complaints of poor heating during inclement months are often received and upon investigation it is usually found that the heating equipment had received little attention during the week-ends and that fires newly kindled on Monday mornings were not sufficient to heat the buildings early in the day, the result being discomfort for employees and sometimes illness. In many cases heat is obtained without regard to proper ventilation and humidity or excessive heat is the result of the industrial process and it becomes necessary for the inspector to call the attention of the employer to this undesirable condition and have the heat regulated.

Scientific illumination is an important factor in accident prevention. Employees' eyesight is sure to become impaired by the continued use of poor lights and the strain causes extra fatigue which makes it difficult for machine operators to take the usual precautions. Moreover, lack of proper lighting in halls and stairways is a frequent cause of accidents. Special vigilance on the part of inspectors is necessary in having exits and fire escapes kept in readiness for emergencies. A number of inside stairways and fire escapes have been added during the year but difficulties often arise in connection with the subletting of space to tenants and the erection of partitions which shut off the passages to exits. The blocking of passages with merchandise is another wrong practice which calls for the inspectors' careful attention.

The subject of the provision of seats for women in factories has given rise to controversies since many employers claim that such seats would be an obstruction owing to lack of space. In shops this is a simpler matter and the seats may be used by clerks when not engaged in attending to customers or in keeping the stock in order. Seats which may be used for fairly long periods without lessening the efficiency of the workers are an important factor in eliminating hazard through the reduction of fatigue.

Laundries, especially the larger ones, were reported in good condition with modern equipment and safeguards, and where such do not exist, improvements are being insisted upon. Special efforts were made by the Branch to bring the standard of some of the small bake shops up to the requirements of the Act. The matter of unsuitable premises with lack of whitewash and the proper facilities for the storage of materials and the fly pest in summer was the chief problem to be dealt with by the inspectors. In most of the large bakeshops conditions were found to be very satisfactory.

A great many applications for permits for home work were received during the year. Considerable time was taken up in having each home inspected and permits delivered to those where conditions complied with the statute.

The volume of work accomplished by the Factory Inspection Branch during the fiscal year is illustrated in the following tables and inspectors' reports.

	Year 1924	Year 1925
Total inspections.....	18,935	18,095
1st ".....	11,228	10,260
2nd " or re-visits.....	7,707	7,835

Included in these are investigations of accidents and complaints, also inspection of buildings at Exhibition Grounds, and delivery of 404 contract clothing permits under Section 52.

In addition to the above there were the usual special visits incidental to inspection.

Employees in the above industries, mercantile establishments and office buildings numbered 260,272.

Year	Males over 16	Males 14-16	Females over 18	Females 14-18	Children under 14 dismissed	Total
1924	193,093	637	76,211	2,988	20	272,949
1925	188,040	541	69,352	2,315	24	260,272

HOURS OF LABOUR PER WEEK

Males					Females				
45	50	54	58	60	45	50	54	58	60
96,617	35,130	30,804	2,526	15,968	50,014	11,603	3,980	466	2,695

Also 10,469 employees, male and female, working approximately 50 hours per week.

Orders issued relating to the various requirements of the Act totalled 7,200 as compared with 8,025 in the year 1924.

PERMITS

Total applications for permits, overtime and other, numbered 774, and were issued as follows:

Year	Regular, Sec. 34	Bakeshop, Sec. 70	Fruit Camps, Sec. 40	Sale of bread manu- factured out of Province, Sec. 69	Contract workers, Sec. 52	Total
1924	215	33	21	7	165	441
1925	343	8	17	1	404	774

COMPLAINTS

One hundred and thirty-four complaints were received during the year. On investigation, fifty-five were upheld, forty-two not upheld, twenty investigations are still to be made, more than one complaint often being settled by one investigation, and six do not come within the jurisdiction of this Branch. Subjects of complaints are:

Year	Heat	Elevators	Fire protection	Child labour	Lavatories	Sanitation	Boilers	Guards	Ventilation, dust, fumes, etc.	Overtime	Hours labour	Miscel- laneous	Violation min. wage	Violation Sta. Eng. Act	Violation Adol. Act	Total
1924	35	5	7	1	12	10	9	1	12	6	6	20	1	12	...	137
1925	20	7	6	...	19	5	11	...	5	1	24	17	5	7	7	134

PROSECUTIONS

Proceedings were taken against seven firms for non-compliance with the requirements of the Factory, Shop and Office Building Act. In all cases convictions were recorded and fines amounting in all to \$181.00 were imposed.

Action was taken as follows:

For employing females overtime without a permit.....	2 cases
Failure to provide elevator gate locks.....	2 cases
Failure to have air tank inspected.....	1 case
Violation Child Labour Law.....	1 case
Starting up factory without a permit.....	1 case

VIOLATIONS

Violation of Acts in the enforcement of which the inspectors have a responsibility were submitted as follows:

Of the Stationary and Hoisting Engineers' Act.....	81
Of the Steam Boiler Act.....	20
Of the Adolescent School Attendance Act.....	41
Of the Minimum Wage Act.....	1,712

EXPLOSIONS

Seven explosions were reported during the past year. Two gas, one gasoline, one chemical, one Ruud heater, one soda water cylinder, and one blow-out to boiler setting. With two exceptions, one a fatality, the other the loss of an eye, the accidents occasioned by these explosions were of a minor character.

ACCIDENTS

Three thousand eight hundred and six accidents were reported during the year 1925, thirty-five of which were fatal, as compared with 4,787 reported in 1924, with fifty-one fatal.

Fatalities were due to:

Belts and shafting.....	4	Falling substances.....	8
Crane hoist.....	1	Flying missiles.....	1
Elevators.....	3	Jammed.....	1
Electricity.....	5	Other causes.....	2
Engine.....	1	Other machinery (shaper).....	1
Explosions.....	1	Saw.....	1
Falls.....	3	Asphyxiation.....	3

REPORT OF INSPECTOR R. ALBROUGH

It is gratifying to report a decided improvement in the working conditions of establishments inspected. The majority of employers are taking a greater interest in the work of preventing accidents by insisting that the guards provided are properly used and kept in place, but there is still a great deal that can be done, particularly in the small manufacturing places where only a few men are employed and the management is under the impression that the size of the plant does not warrant an active safety policy that would have an important bearing on keeping down accidents.

Owing to depression in the lumber trade and lumbermen having large stocks of lumber in their yards unsold, the operating season for the sawmills was cut short, and in some cases logs have been left in the water owing to insufficient room in the yards in which to pile the lumber. Working conditions in sawmills are improving and employers co-operated readily in having orders carried out promptly.

Special attention was given to the working of interlocking devices on elevators and, with few exceptions, they were found to be working very satisfactorily. In a few cases minor adjustments were required, owing to the stretching of hand control cables or flimsily constructed gates and gate guides, which were easily remedied. No serious accidents through the operations of elevators in this district came to notice during the year.

On the whole, bakeshops in the district are being kept in a clean and sanitary condition. Occasionally attention had to be drawn to conditions under tables and shelves which were not receiving the daily cleaning.

A special effort was made to locate and have uninsured boilers, etc., inspected. Consequently a considerable number of these boilers were added to the records. In most cases inspections were made promptly when ordered and the inspection reports received by the Department. It was necessary to prosecute in two cases for failing, after notice was given, to have pressure vessels inspected. Fines were imposed in both cases.

The Stationary and Hoisting Engineers' Act is being well observed. A few violations were found and were transferred to the Board. It is noticeable the number of firemen now holding Fourth Class Certificates, which speaks well for the interest taken in this work.

REPORT OF INSPECTOR GEO. H. BOSTOCK

Much of the work done in the country districts is in the lumbering and woodworking industries. Many small sawmills of the portable type are scattered over the part covered by inspection, and as these are seldom found in the same place the following year, it is at times difficult to trace them to their new location, which is not conducive to the enforcement of regulations. Notwithstanding this fact, the sawmill owners, with but few exceptions, adhere to safe practices in operating their mills, using guards where necessary and having their steam boilers inspected regularly by certificated engineers in compliance with the Act.

Cheese factories and creameries are much improved from a sanitary point of view. Many have complied with the request to provide new fly screens for doors and windows, thus materially lessening the plague of flies formerly found in these establishments, while the floors and walls show evidence of a wish to make the factories clean and wholesome.

Owners and operators of garages in the country districts as well as in the smaller towns and villages, do not always appreciate the necessity of good house-keeping and, as a consequence, the quantity of discarded automobile equipment is a standing example of matter in the wrong place. A little more attention would improve the appearance and utility of floor space. Apart from this, there is a noticeable improvement since last year's inspections. There are fewer air reservoirs without the necessary inspection certificates, and more attention is given to ventilation than formerly.

Planing mills show a distinct improvement in the safeguarding of machinery and, despite the prevailing depression in industrial conditions, the guards are, as a rule, kept up to the standard of more prosperous times, although generally the mills are working with a much reduced staff.

Textile factories are kept in good condition as to guarding of machinery, the cleaning of floors and painting or whitewashing of walls, emphasizing the desire of managers to provide, as far as possible, for the comfort of employees. The need for recommendations becomes less at each succeeding visit, and the educational value of inspection more marked. This remark applies to industrial establishments generally.

In larger towns depression in business is more noticeable than in the country, and the sight of machinery standing idle conveys a sense of gloom. Some factories are working only on short time, and a few others have closed up entirely. On the other hand there are glimpses of prosperity, mostly in the manufacture of specialties in general use, requiring skilled operatives.

No great development in the establishment of new industries can be reported. In one town there is a possibility of a factory commencing the manufacture of excelsior packing material which will give employment to upwards of sixty employees.

Ventilation is one of the necessities of industrial activity and requires the constant vigilance of the factory inspector, as there are cases constantly arising pointing to the need of education in the general principals underlying all systems in use, and of attention to details in specific operations. Adequate ventilation is not always provided where the need is great. It has been stated that "an ideal condition would be a high roof composed mainly of louvres, and having no walls." Although this is not possible of realization, ventilating windows can be provided, foul atmosphere can be exhausted and fresh air introduced to take its place. In every instance, however, the comfort of the worker must be considered. In the Canadian climate during the winter time the fresh air admitted should be at a temperature high enough not to create discomfort to the men at work. To insist on the worker putting on sufficient clothing to keep the body warm enough, when cold air from the outside at a temperature anywhere from zero to freezing point is introduced, would reduce efficiency and increase susceptibility to occupational poisoning and diseases. The proper condition would be as little clothing as is compatible with comfort and decency. To obtain this the incoming air would need to be warmed by passing over heated steam-pipes or similar means, and as this may deprive the air of some of its moisture, humidity should be restored, preferably by the placing of containers filled with water in such a position that the heated air can pass over and absorb water vapour in its passage. These containers could be attached to the steam piping on the side away from the cold air inlet. The size of the inlets should always be proportionate to that of the outlet, depending on the cubic space of the room to be conditioned.

The efficiency of any system of ventilation depends chiefly on the dilution of the foul by fresh air, and the more rapidly this takes place the more beneficial are the immediate results. The rate of dilution of foul with fresh air depends on the heaviness of the deleterious gases or vapours causing the trouble, so that it is evident that no general system will function in all cases. Each problem must be worked out individually, taking into consideration both physical and chemical conditions. Usually, atmosphere vitiated by gases or vapours heavier than air should be discharged at a low level, admitting fresh air at a higher elevation; and, if by gases or vapours which are lighter than air, it should be discharged at the higher, while the fresh air is admitted at the lower level. Hence it is advisable that, before installing an expensive system of mechanical exhaust, necessitating the use of fans and power, expert advice be obtained in order to avoid loss and disappointment.

Scientific investigations have been made during the past year involving both chemical and physical work, and recommendations made where necessary. In some instances the orders have been complied with, while in others alterations are still pending. It is expected, however, that these will soon be completed in accordance with the regulations of the Factory, Shop and Office Building Act.

REPORT OF FOUNDRY INSPECTOR H. BOURNE

The foundry, viewing it from all angles, presents one of the greatest problems in the industrial world. The fact that the production of castings depends not only upon a mechanical but also upon a chemical process, makes it difficult to fasten upon any individual the responsibility for imperfect work, and yet there is a definite reason for the loss of every defective casting produced. Some member of the department failed in properly performing his part of the work. Every man must, therefore, be taught to appreciate the importance of performing his own particular task conscientiously and as correctly as he can. There should be a spirit of co-operation among all, with no thought or motive other than the production of the best final result. The development of a point of view of this nature will also have a profound effect in the way of reducing accidents, a greater effect, in fact, than could be realized by any other single means.

One of the problems that must receive special consideration in connection with accident prevention work in foundries relates to the class of persons employed. It is not necessary to employ skilled labour for all operations and for that reason a certain portion of the work is entrusted to unskilled help, to men who, in all probability, do not realize the necessity of safety methods. The most practical method of dealing with a situation of this kind is to teach co-operation. It is too much to expect that complete immunity will ever be possible, but it is possible to eliminate a large proportion of common causes of accidents without much expense and without any serious disturbance of existing conditions. Plenty of good light, good ventilation and shops comfortably heated during inclement weather remove many causes of accidents and are conducive to the preservation of the health of the employees. It should always be borne in mind that the loss incurred by an injured or sick employee is not only a direct loss to himself but an indirect and irrecoverable loss to the employer and to the entire community.

There are few machines in foundries in comparison with other lines of industry; nevertheless there are many hazardous features to contend with. Owing to the nature of the industry it is necessary, at times, that the equipment of a foundry be subjected to the most severe tests. This being the case, too

much care cannot be taken to ensure that all the equipment is in thoroughly good condition. Electrical travelling cranes, monorail cranes, gib and air hoists, and elevators should have frequent inspection, as should also all chains, slings, hooks, limit stops, switches and ladle gearing.

Direct-acting spur gears, while permitting of rapid operation of the ladles, often make it difficult for the operator to hold the ladle in position while pouring, and if not in good condition, result in metal spilling and cause the metal to be spattered about when it strikes the top of the flask. The gears should be so arranged that at least two teeth should be in mesh at all times. Unless this point is given due attention, a serious accident is likely to occur if the teeth become much worn, or if one of the teeth should break. The small pinions and worms of geared ladles are liable to deteriorate in a short time and should be the subject of careful and constant attention.

Tapping out is one of the most hazardous processes around the cupola. This is especially the case if the melter is inexperienced. All workmen engaged about the cupola should wear goggles, as a high percentage of eye accidents occur in this part of the plant. Explosions are likely to take place in the cupola from time to time and if the shell is weak, a serious accident is almost sure to occur. If the iron comes too fast, a temporary shut-down may be unavoidable and this may result in gas forming in the wind box and blast pipe. It is well that a wind gate or damper be placed in the blast pipe to prevent the gas from entering the pipe.

Other shut-downs, such as that caused by the slipping of the blower belt, may be avoided by frequent inspection. Shields should be used over slag spouts; foundry floors should be kept free from collected water; a defective roof should be repaired without delay. If gangways are kept free from obstructions and are made sufficiently wide for the class of work carried on, the probability of accidents is greatly reduced. Cleaning floors should be levelled as often as necessary to ensure safe working conditions.

Smoke, fumes, gas and dust should be removed by mechanical ventilating apparatus, as these are not only injurious to the health but may be responsible for many accidents. Ladles should be dried in ovens as far as practicable and where they are dried in the foundry, hoods should be provided to carry off the smoke. Suitable sanitary washing facilities should be provided for the employees. These are not only necessary from the health point of view, but will do much to relieve the fatigue which is quite evident among foundry employees at the completion of a cast.

All molding flasks require careful attention to see that none of the lugs, handles or other parts are broken or cracked. If a flask is found to be defective, it should be removed from the shop for repairs; otherwise it might be used by some person unaware of its dangerous condition and a serious accident might occur. Care should also be exercised in storing flasks, binders, weights, etc., so that they will not fall over.

Compressed air is commonly used in foundries for air hoists, blow guns, spraying devices, reamers, chisels, sand blasts, etc. Serious accidents may result from improper use of compressed air. Workmen should not play pranks with it as loss of eyesight or other serious injuries may be the result.

Sulphuric, muriatic, hydrofluoric and other acids are used for removing scale and rust from castings and serious burns may result if the greatest care is not used in handling these acids. Dry tumbling mills should be housed in tight compartments or connected up to an exhaust system.

If the precautions suggested above are consistently carried out, the accident roll will be substantially reduced. During the last year many improvements have been made in foundries in this Province and it is only fair to acknowledge, with warm appreciation, the co-operation which has been received from many employers.

REPORT OF INSPECTOR W. T. BRENNAGH

In reviewing the work of the past year, it is a satisfaction to report a very general improvement in working conditions in nearly all industrial plants throughout this district. While many industries have been suffering from business depression, there has been a very noticeable trend of activity in recent months, principally in the textile trades, which has compelled many to apply for overtime permits to allow them to work females in excess of the ten-hour day. While this growing industrial activity is a benefit to the employer and employee, it is also a decided help to the work of the factory inspector, in that he is better able to induce the employer to take more active interest in the personal welfare of each employee and to provide the necessary protection and improved conditions which his recommendations may suggest.

There has been encountered but very little opposition in the way of objections to recommendations offered. Particularly is this noticeable in connection with safety appliances on power elevators, when in every case the installation involves considerable expenditure. Too much care cannot be spent on elevator safe-guarding, and practically all elevators in factories and warehouses in this district have now been protected by the gate interlock, which has proven the best safety device yet applied to the hand-cable or car-switch control type of freight elevator, and there has not been a fatal accident recorded as yet from any plant having an elevator so equipped. This safety device has been applied to many passenger elevators in store and office buildings where sliding doors are in use, and the result has been complete satisfaction at every installation. Time is not wasted when it is spent on elevator inspection, especially where they are maintained for freight purposes. The hazard is ever-present, notwithstanding the care of equipment that may exist, and it is very important to keep close tab on the elevator shaft-way.

The protection of machinery and dangerous places is by far the most important feature of factory inspection. This work entails considerable time. Safety is an important part of plant maintenance, and in connection therewith all orders have been carried out faithfully, from a practical standpoint, and with but little opposition from any management. Accidents of a serious nature are certainly becoming fewer in number but the accident caused by carelessness and thoughtlessness does still occur, and the solution here is plainly education and supervision. Industrial machinery of all kinds can be protected and dangerous machines should not be used until they have been equipped with all necessary guards. If the inspector obtains the confidence of the management, and especially the foreman of each department in this regard there is at once co-operation and less difficulty in having recommendations and ideas of "safety-first" carried out. During the past year much attention has been paid to the matter of guards for power presses, particularly the punch press. These machines are the source of many regrettable accidents and in many, many cases they have been equipped with an efficient guard.

Pulp and paper mills in the district have been visited twice during the year, and every evidence and desire to promote the principles of "safety-first" has

been found. The dryers on these paper machines must be inspected annually, as they carry a steam pressure of forty to sixty pounds, but in most cases the owner covers them by insurance, when they receive inspection similar to that of a steam boiler.

Sanitation and ventilation are the next important phases of the work. Especially is this true in connection with the lye-house in the textile plant. Where new additions have been erected or alteration made in this respect, care has been taken to have plans or sketches submitted for approval before proceeding with the work of erection or alteration, so that provision could be made to comply with Section 14 and 15 of the Act.

A few complaints have been received concerning the Minimum Wage Act and shop hours for female workers and these were satisfactorily adjusted. In the matter of shop hours it is often necessary to remind the employer that he cannot legally employ a female after the hour of 10 p.m. as covered by the Statute and not more than ten hours in any one day.

Bakeshops have been inspected regularly and are on the whole kept in good condition. The local Board of Health inspectors co-operate in this respect to good advantage. Hours are regulated and few shops work even the maximum sixty hours a week.

Several fire escapes have been erected during the year on factory buildings and new additions.

Section 57 of the Act, respecting the inspection of all boilers or vessels carrying pressure, has occupied considerable time, more especially in locating creameries and cheese factories in the outlying parts of the district where many boilers are in use. In these plants, numbering about 100, barely 5 per cent. of the boilers were insured, consequently it was necessary to issue orders for their annual inspection and the forwarding of report of test and inspection carried out.

It is regrettable to report that in this district five fatal accidents occurred during the year. On January 6th, 1925, an employee of a chemical company had his apron caught in a belt and was thrown to the floor, sustaining injuries from which he died. On February 9th, 1925, an employee in a paper mill fell between a box-car and the unloading platform, together with a bale of paper weighing 1,500 pounds, and was crushed badly, dying in the hospital soon afterwards. On May 6th, 1925, an employee was electrocuted at an electrical plant while engaged in work of pipe-fitting. He accidentally touched a high-tension switch with pipe he was handling. On July 21st, 1925, an employee fell nine feet into an elevator shaft and was killed. On August 13th, 1925, a workman employed at one of the railway shops was gassed in using an acetylene welding machine, dying from the poisonous fumes some time later.

Legal proceedings were not resorted to in any part of the district during the year, although in some cases stiff warnings were given, and ten or fifteen day orders issued, which invariably prompted quick action.

REPORT OF INSPECTOR HENRY A. CLARK

Speaking generally, inspection in this district during the past year has been attended with success, and the prospects for further progress in the future are most encouraging. Inspections, covering as they do many sections, have been of much benefit to both employers and employees. Some opposition to demands in the enforcement of the law has been met, but happily such opposition has been the exception and not the rule. The modern manufacturer is always glad

to receive suggestions that will improve conditions or secure the safety of the workmen in his employ.

In the case of wood-working machinery, such as jointers, shapers, saws, etc., guards should form part of the machine, as it is not complete without them. In every case where the machines are in use notice has been given to have guards provided. A very dangerous system that prevails in a great many wood-working factories is that the large belts have no shifters provided for shifting the belt from loose to tight pulley, and *vice versa*, the operator being obliged to take a stick and pry over the belt every time the machine is started or stopped. In all cases notice to provide proper belt shifters has been given. Many accidents occur through the operating of drop presses, as the working of these is largely at the will of the operator. In every engine room visited where no guard rail existed around the driving belt, fly wheel, and piston rod, the employer has been notified to have one placed there. Gib-headed keys and projecting set screws are dangerous, especially when they are on the outer length of shafting, or in places where people are continually passing, and they should be guarded or replaced by flush heads.

Every elevator should have ample overhead and pit room, so that the limit stops can be adjusted to stop the car above the top floor and below the lower floor. In this way the operator is compelled to stop at the terminal floors the same as at the intermediate floors. Thus the limit stops are a safety only and are not worn out or hammered to pieces by coming into action at every trip to a terminal floor. Accidents due to falling elevators are not as numerous as one might suppose when the number of elevators in use is taken into consideration, but when an elevator, particularly a passenger elevator, does fall, the consequences are apt to be very serious if the safety does not operate. All freight elevators should be enclosed and have proper gates and a gate-locking device.

Care has been given to the matter of sanitation, hours of labour, safeguards on machinery and to the safety of elevators. There has not been one accident on an elevator that has had proper gates and mechanical or electric locking devices.

REPORT OF INSPECTOR W. S. FORSTER

During the past year approximately twelve hundred premises in this district have been visited in conformity with the Ontario Factory, Shop and Office Buildings Act. The main object of these visits was to insure the welfare and safety of the working classes employed in their various occupations. In this connection a number of recommendations were made, and it is a pleasure to report the goodwill with which the majority of employers receive suggestions which they can readily see are beneficial to themselves, as well as to those in their employ.

As an annual report is required for every boiler and vessel operated under pressure, ascertaining whether or not these reports have been filed with the Department and, if not, making certain that they will be attended to at once, is a very important factor of the year's work. It is found that this matter is treated in a more or less dilatory fashion by boiler owners, particularly in the case of cheese factories where the boiler used is usually of a smaller type. In this latter connection, 473 cheese factories have been visited in this locality and the owners cautioned directly concerning the liability to themselves and the danger to others in operating a boiler that has not been carefully examined by a qualified engineer, and the conditions reported to the Department. It is

gratifying to note the increased number of reports filed this year through the special efforts by the Department to assist in locating and visiting all of these cheese factories scattered throughout the district.

Sawmills require careful attention in as much as, besides the larger and well established mills, there are many operated on a smaller scale, which are moved from place to place. In these latter it is found that not much attention is given to the necessary guarding of the machinery, etc. The owners are usually satisfied with merely putting up the machines in each new situation and deem it a nuisance to have to go to the trouble of fixing guards on a machine which is soon to be moved again. In the larger mills where the machinery is permanently established in most cases it is found that every precaution has been taken for the safety of the employees.

It is often found that considerable carelessness is manifested among employers and employees and a good many accidents could be prevented if more attention were paid to what, on the face, sometimes seems merely a trifle. Take for example a guard which has been removed to repair a broken machine. The guard is put to one side out of the way while repair work is in progress and forgotten until attention is called to the fact either by the inspector, who must always be on the alert for such conditions when inspecting a plant, or by someone being injured. There are numerous other instances along this line that could be named and it is easy to see how impossible it would be for the inspector to be in each place at the particular time to call attention to such an oversight.

Employers are quickly learning the value to themselves in having their workrooms up to date in all matters of protection and convenience for their employees and as each year newer and safer devices are constructed for guarding and protecting machinery, the average employer is willing to comply with any new suggestion which is put forward to assure safer working conditions.

REPORT OF INSPECTRESS ELEANOR GURNETT

There has been a very marked improvement in factory conditions in this district in the past year due chiefly to the many large factory buildings that have been erected in Toronto and other cities. Many firms located in premises unsuitable for factory purposes have moved into new buildings so that their workers now enjoy ample space, plenty of light and air, adequate sanitary conveniences and elevator service. In some of the smaller places new factories have been built and the old ones remodelled and improved. Progress like this is gratifying to report. One employer said that almost from the day he moved into new quarters there was a very noticeable increase in production, without an increase in the number of employees, which proves that a proper mental attitude of a worker towards his work is best generated and maintained where best conditions are provided.

Proper ventilation is a vexatious point, for practically all places have door and window ventilation, which is difficult to control, and a sudden blast of cold air on a perspiring worker is apt to be dangerous. In so many factories the air is heavy and vitiated, causing fatigue and headache. May the time soon arrive when employers will realize that it is a good investment to study ventilation in their factories in reference to the health and safety of their employees.

Machinery has been found to be well guarded and any suggestions made as to other methods have been cheerfully carried out. Fire escapes continue to be a constant anxiety for so frequently the approaches are cluttered with things that should not be there, or doors have been found locked that lead to the fire

escapes. In one place the exit was blocked with a row of power machines and it took two men, standing on the machine some time, to force the fire door open. It does not require much imagination to picture what would happen should a fire occur and a rush be made for the exit.

In the enforcement of the Adolescent School Attendance Act, the files of permits are carefully gone over and in two different places it was found that permits had been issued to children under fourteen years of age, possibly only a month, or two weeks, under age, but nevertheless it was child labour. Employment managers said they thought as long as the permits were issued they were safe in employing the children. The children were not found actually working, only the irregularities on examining the permits.

During the past year over 150 Home Work Permits were delivered in Toronto and outlying districts. Showing how essential it is that the homes be visited by the inspector, one house was found placarded for scarlet fever, and in some places conditions were so unsatisfactory that the permit was withheld. Several applicants refused the permits, stating that the pay was so pitifully small that they could not make anything.

There have been a few infractions of overtime work in stores on Saturday, but when this was brought to the attention of the employer, a different arrangement of hours was made so that no female employee would be working more than ten hours a day.

Several visits were made to factories about failing to make reports to the Minimum Wage Board. The orders of the Board are generally posted and few complaints have been made about non-compliance with the Act.

Again it is a pleasure to be able to report that there was not one fatal accident to a female worker in this district during the year.

REPORT OF INSPECTRESS NELLIE HAMILTON

Each year shows improvement in working conditions. The hours per day are shorter, more light and better ventilation are provided and most of the employers wish to co-operate with the inspectors in their work. Individual electrical motors are being installed in all new plants and also in some of the old plants, which do away with overhead belting and thereby prevent many accidents. The Minimum Wage Order cards are being kept better posted this year than last and in some firms the girls inform the foreman or bookkeeper when it is time for an increase in pay. A number of firms in this district carry an insurance and sick benefit for their employees.

A vast improvement in the cotton mills is evident in this district since 1921 when a number of young boys and girls were employed. Employers are observing the requirements of the Adolescent School Attendance Act in obtaining work permits before employing any help between the ages of fourteen and sixteen years, and many prefer not to employ boys and girls until they have reached the age of sixteen. Certain adjustments were found to be necessary again this year in the working hours of girls in country stores and restaurants. Stores and most of the factories have provided chairs for their employees. A few overtime permits were asked for and granted. The new artificial silk mills at Cornwall are a great asset to the community as it is a most up-to-date factory. At the present time they are employing 550 employees and expect to employ a thousand.

Attention should be paid to fire escapes and fire pails to ensure all passage ways being kept unobstructed and fire pails filled and ready for use. In rag

sorting rooms the inspector should be sure to look for fire precautions as these rooms are generally on the top floors and some are heated by stoves. In one room the stove was boxed in with heavy wire netting to prevent any rags getting near it and in another place a tin was ordered to be put round the stove to prevent fire.

REPORT OF INSPECTOR A. W. HOLMES

Manufacturing conditions have improved somewhat this year, but they are nothing like normal yet. Very few new factories have been erected, but the few that have are well up to the standard called for by the Factory, Shop and Office Building Act. One of the greatest troubles an inspector has to meet during the winter months is the proper heating of factories. A great many of them are rented and the landlords like to get along with the least possible expense. The clause in the Act relating to this places the responsibility of heating upon the employer, which sometimes makes it very inconvenient, both for the tenant and the inspector.

Education has done a great deal along the lines of prevention of accidents and many different organizations are working along the line of "Safety First." Employers are much more interested in this than they were a few years ago and very few factories of any size will employ a superintendent who is not deeply in sympathy with the guarding of machinery and other conditions affecting the general welfare of the employees. The doing away of projecting set screws, gib heads of keys, ends of shafting, guarding of couplings, has no doubt reduced accidents very much along that line. Another improvement that is noticeable is the turning out of new machines, which are far better guarded than they were previously. Statistics show that fatal accidents caused by machinery are not nearly as great as compared with other causes. When an accident of any serious nature occurs the cause is investigated so that same may be avoided in future. The interlocks placed on freight elevators are quite general and no doubt have decreased very largely the number of accidents occurring from that source, as it is always considered one of the most dangerous places around a factory. There are very few boilers of any size in this district that are not insured and the reports of same are forwarded to the office. A great many of the smaller gas fire boilers used by pressing and cleaning establishments are not insured and a report is asked to be forwarded.

REPORT OF INSPECTRESS GERTRUDE E. HORNELL

During the year most of the industries in this district have received two inspections; in some cases a third visit was necessary to ascertain whether recommendations had been complied with. Manufacturers are willing to cooperate with inspectors and have incurred considerable expense to guard machinery and it is important that operators should be constantly instructed to make use of them. There are occasions when a guard has been removed during repairs to machinery and not replaced until attention has been directed to the omission.

Sanitary conditions in most instances are fairly satisfactory. There are still some cases where several inspections and considerable persuasion are necessary to obtain the desired results. Those found negligent in cleanliness are inspected more frequently.

In accordance with the Adolescent School Attendance Act child labour is rapidly decreasing. During the summer children were found at work in a canning factory but were promptly dismissed upon advising the management of existing regulations.

Every precaution should be taken against fire. It is quite as important to have the approach to a fire escape kept clear as it is to erect one, but often attention has to be drawn to this fact.

More overtime permits than usual have been requested, which the inspectors endeavour to discourage as night work is injurious to employees' health. Often, in case of emergency, it is difficult to obtain skilled labour, and in this respect the services of the Government chain of Employment Bureaus should be utilized to a great extent, as the officials are in constant contact with all classes of both skilled and unskilled labour. Hours of labour in retail stores and restaurants continue to require close attention. Considerable time has to be spent trying to adjust this matter which at present is unsatisfactory.

Section 52 of the Factory Act requires that all persons doing work at home shall be in possession of a permit. Many women whose husbands are out of employment find it necessary to get work of this nature and are poorly paid for their labour. The law is not always complied with requiring that Minimum Wage Board Orders covering the scale of wages in the industry be posted in a conspicuous place. During cleaning operations cards are removed and often lost. A great deal is being done each year to better the conditions under which employees work; steady progress is noted in providing rest-rooms, lunch-rooms, etc.

REPORT OF INSPECTOR R. HUNGERFORD

An inspector under the Factory, Shop and Office Building Act is expected to visit every place located within the district assigned to him coming within the law, as frequently as he finds it necessary. Among his many duties he must see that all machinery is guarded as far as practicable with a view to preventing accidents. He must see not only to the safety of machinery but to the condition of the building, stairways, hatchways and floorings, as well as all equipment used. He must insist that the best possible ventilation be provided in order to make conditions as healthy and sanitary as possible for those employed. He must prevent overcrowding and require that the necessary number of wash-rooms, lavatories and toilets are provided for each sex as prescribed by law. It is the duty of the inspector to have a sufficient number of fire exits provided and properly located.

To prevent the employment of children under the age of fourteen years is an important part of the inspector's work and practically no child labour was found in this district. The Adolescent School Attendance Act seems to be fairly well observed, although several cases were found of a boy or girl having commenced work before obtaining the required employment certificate and occasionally no attempt was made to procure permits until the inspector asked for them.

Some employers have been lax in the matter of having posted in a conspicuous place in the factory the card issued by the Minimum Wage Board designating the least wage to be paid to the female employees. In some cases the card has not been posted at all, and in many cases it was found posted where it would be most difficult to read and often posted in the office where the employees would not see it.

Referring to the inspection of steam boilers and pressure vessels, this is a branch of the work to which very close attention has been given. This work requires trips to many of the smallest and most remote corners of the district; nevertheless considerable effort has been put forth to check up every boiler known to exist within the district. It may safely be remarked that this branch of the work has been effectively and successfully carried out in view of the fact that there has been no boiler explosion in the district for some twelve years. It is the duty also of an inspector to assist in the enforcement of the Stationary and Hoisting Engineers' Act.

Lumber mills have always been an important factor in this district. There is no more interesting industry and none in which the work of inspection has been more pleasant. Wonderful advancement has been made in making the lumber mill a comparatively safe place to work in. In the work of improving conditions and reducing the hazards in this industry, splendid assistance has been given by mill owners with the result that many of the lumber mills compare favourably with those of other industries in regard to accident precaution.

The prevention of accidents has been given careful attention during the past year and the strictest care has been taken along the lines of guarding all dangerous machinery, stairways and hatchways, with a view to removing and reducing hazards and thus avoiding such occurrences. A great deal less opposition to this work of safeguarding is met with than formerly. The employers are showing a distinct desire to co-operate in this direction, having come to realize that it is greatly in their interests to do so.

Elevator accidents have been reduced throughout the Province owing to the introduction of mechanical interlocking devices to prevent the operation of an elevator while any gate in the shaft is open and also to prevent the opening of any gate other than the one at which the elevator has been stopped. These mechanical locks have been greatly improved since their first introduction. Formerly considerable difficulty was experienced in getting the devices to function satisfactorily, but after several changes and improvements by the elevator people they are giving general satisfaction excepting in a few cases where the elevator is old and badly worn on the guides and gate slides, which should have been repaired or removed before the installation of the locks. The push-button elevators have many advantages over elevators operated by cables. The locking devices are electrical and may be considered reliable. There is no reaching in through the gates for the cable. There is no looking through or over the gate to locate the car and many sources of danger existing on cable-operated cars are removed. It might be well for those intending to install an elevator to see a push-button car before deciding on what kind to install. The Humphrey elevators used in flour mills are of great convenience to millers. They are of the escalator or endless belt type. Where these elevators are properly installed there is little danger beyond the danger of overloading. There is no means of telling how many men are on the elevator by the man about to board same. In a ten-storey building it is possible for a man to board it at each floor, thus overloading, and in case of worn or weakened parts of belt this might cause a break which might result in serious injury. When properly installed the speed should not exceed seventy-five feet per minute. They are provided with a brake rope, enabling it to be stopped from any one floor or by the occupant. They are also equipped with a device at the top to prevent any object going beyond the top floor, thus eliminating the danger of going over the top.

In successful and effective factory inspection it is essential that co-operation exist between the employer, the employee and the inspector. If the employer

and worker can be persuaded to co-operate with the inspector and if they can be convinced of the great advantages accruing to them by such action, all will proceed with goodwill and success. On the other hand, if they stand apart in a spirit of antagonism the results will never be satisfactory.

REPORT OF INSPECTOR S. J. MALLION

Factory conditions are good in the various industries; the buildings are well lighted, heated and ventilated, and sanitation has been well looked after. A large number of improved safety devices have been installed for the protection of the employees, and no doubt these appliances have prevented many accidents.

The canning industries of the district have again received careful attention. Conditions are very good, the employees are being well taken care of, and a number of overtime permits had to be issued owing to the rush of the canning season. At one large factory so many wagon-loads of tomatoes were waiting to be unloaded and a large number of others coming up the road that it looked more like an industrial procession than just a matter of delivering tomatoes to a factory. It is a rush of this kind that convinces an inspector that an overtime permit is absolutely necessary, and that the factory management must be given a fair opportunity to take care of the growers' supply of the necessary food products of the Province.

During the year some seventy-five dairy factories were visited and while the primary object was to see that the steam plants in these factories were being operated in conformity with the conditions as required by the statute, a general inspection was also made to ensure them being in good condition and the premises clean, wholesome and well ventilated.

There is an improvement in the district as regards the compliance with Section 57 of the Act, which requires that all boilers, etc., shall be inspected at least once a year. Many requisitions were left with owners of boilers *re* inspection and in most cases the request was complied with. In the case of one habitual offender, the matter was placed in the hands of the Crown Attorney for that part of the district with the result that the law was immediately conformed to. Restaurants and steam laundries visited were found to be in good condition, as well as the large number of Chinese laundries inspected.

REPORT OF INSPECTRESS J. W. OGILVIE

More attention is being given to the comfort and safety of employees and most employers are willing to have their attention drawn to relevant matters that will prevent accidents and increase contentment among the workers. In some cases employers object to having modern safety equipment placed on their machines until they realize how essential these devices are for safety and comfort. All complaints received during the year were carefully investigated and everything done to remedy them. Such complaints were varied and related to child labour, hours of employment, ventilation, wages for female help, and unsanitary conditions. In only one case was it found necessary to have recourse to the courts when a fine was imposed. This speaks rather well for the manufacturers in this district. The law in respect to wages of labour is fairly well observed, though some employers are remiss in not having placed in a conspicuous place the orders issued by the Minimum Wage Board.

Every high building in which people are employed should have at least two main stairways and doors on opposite sides or an outside fire escape. No law

on this subject can be too rigidly enforced, since many injuries due to fire can be avoided by having a sufficient number of exits properly placed and accessible to all.

The Adolescent School Attendance Act is being well looked after. Co-operation among the manufacturers, school attendance officers and the factory inspectors has resulted in the elimination of child labour and employers are desirous of having the best possible conditions in their factories.

REPORT OF INSPECTRESS A. B. REDDICK

There is every evidence of a marked improvement in general conditions pertaining to proper sanitation, general cleanliness and ventilation of factories, shops and office buildings and in the welfare of female workers. A very pleasant feature of the work of factory inspection is meeting those who endeavour to co-operate in carrying out the requirements as set forth by the Branch. It is indeed a great source of satisfaction to be received in this spirit by the different employers as well as the employees themselves, who are being brought to recognize that the factory inspector is a friend looking after their welfare and safety. It has been a great source of satisfaction to have members of many firms remark that if there are any suggestions for improvements, they would be glad to comply with same. There has been that feeling of co-operation which makes the work very agreeable. One is required to study the individual in question and a great deal of tact is required in bringing about the desired results with the right spirit of co-operation and mutual interest without creating offense. It has not been necessary to resort to prosecution in any case during the year.

The section of the Act relating to hours of labour seems to be well taken care of with but few exceptions. A number of firms have worked their girls more than the required hours; store proprietors especially find it hard to regulate the hours on account of operating until ten o'clock on Saturday nights. When notices in this regard have been sent to the employers it was found in most cases that they were complied with at once. Quite a number have thought, on account of giving the required half-holiday, they were within the law to work longer hours on Saturday. In several cases employers of lunch-rooms have not allowed the full hour for meal time. In consequence of this, it was necessary to make frequent inspection to remedy this condition. It has been urged that girls employed in this capacity be allowed not more than ten hours on the premises, in view of the fact that in many cases their meal time is broken by interruptions, they being required to jump up and wait on the incoming customers.

In inspecting the homes for which application for permits had been made it was found that in most cases they were in a fairly clean condition and it was not necessary to refuse permit on account of lack of cleanliness. In only one case where there was illness in the home was it necessary to withhold a permit. Workers have repeatedly asked if some action could not be taken to bring about a minimum scale of prices for this home work. Many have complained that the most they could realize on their work for one week was from \$3.00 to \$4.00, and to do so many of them found it necessary to work until ten and eleven o'clock at night.

The need for proper ventilation in work rooms and shops is a very important problem and one which is deserving of very special attention. In some stores located in old buildings in particular, much trouble is experienced in this regard, there being no ventilation except from the front and back doors which create a

draught in cold weather and, owing to the scarcity of fuel, would not be opened sufficiently to give the proper ventilation necessary. An endeavour has been made to effect changes remedying these conditions by having all rooms ventilated wherever possible. It has been found that in most modern buildings now being constructed, proper ventilation is a factor. The good health of the workers depends for the most part upon the proper lighting, cleanliness and ventilation of the building in which they work.

The amendment to the Factory, Shop and Office Building Act of 1921 which calls for suitable chairs for female employees, was up to this time of the amendment required in shops only. Since then, however, this has been made a conditional requirement in factories where, in the opinion of the Chief Factory Inspector, a substantial portion of the work can be efficiently performed by the girls when seated. There has been a great deal of work done along these lines in the larger factories. Nearly all have provided chairs or stools with backs. One large manufacturing concern has equipped their chairs or stools with an adjustable back, which seems to be the best adapted for this purpose. There is nothing that has given girl workers more comfort or help in their work than the providing of suitable chairs. Much difficulty has been encountered in bringing many members of firms to see the necessity of this feature, but the work done along this line has been very gratifying and well worth while. Quite a number of employers have had a wrong impression, believing that it was expected the girls were to lean back in their chairs all the time while working. This, of course, has been pointed out to them as a mistaken idea, because when the girls get tired standing, sitting or leaning over their work, they would be able to relax for a short time by leaning back. This rest or comfort has been found to relieve to a large extent the nervous strain, and many girls working have stated that where they had formerly experienced headaches and backaches, they are not now bothered with them to such an extent since they have been provided with backs to their chairs.

Section 53 of the Act provides that where machinery is operated by mechanical power females are required to wear caps or have their hair arranged close to their head. Many warnings have been given pointing out the danger of not complying with the Act in this respect. Owing to many girls having had their hair bobbed, this danger for the time being has largely been eliminated. Many girls have complained of wearing caps, claiming that these make their heads ache and cause their hair to fall out. In consequence an endeavour has been made to find something suitable in caps or nets which would eliminate this feature and the use of an open mesh net made of light twine in different colours and sizes which is now being manufactured in this city is advocated for this purpose.

The work of a factory inspector is not confined to the general or occasional visit at the time of inspection of factories, shops or office buildings, but may require repeated visits at intervals to accomplish the desired co-operation or enforcement of the Act as set forth. Greater co-operation and improvement in the above work is evident from year to year, which shows that a very great deal has been accomplished in the interest and welfare of female workers.

REPORT OF INSPECTOR H. STEVENSON

During the year ending October 31st, 1925, all factories in this district have been inspected and all suggestions made in the matter of safeguarding machinery have been carried out by the manufacturers. Several plants have been closed

down for the greater part of the year owing to lack of business. Interlocking devices on freight elevator gates have been put on all elevators requiring same, the manufacturers showing a willingness at all times to comply with this order. The sanitary conditions and ventilation in a number of factories have been improved, and installation of conveniences for both sexes have been made in several plants.

In the canning and preserving industry there were forty-three factories in operation during the season, employing a large number of employees, both male and female, being an increase of five plants as compared with 1924. Some of these plants pack as high as 1,800 to 2,000 cases a day, with twenty-four cans to the case. The conditions in these factories are very good, both from a safety and sanitary point of view. There has been very little overtime worked in any of them by the female help and no child labour employed, this condition being brought about by the introduction of new improved machinery. Two inspections have been made of all these plants during the year, and the managers co-operated with the inspector in having the best possible conditions in nearly all of the plants.

The inspection of boiler and pressure vessels has received careful attention, and where no inspection had been made as required by Section 57 of the Factory, Shop and Office Building Act, instructions were given and the order generally complied with. During the year a large number of new air tanks in garages were found that had no certificates sent out with them. These were reported to the Chief Inspector of Steam Boilers to be investigated. Careful attention has been given to the Stationary Engineers' Act and where an engine was found without a certificate it was reported to the Stationary Engineers' Board, and the man informed as to where to apply for an examination. The Adolescent School Attendance Act and Minimum Wage Act were generally observed in this district and there were no complaints with reference to either during the year.

REPORT OF INSPECTOR H. J. TUTT

The dangers to life and limb are still with us and it is, therefore, necessary to do everything feasible to give accident prevention work the widest possible scope. Accidents can be attributed to many causes, such as ignorance, unsuitable clothing, poor lighting, failure to wear goggles, defective machinery, unguarded places, improper structures, absence of safeguards, and congested rooms.

The employer can do a great deal to prevent ignorance from contributing to causes of accidents. He can see that no employee is allowed to handle or work about any machinery unless capable of doing so. He can prevent an employee familiar with one special duty from undertaking other work by which his inaptitude may cause injury to himself and also to others. He can make rules for the safe guidance of employees and educate the employee to be careful and guard him against taking dangerous chances or attempting to adopt methods out of the ordinary safe practice with operating machinery.

The wearing of unsuitable clothing should be corrected as there is always the attendant danger of a ragged sleeve, a loose smock, coat, flowing necktie, ragged overalls or a bad pair of boots causing an accident. This also applies to female workers, and when aprons or light materials of clothing are worn care should be exercised where draughts or a swish about will bring this wearing apparel in contact with dangerous machinery.

Defective lighting of buildings, rooms and passageways is a contributing cause of accidents and this feature applies more so to older industrial plants.

When necessary to replace the old with new buildings a sufficient amount of natural light can be obtained, but pending this desirable change it has been urged that a liberal amount of artificial light should be provided and that the interior walls and ceilings of such buildings should be kept painted or lime-washed and that windows and lighting fixtures should be kept clean.

Periodical and close inspections should be made of all parts of operating machinery to ascertain defective wear and indications of infirmities that may not be observed when the machine is first purchased and operated. There is also the attendant danger for accidents where platforms, ramps, runways and stairways deteriorate and become dangerous and should at intervals be examined for safety. All operating machinery is more or less dangerous and it is, therefore, imperative that exposed parts should be effectively guarded as all authorities agree that the number of accidents due to unguarded machinery can be diminished by providing effective safeguards.

REPORT OF INSPECTOR H. J. WRIGHT

In submitting this brief report of inspection of factories and shops where polishing, buffing and grinding are carried on in the Province it is pleasing to state that business conditions are steadily improving.

During the past year two inspections were made of most of the shops in this district. Whilst at the beginning of the year business seemed very backward, by summer conditions had taken a turn for the better and by fall several of the factories had increased their output by about 50 per cent. over the previous year and the manufacturers seemed very optimistic in regard to future business. Brantford, in particular, which was hit the hardest of almost any city in Ontario, seems to have recovered from the depression of the past few years and some of the factories, particularly the agricultural implement industries, have been very busy, one firm having enough orders on hand to keep them running well into the spring of 1926. The stove trade has also shown considerable improvement in the past year and manufacturers are very busy at the time of writing. Other lines seem to be improving right along and taking on help.

In regard to polishing, buffing and grinding rooms, considerable improvement is shown from year to year and working conditions for men are better. The greatest trouble at present is the choking up of branch and main pipes, particularly where rouge tripoli and emery cake is used to any extent. The pipes become clogged up more quickly and fans do not work properly owing to dirt in the pipes which causes friction and slows up the air passing through. Some men working piece work do not consider it is their duty to keep pipes cleaned out. It has been suggested that a man should be detailed to do this work as often as necessary. Several changes have been made in polishing rooms in the different shops such as enlarging rooms and changing lathes to other positions of advantage which is all an improvement for the worker.

REPORT OF J. PENDER WEST, INSPECTOR AND EXAMINER OF REPORTS AND DESIGNS

If the amount of industrial building is to be taken as an index to the prosperity or otherwise of an industrial community, it is necessary that certain factors which are not at once apparent should be considered. Depression in industry is immediately followed by a decrease of building expansion but the corresponding reaction to improved conditions is not nearly so rapid. This is a

logical sequence in the law of supply and demand and a little consideration will make clear why a "boom" in building is not usually coincident with an industrial revival. During a period of depression, the demand for buildings steadily decreases and by the time an improvement commences, a considerable number of vacant buildings and partially used buildings are available. Some time must elapse before these are fully occupied and the demand for new buildings is created. Also, owners of industries, after a period of depression, are often cramped for lack of available capital and a certain period of comparative prosperity is necessary before new buildings can be financed. Hence those connected with the building trades are the first to feel a general depression and the last to feel the benefits from a revival, and although at the present time there appears to be little doubt that a turning point in industry has been reached and that a period of increasing industrial prosperity may be anticipated, the long hoped for revival of building activity has not yet materialized.

During the past year the number of plans submitted for approval in accordance with the provisions of the Factory, Shop and Office Building Act, was 67 per cent. greater than in the preceding year and although the value of the buildings was only 5.3 per cent. greater, these figures may be regarded as promising and as indicative of the feeling of optimism which appears to pervade the Province and the Dominion generally. Of these plans, 42.3 per cent. of the value of the buildings was for factories (34.7 per cent. for new buildings and 7.6 per cent. for additions and alterations), whilst 57.6 per cent. was for shops and office buildings (53.8 for new buildings and 3.8 for alterations and additions.)

Naturally, during times of depression a tendency is apparent to dispense with anything in the nature of "frills" and a large proportion of the buildings have been of a cheaper character than in more prosperous times. It is easy to point out where improvements to many of the buildings might have been made with little increase of expenditure, but when capital is limited, such suggestions have little chance of acceptance, except where they are of such a nature as may, under the law, be made mandatory.

A striking feature during the past year has been the large proportion of plans for garages of all kinds. These have ranged from the small single car garage to the modern multi-storey parking garage accommodating hundreds of cars. The question of ventilation of garage buildings is a serious one, demanding the most careful consideration. It is fairly generally known that the gases given off with the exhaust from gasoline motors includes a large proportion of carbon monoxide gas—a most deadly poison. Deaths from inhalation of this gas are alarmingly frequent and it seems almost incredible that persons who are in constant contact with this danger should be ignorant or careless of the necessary precautions. The writer has in front of him an account of a case where the owner of a bus service was asphyxiated with his two children whilst sleeping in an apartment over a garage where one of his own buses had been left with the engine running. A few weeks ago, eleven employees in an upstairs factory were rendered unconscious by the fumes from a garage on the ground floor where fifteen motors had been left running to prevent the radiators from freezing. It has been stated that in an ordinary private garage, say 10 feet by 18 feet by 10 feet high, enough carbon monoxide will be given off by a running motor to render a man senseless in four minutes. The danger which may arise in a building where hundreds of motors may be running at the same time is too obvious to need emphasizing.

In addition to the menace of sudden death by asphyxiation, the question of the effect upon the health of employees of continuous breathing of air con-

taminated to a lesser degree with carbonic acid gas calls for serious consideration and investigation. The effect of prolonged exposure to gasoline fumes has also come under suspicion as being inimical to health.

The ventilation of dye-houses, especially the removal of steam, under varying weather conditions has always been a troublesome problem, not only in this but in other countries. A well considered and particularly effective method of dealing with this difficulty was recently investigated. At intervals of about twenty feet around the building, heated air under pressure and of a temperature which could be regulated to suit prevalent atmospheric conditions, was discharged from vertical pipes directly upon the floor and exhaust fans in turrets above the ridge induced a steady outward flow without condensation of steam. The capacity of the various fans was calculated to maintain a slight positive pressure within the building.

The provision of adequate fire exits from buildings is a matter of primary importance and is always insisted upon when plans are submitted for approval. It has been surprising to find how often these plans provide sufficient exits from the upper floors but entirely ignore the necessity of similar precautions in the basement, although the majority of fires start in basements.

DISTRICT INSPECTORS

- R. ALBROUGH, *25 Grosvenor Avenue, Sault Ste. Marie*.—Mr. Albrough's district is west to the Manitoba boundary line; east, including Manitoulin Island, Sudbury and North Bay, to Quebec boundary line.
- G. H. BOSTOCK, *185 Glebeholme Boulevard, Toronto*.—Mr. Bostock's district is old C.P.R. lines east to Sharbot Lake; G.T.R. lines north, including Peterborough, but excluding North Bay; south to G.T.R., C.N.R., C.P.R. lines.
- H. BOURNE, *111 Milverton Boulevard, Toronto*.—Mr. Bourne covers all districts in the Province of Ontario for the purpose of investigating foundries.
- W. T. E. BRENNAGH, *59 Kensington Avenue South, Hamilton*.—Mr. Brennagh's district is G.T.R. main line west to London (exclusive); east to Niagara Falls; south and east of London and Port Stanley lines; north, C.P.R. and G.T.R. to Crumlin and Tavistock, but exclusive of Milton, Branchton and Ingersoll Junction.
- H. A. CLARK, *238 Dufferin Street, Toronto*.—Mr. Clark's district is city of Toronto, east side of Yonge Street and west of Don river; north, including Leaside and Metropolitan line, but excluding Aurora and Newmarket; south, including a portion of Toronto Island.
- W. S. FORSTER, *336 McLeod Street, Ottawa*.—Mr. Forster's district is east of North Bay, Algonquin Park and K. & P. Railway.
- A. W. HOLMES, *39 Lakeview Avenue, Toronto*.—Mr. Holme's district is city of Toronto, east and south of Lansdowne Avenue and Bloor Street west to Burlington; north to city limits; east, including York Street, University Avenue and Avenue Road; south, including a portion of Toronto Island.
- R. HUNGERFORD, *382 Durie Street, Toronto*.—Mr. Hungerford's district is city of Toronto west of but including Lansdowne Avenue and Bloor Street, also West Toronto, Lambton, Milton, Branchton, but excluding Drumbo, Stratford, Gowanstown and Fordwich; north to Southampton, Bruce peninsula, Owen Sound, Collingwood, Meaford, Penetanguishene, and both C.P.R. and C.N.R. lines, including Orillia and Elmvale, but excluding Sudbury.
- S. J. MALLION, *74 St. Vincent Street, Stratford*.—Mr. Mallion's district is Fordwich, Gowanstown, Stratford, St. Mary's, London, St. Thomas and Port Stanley; south and west to border line, including Ingersoll Junction on the C.P.R., and north, including Teeswater, Kincardine and Goderich.
- MISS HAMILTON, *200 Princess Street, Kingston*.—Miss Hamilton's district is Kingston, K. & P. Railway, north and east to the Quebec boundary line.
- MISS OGILVIE, *118 Centre Avenue, St. Thomas*.—Miss Ogilvie's district is Port Dover, Simcoe, Woodstock, Tavistock, Listowel, Teeswater, west, south and north to Lakes Huron, Erie and River St. Clair.
- MRS. A. N. REDDICK, *437 Crawford Street, Toronto*.—Mrs. Reddick's district is east side of Yonge Street, north and south of K. & P. Railway, excluding Kingston, Renfrew and Pembroke; north and west, including North Bay, Parry Sound, Mount Forest, Durham, Orangeville, Elora, Fergus, Downsview, and above northern city limits.
- MRS. G. E. HORNELL, *Mimico P.O.*—Mrs. Hornell's district is south of G.T.R. and C.P.R. main lines to waterfront and east, including Bathurst Street and west; south of C.P.R. to Cooksville and G.T.R. main line, including Hamilton, Dundas, Caledonia, Waterdown, Cayuga, Jarvis and Niagara peninsula.
- MRS. ELEANOR GURNETT, *102 Kingswood Road, Toronto*.—Mrs. Gurnett's district is west side of Yonge Street north to city limits; south to G.T.R. and C.P.R. main lines; west, inclusive of Elmira, but exclusive of Stratford, Woodstock, Simcoe and Port Dover; and south, excluding Jarvis, Cayuga, Waterdown and Dundas; north, exclusive of Bolton, Elora, Orangeville, Mount Forest and Owen Sound.
- HUGH STEVENSON, *22 Hambley Avenue, Toronto*.—Mr. Stevenson's district is city of Toronto, east side of Don river, north and south to city limits; east G.T.R. and C.P.R. to Kingston, inclusive.
- H. J. TUTT, *39 Atlas Avenue, Toronto*.—Mr. Tutt's district is city of Toronto, west side of Yonge Street to York Street, but excluding York Street, University Avenue and Avenue Road, to northerly limits; south, including portion of Toronto Island.
- A. J. WRIGHT, *175 Galley Avenue, Toronto*.—Mr. Wright's district covers all districts in the Province of Ontario for the purpose of investigating polishing plants, etc.

Unemployment

Early in the winter of 1925 the Provincial Government recognized the serious extent of unemployment throughout the Province and in the Speech from the Throne at the opening of the Legislature in February it was stated that in consequence of the condition of unemployment the Ministers proposed that the Province should pay a proportion of the cost undertaken by municipalities for relief purposes. Regulations relating to Out of Employment Assistance were issued accordingly setting forth in part as follows:—

“After thoroughly surveying the whole situation and weighing carefully the representations made to us by a large and influential deputation, the Government feels that the people of Ontario will approve of its holding out a helping hand to the man who may be in distress through no fault of his own, but entirely on account of stagnation in industry and the lack of opportunity for employment and is prepared to share with municipal corporations under the regulations set out hereafter the expenditure upon unemployment relief incurred between the first day of February, 1925 and the fifteenth day of April, 1925, upon the following basis:—

(A) One-third of the excess labour cost over the normal labour cost incurred by a municipal corporation in respect of any work wholly or partly constructed during the said period solely for the purpose of relieving unemployment; and

(B) One-third of the excess expenditure incurred by a municipal corporation during the said period in respect of other unemployment relief measures over the normal expenditure as determined by the average of such expenditure of such corporation during the same period in the last preceding two years.”

Under Clause A, certified statements were required of municipal corporations showing the nature and amount of work done during the period solely for the purpose of providing work for unemployed persons, the actual detailed expenditure and an estimate of the labour expenditure which would have been incurred had the work been carried out in the normal working season and under normal working conditions. Under Clause B, relief measures were to include only food, fuel, boots, shoes and underclothing, not the giving of cash doles, and it became incumbent upon municipal corporations to endeavour to provide employment for those seeking relief before resorting to relief measures. Such corporations were required to render a statement of account on forms prescribed by the Minister of Labour showing the number of applicants to whom relief was granted, the total cost of relief and the proportion of the cost to be paid by the Province.

An Order-in-Council was approved by His Honour the Lieutenant-Governor under date of July 17th, 1925, providing for a special warrant of \$110,000.00 for a special account against which cheques might be issued from time to time on the authorization of the Minister of Labour for the payment of accounts in connection with the expenditure incurred by municipalities for the purpose of relieving unemployment in accordance with these regulations.

A total of \$103,489.32 was expended by the Ontario Government in this relief scheme in which thirty-one municipalities, fairly well distributed throughout the Province, participated—eleven under Clause A only, seven under Clause B only, and thirteen under both clauses. It may be noted from the following table that the total cost to the Government was less than one-seventh the amount expended by the municipalities benefited for wages on relief work

(the cost of material is not included in these figures) and for relief measures. Approximately 60 per cent. of the total was expended by the Government on relief works under Clause A, and 40 per cent. on relief measures under Clause B.

The number of times relief was distributed to families by the twenty municipalities making claim under Clause B equalled 23,328, and to single persons, 2,221 which, with dependents included, totalled 101,853. The average cost to the Ontario Government per person per time of relief measures was approximately 40 cents, which would not appear an excessive charge upon the Government.

Approximately 86 per cent. of the \$519,466.06 expended by the twenty-four municipalities making claim under Clause A was spent on the construction of sewers, 10 per cent. on watermains and 4 per cent. on miscellaneous work such as stone quarrying, grading and ditching. In connection with the amounts expended by the municipalities the figures in the following table have references only to those municipalities which claimed assistance from the Government under Clause A or Clause B and include the moneys expended only during the period from February first to April fifteenth.

It is believed that the beneficial result in the prevention of acute destitution among deserving citizens in the present year was out of all proportion to the cost to the country of such assistance.

UNEMPLOYMENT RELIEF EXPENDITURES

Municipality	Clause A, Relief Works		Clause B, Relief Measures		Total cost to Ontario Government under Clauses A and B
	Total Labour Expenditure	Cost to Ontario Government	Total Expenditure	Cost to Ontario Government	
Barton Township.....	\$4,629 35	918 11	\$605 07	\$40 41	\$958 52
Brantford.....	18,437 94	3,072 99	27,362 14	8,390 93	11,463 92
Brockville.....	2,867 38	238 95	1,264 10	47 58	286 53
Chatham.....	946 10	229 67	2,050 08	534 78	764 45
East York Township.....	53,495 62	7,623 88			7,623 88
Fort William.....	13,272 61	1,474 72	3,608 09	270 64	1,745 36
Galt.....	16,682 04	1,646 79	740 02	110 27	1,757 06
Hamilton.....	129,616 43	10,735 05	61,691 97	11,872 76	22,607 81
Kingston.....	4,011 25	1,361 65	2,728 21	732 68	2,094 33
Kitchener.....			1,684 50	326 46	326 46
Lindsay.....	2,215 74	353 25			353 25
London.....	33,805 37	4,215 65	3,714 80	813 49	5,029 14
Mimico.....	2,229 18	357 06			357 06
New Toronto.....	3,038 75	379 58			379 58
Niagara Falls.....	6,316 75	695 04			695 04
Niagara Township.....			102 31	34 10	34 10
Oshawa.....	13,490 20	1,983 59			1,983 59
Ottawa.....			14,803 66	1,138 93	1,138 93
Peterborough.....			1,017 25	339 08	339 08
Port Arthur.....	7,345 77	1,224 30	15,841 26	1,132 52	2,356 82
Preston.....	2,028 69	210 61			210 61
Sarnia.....			264 90	60 86	60 86
Sault Ste. Marie.....	4,048 92	700 65	1,194 23	348 73	1,049 38
Scarborough Township.....	51,069 20	1,770 83			1,770 83
St. Catharines.....	1,309 10	163 32			163 32
Stratford.....	843 43	79 54			79 54
Toronto.....	77,546 30	13,684 47	94,458 93	14,235 06	27,919 53
Welland.....			1,846 75	393 05	393 05
Whitby.....	6,542 49	1,254 45	462 25	119 77	1,374 22
Woodstock.....			282 58	64 90	64 90
York Township.....	63,677 45	8,108 17			8,108 17
Totals.....	\$519,466 06	\$62,482 32	\$235,723 04	\$41,007 00	\$103,489 32

Appendix

INDUSTRIAL DISPUTES IN ONTARIO, 1925

(From figures published in the Labour Gazette)

Groups of Industries	Number of disputes in progress during year			Number of persons involved	Aggregate duration in working days
	Carried over from last year	Commenced during year	Total		
Building trades.....		6	6	485	4,188
Clothing industry.....		6	6	1,371	16,851
Metals, machinery.....		4	4	76	3,456
Wood working.....		1	1	250	1,500
Pulp and paper.....		1	1	32	1,137
Transportation.....		1	1	200	200
Domestic and personal.....		2	2	85	145
Total, 1925.....		21	21	2,499	27,477
Total, 1924.....	4	15	19	3,943	95,196
Total, 1923.....	4	12	16	1,946	198,319
Total, 1922.....	5	18	23	2,712	367,893
Total, 1921.....			53	10,800	521,210
Total, 1920.....			102	12,256	228,992
Total, 1919.....			116	43,288	1,021,655
Total, 1918.....			71	11,867	134,234
Total, 1917.....			54	9,707	65,148

STRIKES AND LOCKOUTS DURING FISCAL YEAR 1925

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in working days
Toronto	Hotel employees	Dec. 4, 1924	Against longer hours without payment for overtime. Strikers' places filled.	25	25
Hamilton	Moulders	Jan. 30, 1925	Against reduction in wages. Information received in April indicated employment conditions no longer affected.	22	1,000
Ottawa	Laundry workers	Jan. 8	For renewal of agreement in effect in 1924. Settled by negotiations and work resumed January 10.	60	120
Toronto	Clothing workers	Feb. 5	For recognition of the union, increased wages and other changes in working conditions. Information received in March indicated employment conditions no longer affected, the objects of the strike being attained.	1,200	11,000
Toronto	Clothing workers	Feb. 12	Against work being sent to non-union shops. Settled by negotiations in favour of employees and work resumed February 13.	32	32
Toronto	Fur workers	Feb. 20	For recognition of the union. Unterminated.	16	2,004
Wingham	Moulders	Feb. 9	Against reduction in wages. Settled by negotiations and work resumed February 28; compromise.	26	468
Owen Sound . . .	Moulders	Jan. 19	Against reduction in wages. Unterminated.	22	1,838
Toronto	Cap makers . . .	Mar. 3	For changes in working conditions. Work resumed June 17, employees securing their demands.	11	770
Sarnia	Moulders	Mar. 3	Against reduction in wages. Information received in April indicated employment conditions no longer affected. Places filled.	6	150
Kingston	Plasterers	Mar. 3	Question of union jurisdiction between members of different unions. Settled by negotiation and work resumed March 11.	11	88
Toronto	Clothing workers	May 18	For recognition of the union. Work resumed June 15, the employees securing their demands.	100	1,925

STRIKES AND LOCKOUTS—Continued

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in working days
Fort William.	Paper makers	May 20	For renewal of agreement without change in working conditions. Settled by negotiations and work resumed August 5 under conditions originally in force. In favour of employees.	32	1,137
Port Hope to Belleville	Track layers	May 20	For increased wages and other changes. Work resumed May 21; compromise.	200	200
Windsor.	Carpenters. . . .	June 1	For increased wages. Settled by negotiations and work resumed June 11; in favour of employers.	400	3,400
Toronto.	Hat and cap makers	June 17	For recognition of the union. Unterminated.	12	1,120
Toronto.	Plasterers.	June 8	As to union jurisdiction. Settled by negotiations and work resumed July 9.	13	299
Kingston.	Carpenters, painters, plumbers	July 2	As to union jurisdiction. Settled by negotiations and work resumed July 7.	30	54
Kingston.	Carpenters, painters, plumbers	Aug. 24	Against the employment of non-unionists. Strikers' demands conceded and work resumed September 21.	16	332
Kingston.	Stonemasons, stonecutters.	Sept. 2	Jurisdiction between two unions. Settlement reached September 9, with an understanding between the unions involved.	15	15
Hanover.	Furniture makers	Oct. 22	For signed agreement involving increased wages, shorter hours and recognition of the unions. Settled through the mediation of the Federal Department of Labour and work resumed October 29; compromise.	250	1,500
Totals. . . . .	.....	.....	.....	2,499	27,477

WAGES AND HOURS OF LABOUR, 1921 to 1925

OCCUPATION	TORONTO		HAMILTON	
	Wages per hour	Hours per week	Wages per hour	Hours per week
Bricklayers.				
1921.....	1 00	44	1 02½	44
1922.....	1 00	44	90½	44
1923.....	1 00	44	1 00	44
1924.....	1 25	44	1 12½	44
1925.....	1 12½	44	1 12½	44
Painters.				
1921.....	75-85	44	65-75	44
1922.....	65-75	44	62½-65	44
1923.....	65-75	44	65-70	44
1924.....	65-75	44	70	44
1925.....	75	44	70	44
Carpenters.				
1921.....	90	44	75-85	44
1922.....	90	44	75	44
1923.....	90	44	80	44
1924.....	90	44	80	44
1925.....	90	44	80	44
Plumbers.				
1921.....	90	44	85-90	44
1922.....	90	44	85	44
1923.....	90	44	85	44
1924.....	1 00	44	85-90	44
1925.....	1 00	44	90	44
Labourers.				
1921.....	50-60	44	50	50
1922.....	45-60	44	30-40	50-60
1923.....	40-65	44	30-40	50-60
1924.....	40-65	44	35-40	50-60
1925.....	45-65	44	35-40	44-60
Machinists.				
1921.....	50-75	44-50	50-65	45-50
1922.....	50-70	44-50	40-65	48-50
1923.....	50-70	44-50	40-65	48-50
1924.....	50-70	44-50	40-65	48-50
1925.....	55-75	44-50	50-70	44-59

REPORT

OF THE

Minister of Education

Province of Ontario

FOR THE YEAR

1925

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO

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REPORT

OF THE

Minister of Education

FOR THE YEAR 1925

TO HIS HONOUR HENRY COCKSHUTT, ESQ.,
Lieutenant-Governor of the Province of Ontario.

YOUR HONOUR:

I beg leave to present the Annual Report of the Department of Education for the year 1925. In the appendices are to be found the detailed reports of the various officials who supervise the educational work throughout the Province, and the statistical records give definite statements of the present condition of the school system.

The year under review exhibits the awakened interest of the people in all matters that affect their schools. This word is used advisedly, because it cannot be too often emphasized that the schools belong to the people themselves, and that, given a reasonable degree of leadership and experienced advice, the advancement of education must now, as always, depend upon their efforts and not upon the activity of officialdom. The Ontario school system is well balanced as to its direction and control. The law confers upon the Minister and his Department, who derive all authority from the Legislature, certain defined powers, such as the training and certification of all teachers, the framing of the courses of study, the authorizing of text-books, and the apportionment of the legislative grants. What cannot be conveniently set forth in the several statutes is left to Regulations, each one of which is put in force by the order of the Lieutenant-Governor-in-Council, and must, by express provision of law, be laid before the Legislature annually a few days after the session has begun. Thus is ensured the democratic control of education and the avoidance of a mere bureaucracy performing its functions without adequate check and apt to grow out of touch with the wishes and needs of the people.

The administration of the schools, their efficiency, and the expansion of their usefulness, as viewed by those most nearly concerned in the results secured, must depend upon the activity and intelligence of school boards, and it is but fair to say that the largest share of the credit due has been worthily won by these bodies. The Minister is not, however, limited to the discharge of statutory duties. Educational policy cannot stand still; those who have devoted their special qualifications to the study of education in all its aspects should point the way to improvement and suggest the means of attaining it. Actuated by this spirit the Department has sought to direct attention to fresh steps that ought to be taken for the benefit of the schools. Being informed of conditions char-

acteristic of the Province generally, and not of a few localities only, it is the Department's duty to present the facts for such action as may be possible and acceptable. The present cost of education is a subject for supreme consideration. There is no better investment than the money put into the maintenance of schools, but if there is overlapping, needless expense, wornout administrative machinery, or some other vital defect, the suggestion of a remedy should be placed before the people for their decision. No reform should, or could be, forced upon a self-governing community, but where costs have increased from any of these causes the actual information ought to be supplied for the guidance of popular opinion. For this reason, the bill suggesting the municipal unit of school administration in rural, as it exists now in urban centres, was placed before the Legislature and withdrawn. This affords ample opportunities for study, reflection and substantive criticism. The matter is one for discussion and without discussion no progress in education could be effected. Any plan to improve educational machinery and diminish taxation, has no relation to the consolidation of schools. The two questions are distinct. One is not involved in the other. The consolidation of schools will always be limited to certain localities and its efficacy is left to be determined by those localities. Their judgment is final and the law provides the method of procedure for voluntary action by bodies of ratepayers so minded.

Another suggestion on which I welcome discussion, also, is the proposal to supply instruction in first year university work, both pass and honour courses, in such centres as are adequately equipped for the purpose and disposed to co-operate with the Department in providing it. The first consideration in this matter is the justice of the policy as it affects the whole community. I am unhesitatingly of opinion that, as far as practicable, there should be equality of opportunity. Those who reside near universities should not possess an undue advantage over those at a distance from them. Some such advantage there inevitably must be, but it ought not to exclude distant localities from all hope of university instruction in its preliminary grades, unless from the nature of the case decentralization is impossible. There are phases of the subject now under consideration which will determine the extent to which the change in contemplation can be made, but the aim to be kept constantly in view is the educational benefit of the whole Province, not of one section of it. Ontario has an immense area and the facilities for education cannot prudently or fairly be limited when a chance for extending them presents itself. The question of cost arises here, too, although it is not the primary consideration. The expense to the individual student and to the families involved is of importance, while the state itself, in its financial aid to all branches of education, must be governed by a due regard for the proportionate claims of elementary, secondary and university education. There are likewise related problems of far-reaching consequence to social life that should make any wise government pause before adding to the power of those economic forces that concentrate population in a few centres by neglecting the factors that will ensure, if left to operate, the healthy normal growth of all localities. I believe it, therefore, to be sound educational policy in this matter,—

(1) To open up wider opportunities at diminished expense to students in all parts of the Province, to make a beginning in the university courses, and to test out their qualifications and fitness for such courses. At present, Toronto is the only centre at which pupils can reside at home and take a course in the provincial university. As a result, at least fifty per cent. of all the pupils in attendance at the various faculties of the University of Toronto come from the City of Toronto. Students from the other large centres of population should,

as far as practicable, share the financial and other advantages of obtaining as great a portion as possible of their instruction at home or at schools where the expense is not as great as at Toronto.

(2) To bring the students into closer personal contact with their teachers and to insure for them a greater measure of assistance and supervision in their studies.

(3) To provide advanced training for young people who do not expect to be able to take a full university course. There are, doubtless, a large number of students who desire a college, rather than a university education, who would take full advantage of these courses if they were provided for them at convenient centres and at reasonable expense. Colleges offering such courses are popular in other parts of the Empire, and in the United States, and would, doubtless, fill a need here.

The wisdom of extending educational opportunities is further illustrated by the effort to reach those with few, if any, school facilities. A special inquiry has been made for the purpose of finding out the number of children of school age in Ontario, situated in places so remote from a school that for the whole, or the greater part, of the year they are unable to secure any instruction. As this inquiry revealed the fact that a considerable number of children are situated in more or less isolated places, it was decided to provide Correspondence Courses for these children, wherever the circumstances would seem to indicate that such courses could be carried on with a reasonable degree of success. The Correspondence Courses have been inaugurated and at present there are 75 pupils receiving instruction by this means. The ages of these pupils range from 6 to 17 years and the lessons sent out cover all grades of Public School work from Primer to Fourth Book. These courses are not intended to interfere in any way with the attendance at school of those who are within reach of one, but are for the purpose of offering a means of education to those who would otherwise, through lack of school facilities, receive little or no school training. While the scheme has not been in operation long enough to judge of its success, the parents and children of the families being served seem to be taking up the work in a most earnest and enthusiastic manner.

An interesting branch of this subject is the provision for elementary instruction now being arranged for children whose parents reside at points along the two great lines of railway running to the west through the northern portion of the Province, the Canadian Pacific and Canadian National lines. These companies are co-operating with the Department in an enterprising and commendable spirit. Cars are being equipped for instruction of pupils, one portion of the car being fitted up as a school room, the other as living quarters for the teacher. The cars will be left for stated periods at certain central points, so as to concentrate as many pupils as possible for instruction, and moved on after an interval to other points, work being left for the children to do at home during the absence of the cars. The history of this Province, during its early years of settlement and development, when schools were few and many had to go without an education, conveys a lesson which should not be ignored by the present generation. Ontario still possesses pioneer settlements where some of the best citizens of a future day are growing up lacking the advantages that the older parts of the Province so highly prize, and the Department is resolved, as far as practicable, to supply the educational need which, later on, school organization will be able to effect.

The present situation in elementary education exhibits substantial evidences of progress. The revised courses of study are reported as working well, and the provisions for supplementary reading are leading to a wider acquaintance with

good literature than was heretofore the case. A new list of books suitable for school libraries has been issued, and it is hoped that through the stimulus afforded by the advice of inspectors an improvement in this phase of school life may soon take effect, since the books in many libraries were not likely to inspire and attract pupils in the elementary grades. The number of elementary schools was 7,069 in 1924, and the average attendance increased from 425,480 in the previous year to 433,872, a sign that the necessity for utilizing the schools is generally recognized. The supply of teachers is more than adequate, and the total number actually engaged is 15,508, the male teachers being over 12 per cent. of the whole. The total amount spent upon elementary schools was \$33,018,064, a saving in cost having been secured by a less ambitious building programme. The cost per pupil of enrolled attendance dropped from \$58 to \$54. It should be noted that the decrease in the number of pupils attending the 5,004 rural schools, observed during recent years, continues, and a careful estimate shows that two schools in every nine have an average of ten pupils or less; two schools in every five, an average of fifteen or less; and only three schools in every eight, an average of more than twenty. It is clear that many schools are working below their capacity, and that both on educational and financial grounds reform of some sort is called for. This is one of the serious problems, which, by united effort, can be solved. The reports of the attendance officer for the Province and the report on rural school organization are worthy of consideration in this connection.

The raising of the age for compulsory school attendance was one of the important steps in advance taken by Ontario. The latest information on how this law works is, therefore, significant and reassuring. Some time ago the attendance officers of all the larger urban municipalities were asked to indicate the attitude of parents of children affected towards the enforcement of the provisions of the Adolescent School Attendance Act, and also to indicate the feelings of the general public towards this Act. Answers were received from nearly all the large centres of population, and show an almost unanimous approval of the enforcement of the Act. Many favourable comments have been received from school inspectors and others to the effect that juveniles who formerly would have spent the years of their early adolescence in unnecessary employment, often intermittent and unprofitable, or in actual idleness, are now under systematic training and discipline.

Special comments have come from small towns and villages with respect to the gradual disappearance of street corner gangs of juvenile idlers. For the part-time instruction of young persons who, on account of economic conditions, are unable to avail themselves of full-time instruction at public expense—to which, of course, they are as fully entitled as are those in a position to attend regularly, provision has been made in nearly all the large industrial centres. Manufacturing concerns and indeed all employers show a gratifying desire to co-operate. The City of Toronto, the largest urban centre, where the expense of education is closely supervised, wisely decided to make the necessary provision beginning September 1, 1925. The attendance branch of the Toronto board has found parents generally willing to conform to the law, and except for perhaps 10 per cent. of the city firms employing juveniles, employers are arranging for the part-time attendance of their employees.

The establishment in 1925 of the Ontario Training College for Technical Teachers is an event of importance in the development of this branch of the school system. It was hoped at one time that by united effort on the part of all the provinces, an institution for the whole Dominion might be set up, so as to avoid duplication of instruction and needless expense, and this Province exhausted

every means to attain this end. For one reason or another, it was found impossible to secure common action and the existence in Ontario of day vocational schools with 544 teachers, and of evening vocational schools requiring 1,203 teachers rendered constructive action indispensable. This condition entailed the employment of many teachers qualified to give practical instruction in such subjects as machine shop practice, drafting, dress-making, motor mechanics, etc.—a new type of teacher, strong in knowledge of the subject and welcoming instruction in how best to impart the knowledge. Ontario desires to draw its supply of shop teachers from those actually successful in their own trade and crafts, and experience shows that training gives them the teaching skill required. Special conditions affect those long out of school and long engaged in work, but their maturity and practical knowledge offset other things. For them the courses must be brief and intensive and the ordinary teacher training school would be unsuitable. Accordingly the college was established at Hamilton, under Principal Gavin, who had formerly been Provincial Director of Technical Education, and arrangements made with the Hamilton educational authorities to have the regular day classes of the Hamilton Technical School used for practice and observation work by those attending the courses in the College. The result has been gratifying and the attendance secured during the three terms, the spring, the summer and the autumn, has been respectively 42, 101, and 15.

It will be seen from the report of the Director of Technical Education that the development taking place in this branch of education warranted, in fact, imperatively called for, the establishment of the college. There were increases during the year in the number of schools or departments, in students attending, in teachers employed, and in buildings or extensions. There is a total enrolment of full-time day pupils of 11,595, and the pupils in evening class number 35,675. The progress recorded during a five-year period is an illustration of the truth that the demand for educational training is in proportion to the multiplication of occupations, the expansion of industrialism, and the dependence upon workers whose intelligence has been trained.

Probably no department presents more striking conditions than that of secondary education. It should have been evident years ago that the elementary course, often dropped at the close of the fourth form, would soon be quite inadequate as a preparation for life of any sort, and that ambitious young Canadians would insist on more. The war brought heart-searching and reflection, and the result was a decision virtually unanimous that the future held no place for the meagrely educated. Hence the addition of fifth class work to the public school in many places; the rapid increase of continuation schools; the enlargement of high schools. The abolition of fees was undoubtedly a factor also, but the movement had given evidence of vigorous life before that happened. There is now an attendance of nearly 75,000 in the secondary schools. The up-keep of the schools involves an annual expenditure of \$7,819,101, and the investment throughout the Province is a sum of \$22,002,463. The high school inspectors report the increased attendance in the upper school form of the high school and correctly argue from it the heavier responsibilities entailed upon staffs and school boards.

The reports of the Public Libraries Branch, The Ontario School for the Deaf, with a registered attendance of 300, and The Ontario School for the Blind, with 133 pupils, are encouraging and wholly satisfactory.

Respectfully submitted,

G. HOWARD FERGUSON,
Minister of Education.

APPENDIX A

REPORT OF THE CHIEF INSPECTOR OF PUBLIC AND SEPARATE SCHOOLS

Inspectoral Changes

In July, 1925, Mr. D. A. Maxwell, B.A., Ph.D., after an active service extending over a period of almost half a century, retired from the Inspectorate of Public Schools of Essex County. By Inspector Maxwell's retirement the Department of Education loses one of its oldest and most experienced officials. The ability, industry and intelligent leadership which characterized his work have been long recognized in educational circles. He carries with him into his retirement the respect and best wishes of his fellow-workers. He was succeeded by Mr. W. L. Bowden, B.A., late Principal of the Port Rowan High School.

Mr. G. H. Armstrong, M.A., B.Paed., an able and resourceful Inspector, resigned from the Toronto staff of Inspectors in June, 1925, after a service in the Toronto Schools of thirty-five years, the last thirteen years of which he served as Inspector. He was succeeded by Inspector P. F. Munro, M.A., B.Paed., late Principal of the Ryerson Public School, Toronto.

During the past year Inspector John Ritchie retired from the Port Arthur Inspectorate after twenty-two years' service. His fidelity to duty and self-denying efforts are fully recognized in the face of the many difficulties and discomforts incident to pioneer work. He was succeeded by Inspector L. J. Williams, B.A., who had charge of the Rainy River District for one year. In the rearrangement of the District Inspectorates Mr. Williams was transferred to the Thunder Bay District and was succeeded in the Rainy River District by Mr. C. F. Ewers, B.A., former Principal of Fort Frances High School.

The reconstruction of Inspectoral units in Northern Ontario and the addition of two Inspectors during the past year, have reacted favourably upon the general interests of education. Inspectors have been enabled to so adjust their plans of official visitation as to allow of longer or more frequent visits and more intimate personal contact with teachers, schools and boards of trustees where the need is greatest. It has also afforded them the opportunity to give fuller and more direct attention to problems of organization and administration which constitute so large a portion of their work.

It is with regret that we record the death of the Reverend George Grant, who was one of the pioneer District Inspectors. From the year 1886 to 1903 he shared with the late Inspector McCuaig the supervision of schools in Northern Ontario. His wholesome personality and faithful service have left their impress on the character and general movement of education in the North.

Inspectoral Changes in Prospect

In the county of York the four Public School Inspectors have under their supervision 759 teachers. There is pressing need for the services of a fifth Inspector here since, in addition to the regular duties, there is a large amount of administrative and organization work required in the suburban areas lying close to the City of Toronto.

The two Inspectors for Kent county and the city of Chatham have a combined total of 256 teachers, the city accounting for sixty of this number.

In Lambton county and the city of Sarnia there are 271 teachers, Sarnia having fifty-three. In these cases the rural schools in the counties would alone provide two inspectorates of normal size and thus leave the city in each case as a separate inspectorate. With an Inspector devoting his full time services to each of the two cities, Chatham and Sarnia, excellent work could be accomplished. The cities of Welland, Guelph, St. Catharines, Peterborough and Kingston benefit greatly by having the full services of an Inspector for each.

In each of the counties of Simcoe, Waterloo, Wentworth and Halton (joint), Huron, Peel, Lincoln and Middlesex East, the Inspectors have too great a number of teachers under their supervision. A rearrangement of the work in these counties with additional Inspectors appointed would be in the interests of the schools.

In 1924 a re-division of Separate School inspectorates was made. The average number of teachers in charge of these Inspectors is still large and it may be that a further re-division of the Separate Schools will be necessary in the near future.

In the city of Toronto there continues to be an insufficient number of Inspectors to meet effectively the needs of a large urban system.

Local Interest in Schools

When the work of the schools is brought to the attention of the public through exhibitions, school concerts, school fairs and other means, it is quite evident that on such occasions the people are keenly interested in their schools and are appreciative of the efforts of all who are connected with them. There is a danger, however, that this interest may become more or less spasmodic. It must be acknowledged that, in both rural and urban centres, the local school problems and needs do not receive a sufficiently continuous and close study on the part of parents and ratepayers. Neither are the more general educational problems always realized and studied without prejudice.

With greatly increased numbers in the elementary and secondary schools in proportion to the population, with educational costs at a high level, and with the pressing need that schools meet the widest educational requirements for training toward the best type of citizenship in the future, it is very essential that the people be well informed about changes being made and proposed to be made in the interests of the schools. To permit a school to do less than its best work will mean a great loss to the community. To have the Province fail to make progress educationally through lack of interest and sometimes through prejudice will mean a greater loss.

The intelligent leadership now being given by the more progressive Inspectors and teachers, by observant editorial writers in the press and by wise legislation, is tending greatly to dissipate prejudice and to stimulate interest in educational reforms.

Supplementary Reading

The new Courses of Study now being used tentatively, make greater provision for the subject of Supplementary Reading throughout the different Forms of the Elementary schools. This change is a very desirable one, for it is felt sometimes that the graduates from the Public and Separate Schools, while able to make good standing at the completion of their Form IV work, have not learned to read good books for information and enjoyment. Observation has shown that they are not as well informed through a wide reading of such books as they might be.

In the more mechanical phases of the Elementary school courses pupils are responding very successfully in most schools. But in such subjects as Oral and Written Composition, Geography, History and Literature there is no doubt that a better result may be obtained when the subject of Supplementary Reading receives due attention.

A survey of many of the libraries in rural schools reveals the fact that many of the books in them are not suitable for any of the pupils of elementary grades; many more do not serve to inspire pupils to read; and few libraries contain an adequate supply of good supplementary reading material for Primer, First Reader and Second Reader classes.

The General Editor of Text Books has prepared a list of books suitable for school libraries which should be of great assistance to Inspectors, Teachers and Boards of Trustees when making additions to their libraries.

Fifth Classes

Owing to the increasing demand for secondary education, there has been in recent years a very rapid growth in the attendance of Fifth Class pupils in the Public and Separate Schools of the province. In 1920 the enrolled attendance of Fifth Class pupils was 6,168, while in 1923 the number had increased to 8,738. The number of schools qualifying for Fifth Class grants in 1921 was 105, but in 1925 the number had increased to 205.

The following is the regulation regarding instruction in Fifth Form subjects:

"Pupils who have obtained High School Entrance certificates and such other pupils as are considered qualified by the Principal and Inspector, shall be entitled in both rural and urban schools to receive instruction in the subjects of the Fifth Form, except in a rural section or an urban municipality having a High or Continuation School." This Regulation is of great benefit to those who are not conveniently situated with reference to Secondary schools and the increased attendance in Fifth Forms shows that they are taking more and more advantage of it.

Courses of Study

The revised Courses of Study issued in a tentative form in September, 1924, have apparently met with very general approval on the part of Inspectors and teachers.

The following are extracts from the Inspectors' Annual Reports for 1925:

"The revised Courses of Study give general satisfaction and will undoubtedly promote increased proficiency."

"The present Courses of Study have met with the approval of the teachers. All the better teachers welcome the increased emphasis placed on Supplementary Reading. The enforced study period has brought home to many the weakness of too much 'teaching.' Confining Entrance requirements to the work of the Senior Fourth Grade has lessened the pressure in this grade. There has been marked progress towards the elimination of 'cramming,' a consummation devoutly to be wished."

Summer Courses

The Summer Courses for teachers, conducted by the Department of Education, have become very popular and are largely attended. The staff of instructors or these courses is composed of persons of proved ability and successful teaching experience who are able to cover a great deal of work in the short summer term. The Courses begin the first week in July and continue for five weeks. Certifi-

ates are awarded to those who are successful in passing the tests and examinations held at the close of each course.

There were 2,181 teachers in attendance at the various summer courses of 1925 (exclusive of the Summer Model Schools). This was an increase of 391 over the number in attendance the previous year. In the course in Art there were 240, in Agriculture, 227; in Auxiliary Classes, 85; in French Conversation, 15; in Commercial work, 132; High School Assistants, 6; Household Science, 44; Kindergarten-Primary, 274; Manual Training, 21; Middle School, 113; Physical Culture, 459; School Nurses, 15; Vocal Music, 69; Vocation, 150; Upper School, 332.

It reflects great credit on the teachers of the Province that so many of them are willing to spend the greater part of their holidays in attending summer courses, at their own expense, in order that they may become more proficient in their work.

Supply of Teachers

Since 1915 a Special List of schools in the districts and poorer parts of the counties (Circular 142) has been issued annually. For the schools listed therein Boards might legally engage teachers holding Third Class certificates without submitting the applications to the Department or to the Inspector concerned. The number of schools taking advantage of this Regulation was 1,024 in 1924, and 551 in 1925. As the Model Schools have been discontinued and as the supply of First and Second Class teachers now exceeds the demand and is likely to do so for some years to come, the number of schools on this Special List will be greatly decreased for 1926.

Unexpired Third Class and District certificates will continue to be valid for schools unable to secure First or Second Class teachers, but only on the endorsement of the Minister after recommendation by the local Inspector.

Interchange of Teachers within the British Empire

Loyalty to the Empire has its main source in the teaching of the schools. Therefore the more our teachers know of the Empire the better they will be able to foster a true spirit of patriotism in the minds of the children whom they instruct. In this connection there was instituted some years ago a system of "Interchange of Teachers" which is being carried out very satisfactorily. In accordance with this plan, nineteen Ontario teachers were interchanged during last year, with teachers in England, Scotland, Australia and New Zealand. This movement, though still in its infancy, has great possibilities. The teachers from the Overseas Dominions are brought into contact with the schools and places of historic interest in the great cities of the old land; while those from the Motherland who go out to teach for a year in the schools of Canada or some other part of the far-flung Empire, gain a broadened outlook and a clearer conception of what is meant by the "Commonwealth of Nations." Ontario teachers may make arrangements for interchange through the Department of Education.

Isolated Families

During the latter part of the year 1925, a special enquiry was made through the Inspectors for the purpose of finding out the number of children of school age, in the Province, who are resident in places so remote from any school that they are unable to attend. This enquiry revealed the fact that a considerable number of children live in more or less isolated places and are therefore not

receiving an education. The problem of making some special provision for the education of these children will no doubt be solved at an early date.

School Fairs

The rural school fair has grown rapidly in the support and favour of rural people. The pupils of the schools have been inspired through the fairs to greater interest in their school work in general and in the subjects of Agriculture in particular. Inspectors and Agricultural Representatives are co-operating very successfully in stimulating greater interest in the fairs and in attempting to make the interest more sustained throughout the year.

School Buildings

Mr. George White, of the Public Works Department, the efficient Consulting Architect to the Department of Education, reports as follows:

"The new Consolidated School at Byng Inlet, built from plans prepared by this Department, was completed, inspected and reported upon before final grants were paid. Plans were prepared for a Consolidated School at Paudash. The new English-French Training School at Embrun has been built and completed under the supervision of this Department.

"The following school buildings have been examined and reported upon. In several cases, the buildings have been surveyed and sketch plans have been prepared for their alteration, extension or improvements to accommodations, and meetings have been held with the school Trustees: Neustadt; School Section No. 3, Proton; Orangeville; Victoria and Douglas Haig Schools, Brockville; and Port Rowan.

"Plans have been submitted and have been reported upon for proposed new school buildings or alterations and extensions to existing buildings as follows: School Section No. 11, Ancaster; Arnprior; Ayr; Bagotsville; School Section No. 8, Bruce; School Section No. 11, Bertie, Ridgeway; School Section No. 7, Burgess and Bathurst; Comber; School Section No. 15, York, Fairbank; Fordwich; Ilderton; Lambeth; MacTier; Nakina; Oshawa; Port Arthur; School Section No. 6, Ramsay; Redditt; Richard's Landing; Riverside; School Section No. 3, Sandwich; Summerstown; Quibell; and Separate Schools at Chelmsford, Lindsay and St. Thomas.

"The following School Boards have been supplied with plans or sketch plans for new buildings: Alliston; Amaranth; Arkona; Bagotsville; School Section No. 1, Caledonia; School Section No. 3, Casey; School Section No. 2, Cardwell; School Section No. 1, Charlottenburg; Carp; School Section No. 1, Cosby; Gwillimbury; Jaffray and Melick; Laurel; Little Current; Kingston; Massey; School Section No. 13, Melancthon; School Section No. 8, Monck; School Section No. 1, Nairn and Lorne; Port Arthur; Quibell; Redditt; Separate School at Warren.

"A number of school boards have also been advised on sanitary matters in connection with their schools."

Inspectors' Reports

The Inspectors' Annual Reports contain many valuable suggestions which receive careful consideration. The following extracts taken from the Annual Reports of 1925 indicate conditions that are more or less general, or movements that are going forward successfully. Many of the Inspectors note, during the year 1925, the rapid increase in the number of fully qualified teachers, the

growing tendency of Boards to select successful, experienced teachers in spite of the fact that there is a surplus of teachers, the growth in the number of Fifth Classes, the increase in the proportion of pupils who reach High School Entrance standing and go forward to secondary schools, and the improvement in regularity of school attendance.

1. "Many of the schools in this Inspectorate have musical instruments, which aid materially in the improvement of the singing of the pupils. The list is as follows: Organs, 31; Pianos, 17; Victrolas, 13.—Total, 61."

2. "About half my rural schools engaged a special music teacher at a cost of \$3.00 to \$3.50 per hour once a week."

3. "I have not reported on a Travelling Art Library which I have established. These pictures are in six books and consist of about 280 pictures. Special covers for the small pictures and special for the large ones had to be constructed. They are now in the country schools but their success has yet to be determined."

4. "This year also saw the first step taken in full co-operation with the Public Library. Three schools most distant from the Library were supplied with selected sets of books for issue to the children under the direction of the Principals. Though the plan was in operation for only part of the year, it evidently stimulated the pupils to read. In one school of eight teachers over 3,000 books were taken out. It is hoped to develop and improve the plan to serve all who do not live conveniently near the Public Library."

5. "At these meetings the people were at first most uncompromising in their attitude of hostility towards the proposed Township Board bill. To-day they are not as hostile; they are more sympathetic towards it and are beginning to see some reasons why some such change is necessary. Sentiment is growing slowly in favour of the bill."

6. "Nine schools have an attendance under ten. The attendance per teacher in the rural part of the Inspectorate was 16.5. One-half the teachers at present employed could do this work."

7. "I have one school with (now) only one pupil, where the teacher receives \$800 salary, while the Board receives (owing to the very low assessment of the Section) \$500 as Government grants and \$400 as Township grant. This is surely an unwise use of both Government and Township funds. This situation could not exist were there a Township Board to conserve educational funds and give close attention to the best interests of the child."

8. "The rural schools have probably marked the limit of advance under the present method of administration. The adoption of a larger unit of administration would admit of improvement in several directions that cannot be secured under the present system."

9. "The prejudice against teaching Agriculture in schools has been overcome, and many who opposed this subject are now its advocates. Teachers are better instructed now and the people are better informed. The work of the Agricultural Representative has helped towards this end."

10. "More attention is being given to the care of the school grounds and buildings. Many of the schools were redecorated during the summer vacation and in most of these the colours were well selected. There is, however, much to be desired in the beautification of the rural school grounds. Trees, shrubs and well-kept grass plots are not very expensive and yet they have a refining influence on the children and create a feeling of pride in the school on the part of children, teachers and ratepayers alike. It is a hopeful sign when the people point with pride to their school."

11. "In almost every instance the school ground has been mown."

12. "Rural horticultural societies have supplied the schools with bulbs and shrubs, free of cost, thus assisting and encouraging the teachers and the trustees to beautify the school grounds."

General Remarks

The Inspectors report favourably on the work being done in the schools by the school nurses and many Inspectors having mainly rural schools under their charge are anxious to see a further extension of the school nurse service.

The combined efforts of the Inspectors and the Medical Health Officers are having a marked effect in bringing about better sanitary conditions at the schools.

Various organizations have continued to give very helpful co-operation to the schools and their work is appreciated. Among these may be mentioned in particular, the Junior Red Cross Society, the Women's Institute, The Home and School Clubs, Mothers' Clubs, The Imperial Order of the Daughters of the Empire, and the Ontario Safety League.

V. K. GREER,

Chief Inspector of Public and Separate School

Toronto, January 31st, 1926.

APPENDIX B

REPORT OF THE DIRECTOR OF
TECHNICAL EDUCATION

Progress During the Year

The vocational schools of the Province made satisfactory progress during the past year. This is shown by the statistics, which indicate increases in the number of schools or departments, in the number of buildings or extensions, in the number of students in attendance, and in the number of teachers employed in vocational work.

The total number of full-time day schools open throughout the school year is now twenty-five, including the College of Art. In addition there are day schools open during the months of January, February and March, in Kingston, Collingwood and Midland, giving instruction in navigation and marine engineering.

New full-time day vocational departments were opened in Owen Sound, Port Arthur, Welland, Oshawa, North Bay and Brantford. The commercial departments of schools at these centres are now organized under the Technical Education Branch instead of under the High School Department.

Evening schools were carried on in fifty-two places.

The total enrolment of full-time day pupils was 11,595, an increase over the previous year of twenty-six per cent.

The total enrolment of evening class pupils was 35,675, a decrease of 1.9 per cent. However, during the year there was an increase in student-hours of attendance of 6.36 per cent.

The total enrolment of part-time pupils was 1,739.

The following tables show the progress of the vocational schools:

DAY VOCATIONAL SCHOOLS

	1920-21	1921-22	1922-23	1923-24	1924-25
Number of full-time teachers.....	191	212	286	371	416
Number of part-time teachers.....	.....	60	51	88	108
Number of full-time pupils on roll.....	2,600	5,344	6,987	9,184	11,595
Average attendance of full-time pupils.....	2,123	4,260	5,518	7,209	9,263
Number of part-time pupils on roll.....	907	574	988	1,837	1,739
Aggregate student-hours of part-time pupils	40,997	37,776	60,972	177,638	237,378
Number of special pupils on roll.....	1,019	1,604	1,427	1,798	1,875
Aggregate student-hours of special pupils....	223,570	351,214	3,074	235,082	242,685

EVENING VOCATIONAL SCHOOLS

	1920-21	1921-22	1922-23	1923-24	1924-25
Number of teachers.....	909	1,075	1,097	1,193	1,182
Total number of pupils.....	27,297	32,545	33,581	36,452	35,764
Aggregate student-hours.....	1,119,287	1,176,039	1,298,746	1,413,302	1,503,248

SUMMARY OF EXPENDITURES BY MUNICIPALITIES

	1919		1920		1921		1922		1923		1924	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Total Expenditures	659,072.82		1,347,905.04		1,585,086.36		1,871,614.21		3,957,136.88		3,105,235.11	
Legislative Grants.....	140,294.14		511,021.04		670,758.56		638,217.28		624,558.06		672,077.86	

New Schools

During the past year the building programme has not been so extensive as in the years 1923 and 1924. This was to be expected, since during those years, and to some extent in the years preceding those, the local school authorities had definitely provided for vocational education in most of the centres of the Province where the problem was a pressing one and where it was deemed advisable to supplement the educational work already established. Comparatively few similar centres now remain which have not already provided a building for vocational work.

St. Thomas has erected a new building which occupies a central location in the east side of the city, and which will be devoted entirely to vocational education. The original intention of the Board was to use a part of the building for accommodating a few classes from the Collegiate Institute, but they finally decided to use the whole building for carrying on vocational work. In view of the efforts of the Principal, Dr. Arthur Voaden, in promoting vocational education in St. Thomas, and because of his long and valued service in education in the city, the Board named the school "The Arthur Voaden Vocational School."

The main part of the building, which includes administration offices, class-rooms, laboratories, rooms for commercial work and for household economics, is three storeys in height, while the shop part of the building is one storey only. A departure from the usual type of construction has reduced the cost of construction considerably. This has been effected by using steel framework and hollow tile extensively. The front part of the building has been faced with brick, while the remainder of the walls is made of steel and tile. With this type of construction the Board has succeeded in erecting the building under contracts not in excess of \$225,000.00.

The Toronto Board of Education completed the erection of a unit of a new building known as the Eastern High School of Commerce. It was believed that this portion of a larger building would provide sufficient accommodation for a few years at least. So large was the enrolment when the school opened in September, 1925, that all class-room space was overtaxed and temporary arrangements had to be made to accommodate seven additional classes. It would appear that an enlargement of the building will be necessary at an early date.

During the year another addition was made to the London Technical School. This is the second addition to the original building and provides six more class-rooms and a shop for the teaching of automobile mechanics. This addition relieves the congestion caused by increased attendance and is physical evidence of the steady growth of vocational education in the city of London.

In Weston, one of the smaller places which undertook to carry on technical education, the attendance increased beyond all expectations, and to provide class-room and shop accommodation the Board completed a six-roomed addition to the vocational school.

Niagara Falls completed an addition of four rooms to take care of the increased attendance. This addition provided much-needed class-room accommodation and is evidence of an increased appreciation of the work done in the technical department of the school.

Rural Evening Schools

In addition to the enquiries concerning technical classes which have been received from various cities and towns in the Province during the past year, several enquiries have come from village communities. Part of the interest in

vocational work aroused in some of these communities was due to the activity of Mrs. H. M. Aitkin, an officer of the Women's Institute. In other cases the interest was aroused by enquiring and public-spirited members of the district.

It is becoming known that many of the courses of study available in cities and towns are suited to the needs of rural communities. The difficulty of obtaining well-qualified instructors is the only one which presents a serious obstacle. This difficulty was overcome by the employment of an itinerant teacher in the case of Beeton, Bond Head, Bradford, Cookstown and Tottenham. The Boards in these villages agreed to engage a teacher who would give a day and evening in each village each week for ten weeks to instruct classes of employed persons in motor mechanics.

The enrolment was as follows:

Beeton.....	45	Cookstown.....	45
Bond Head.....	46	Tottenham.....	45
Bradford.....	77		

Under this plan the instructor carries an equipment with him and with the aid of some locally provided equipment is able to offer a theoretical and practical course of value to those in attendance. The classes have started with considerable enthusiasm, and this experiment would seem to point the way to a wide extension of vocational work in the Province, provided suitable local instructors are available.

Schools and Industry

Further progress can be reported in the co-operation between the technical schools and the industrial plants in the larger cities. Such organizations are also recognizing the value of the training given to boys in the industrial departments of the schools.

In the Annual Report for 1924 a description was given of the relations established between the technical schools and industrial plants at Hamilton, at Ottawa, and at Toronto.

During the spring of 1925 the Ford Motor Company, after investigating the available supply of tool and die makers, decided to further supplement their apprenticeship system by accepting graduates from the shop department of the Windsor-Walkerville Technical School. These graduates are accepted in preference to all other applicants for apprenticeship in the tool, die, and other departments. As a result of this recognition of the quality of the work done in the technical school, the firm accepted ten graduates in the tool and die departments and four in the electrical. These apprentices are paid at the rate of forty cents per hour for the first year, fifty cents per hour for the second year, and sixty cents per hour for the third year. Five cents per hour is held back during each year and is paid as a lump sum at the end of each year. There are other reasonable conditions in the agreement made with the apprentice, which is signed by the apprentice, his parent or guardian and the Ford Motor Company of Canada.

Towards the close of the year a new apprenticeship agreement was drawn up by the management of the Rubber Machinery Shops of the Canadian Consolidated Rubber Company, Limited, at Kitchener. Under this agreement the apprentices are required to attend the evening classes of the Kitchener-Waterloo Vocational School during the term of their apprenticeship. The agreement

applied to the machinist, the pattern-making, and the tinsmithing trades. An outline of apprentice instruction in the machinist trade is as follows:

OUTLINE OF APPRENTICE INSTRUCTION

MACHINIST TRADE (Four periods of 300 days each)

FIRST PERIOD OR YEAR—

- (a) At least one month in tool crib, learning tools' names, shapes, treatment and uses, also preliminary instruction in measuring tools as scale rules, calipers and micrometers.
- (b) Three months in auto tire mold finishing department, learning use of file and chisel on rough class of bench work.
- (c) Eight months in machine assembling department—consists of better class of bench work; helping on assembling; general drill press practice, learning the tap drill sizes; and screw and bolt threading on screw cutting machine. In this department the apprentice learns by observation what constitutes good work coming from lathes, millers planers, and shapers.

SECOND PERIOD OR YEAR—

- (a) Two months on plain milling machine.
- (b) Six months shaper work.
- (c) Four months planer work.

THIRD PERIOD OR YEAR—

The twelve months are put on lathes on all classes of this work from the smallest up to seventy-two inches in diameter.

FOURTH PERIOD OR YEAR—

- (a) Three months assembling machines, receiving instructions and doing the erecting and fitting on the best class of work.
- (b) Nine months in tool-room, consisting of universal milling machine practice, including gear cutting; internal, external, and universal grinder work; bench work on forming tools, templates, jigs, etc.; heat treatment of steels in gas furnaces, and general tool-room work where the apprentice does all the operations until the article or job is completed.

During this nine months the apprentice is placed on special machines, boring mills and general machines in the absence of the regular operator. He may also be asked to help in the pattern shop and blacksmith shop.

IN GENERAL—

During the whole course the apprentice is required to take at least two evenings a week in the winter months at the Kitchener-Waterloo Vocational School, the following subjects:

Shop Mathematics,
 Mechanical Drawing,
 Business English,
 Advanced Machine Shop Practice (optional),
 Pattern-making and Foundry Practice (optional),
 Electricity (optional).

The apprentice, either during the last part of fourth year or upon graduation, if he shows the interest and ability, may be taken in the Rubber Machinery Shops Draughting Room for several months.

The graduate is considered a finished mechanic and is given journeyman's work and wages according to his proficiency. Usually he is placed on the work he prefers and is most suitable to him.

Similar outlines with different content are in force for the two other trades mentioned.

This action of both companies is interesting, as it is another indication of a re-establishment of an apprenticeship system and also of the value of the quality of the work done in technical schools. The plan also affords an outlet for the placing of the graduates in industry in increasing numbers.

Part-time Education

The latest phase of education for day pupils is part-time education, and associated with it is the Adolescent School Attendance Act, which, in this Province, dates from the year beginning September 1st, 1922.

This Act extended the age for full-time attendance from fourteen years to sixteen years except for those exempted by certificates. In the case of these, attendance is compulsory for part time. Whatever may have been the need for education, for shelter, for guidance, for sympathetic repressive conditions for a child up to fourteen years of age, it is more important that he should have these when he is passing through the most trying period, when he is becoming psychologically and physiologically a new being with strange and new emotions. The finishing period of the child has become the starting point of the adolescent. Such a pregnant hour does not seem to be the right one to turn him loose or to permit him to escape from the forces which can do most for him in the few years yet remaining as his school life, to cease all concerted active responsibility for him at the brink of the widest chasm in his life, when the adolescent youth becomes a wage-earner, especially as at that period the need and possibilities of education are the greatest.

The settled and accepted school policy of all our cities is to offer full-time education to all pupils whose circumstances permit attendance, free of cost, all the way through the elementary schools and all the way through the secondary schools. Even the cost of University education is partly borne by the state. We are not now saying to a boy whose circumstances do not permit full-time attendance, "Choose full attendance or no attendance; take all or nothing." We are not now telling him that we prefer that he should leave school altogether. We offer part-time education.

In doing so for this large group of adolescents, Ontario is but doing what many other states are doing. Similar legislation has been passed in England, Scotland, Sweden, Norway, Denmark, Holland, France, Italy, Germany, Switzerland, Belgium, and the United States. Of special interest to Canada is the movement in the United States, since it is with the citizens of that country that our young people will have to compete in the industrial, commercial, and agricultural fields. Up to 1924 there were twenty-seven states in the union to the south of us which set about the organization of compulsory part-time education, and the end is not yet.

It has been demonstrated that part-time education can prepare young people for employment; it can conserve the education already received prior to seeking employment, and it can ease the difficulty of adjustment to conditions found in the early years of employment and promote the fitness of youth as social units in the community.

In some communities all the adolescents from fourteen to sixteen years of age are in school on a full-time basis. In other centres (the larger ones) a considerable number are in school on a part-time basis. Sarnia and St. Catharines may be cited as instances of the former. Toronto, Hamilton, London, and Kitchener are examples of the latter. In these cities an organization in the technical and commercial departments has been set up to provide part-time education to employed adolescents. Courses of study have been prepared, special teachers have been assigned to the work, and attendance and co-ordinating officers are co-operating to make the instruction effective.

The action of those in authority in these cities is a commendable one. The latest city to provide part-time instruction is Toronto, which enrolled five hundred and thirty-six (536) pupils during the fall term of 1925 in the vocational departments of the schools.

It is gratifying to report that in the initial stages of the establishment of these classes there was relatively little opposition on the part of pupils, parents

or employers in co-operating with the educational authorities in providing this additional educational service to the young people of the city.

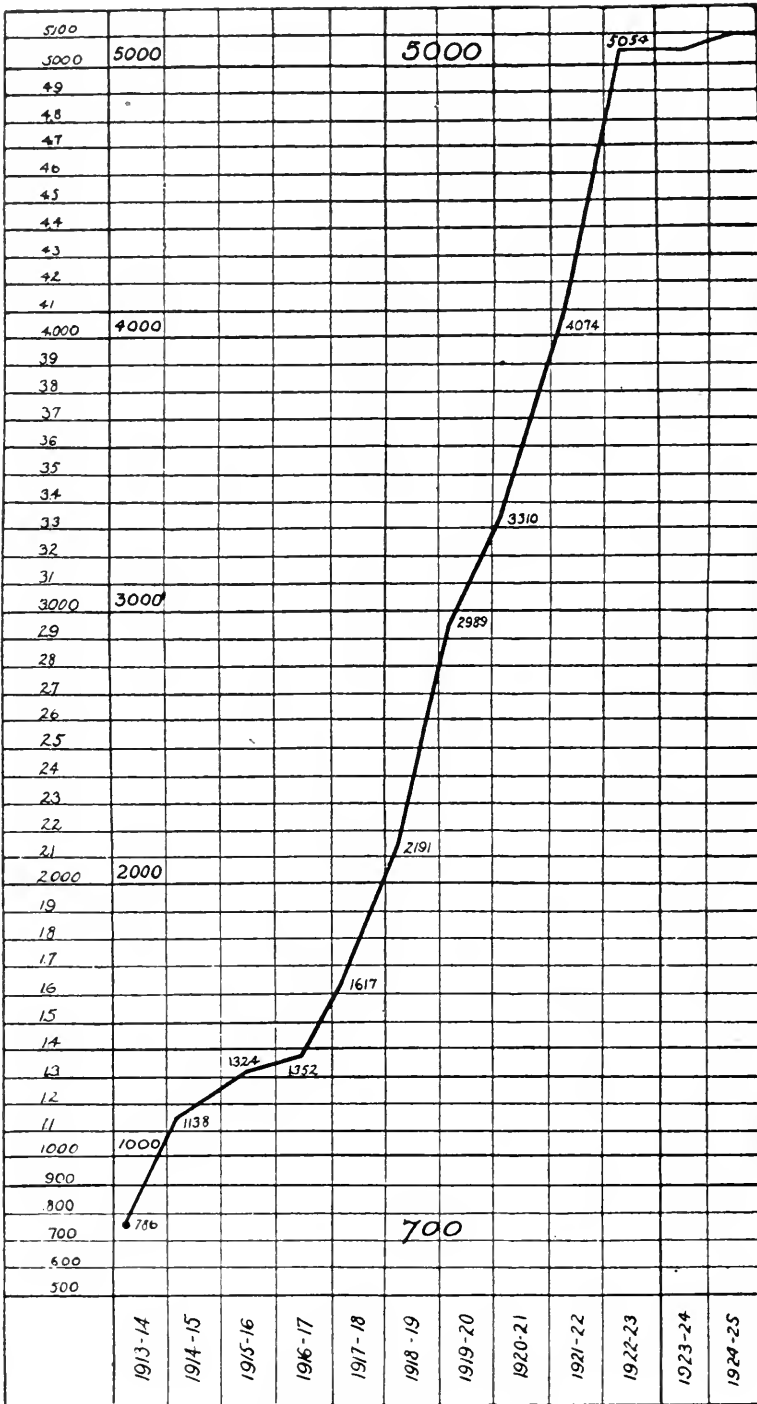
Reorganization of Staff

The Staff of the Technical Branch was reorganized during the year. The changes were due to the appointment of the Director, Mr. F. P. Gavin, to the Principalship of the Ontario Training College for Technical Teachers and of the Organizers, Mr. M. A. Sorsoleil and Miss McKim, as his assistants on the Staff of the College. The Director was succeeded by Mr. D. A. Campbell, who, at the time of his appointment, was Principal of the Sarnia Collegiate Institute and Technical School. Prior to this appointment at Sarnia he was Director of Technical Education for Alberta. Miss A. M. Hamill, a teacher of Household Science at the Kitchener-Waterloo Vocational School, succeeded Miss McKim as Organizer of Women's Work. Mr. F. S. Rutherford remained on the Staff and was made Assistant Director of Technical Education.

D. A. CAMPBELL,

Director of Technical Education.

Toronto, February 10th, 1926.



OTTAWA TECHNICAL SCHOOL

Graph showing the growth in enrolment of Vocational Evening Classes.

APPENDIX C

REPORT OF THE INSPECTORS OF
CONTINUATION SCHOOLS

During 1925, for the purpose of inspection of Continuation schools, Ontario was divided into districts as follows: The Eastern District, which comprises all of Southern Ontario east of Toronto, that part of Northern Ontario lying along the T. and N.O.R.R., and along the C.P.R. from North Bay to Sault Ste. Marie, and the Islands of Georgian Bay; the Western District, which comprises all of the Western Peninsula of Ontario, and the districts through which the main lines of the C.N.R. and C.P.R. run to Manitoba. Inspector Mills had charge of the Eastern District, and Inspector Hoag of the Western, until September 1st, 1925, when the Inspectors interchanged districts. In the Eastern District there are one hundred and two schools; in the Western there are one hundred and four. These schools are situated at different distances from Toronto, varying from five miles to 1,200 miles. To inspect them, therefore, involves very much travelling, much of it over branch lines of railway, or by motor or other conveyance.

Every school in the Province was visited once by an Inspector, and many schools, where local conditions made it necessary, were visited more than once during the year. In addition to the inspectoral visits to the established schools, the Inspectors made more than fifty visits to various places to discuss matters relating to Continuation schools, and particularly to explain to boards of trustees and to ratepayers the regulations and provisions connected with the establishing of such schools.

A REVIEW OF PROGRESS IN THE PAST TEN YEARS

Schools and Teachers

The Report of the Minister of Education for 1914 gives the total number of Continuation schools as follows:

Schools with three teachers.....	8
Schools with two teachers.....	91
Schools with one teacher.....	31
	130
Total number of schools.....	130
Men teachers.....	73
Women teachers.....	164
	237
Total number of teachers.....	237

The Report for 1924 is as follows:

Schools with four teachers.....	3
Schools with three teachers.....	35
Schools with two teachers.....	100
Schools with one teacher.....	61
	199
Total number of schools.....	199
Men teachers.....	112
Women teachers.....	284
	396
Total number of teachers.....	396

During this ten-year period, twenty-three Continuation schools became High Schools—Bracebridge, Bridgeburg, Burlington, Chapleau, Elmira, Exeter, Finch, Fort Frances, Hanover, Huntsville, Lakefield, Milton, Mimico, Nepean, New Liskeard, Norwich, Port Colborne, Shelburne, Thessalon, Timmins, Tweed, Wallaceburg, Walkerville.

During the same period three schools, Devizes, Fitzroy Harbour and Webbwood, were discontinued. Each of these was a one-teacher school; two were established previous to 1914, and one since that date.

During 1925, Continuation schools were established at the following places: Chalk River, Coniston, Cooksville, Delta, Edgar, Elgin, Honeywood, Mount Pleasant, Scudder (9). Two of these employ two teachers, and the others, one teacher.

A consideration of the above figures will show that from 1914 to the present date, one hundred and two new schools have been established and one has been discontinued.

School Buildings

During the same period, seventy-five new school buildings have been erected. In a few cases, the new building accommodates the Continuation school only, but, in most cases, the new building is for the purpose of providing suitable accommodation for both Public and Continuation schools. In thirty-three other centres, additions of one or more class-rooms have been made to school buildings, or a suitable building has been remodelled to fit it for Continuation school purposes.

Attendance and Expenditures

The Minister's Report for 1914 gives the total attendance at the Continuation schools as 5,544, while the report of 1924 gives the total attendance as 9,337, an increase of 68.4 per cent. The teaching staff during the same period has increased 67 per cent.

The total expenditure on Continuation schools reported in 1914 was \$271,-702.96, of which teachers' salaries amounted to \$190,463.59, while the total expenditure reported in 1924 was \$969,483.18, of which the salaries amounted to \$533,395.12. The increase in total expenditure was 256 per cent., while the increase in total expenditure for salaries was 180 per cent.

Supply and Qualifications of Teachers

There is more than an adequate supply of teachers legally qualified to act as assistants in our Continuation schools, and at least an adequate supply of teachers legally qualified to act as principals of such schools. This is due partly to the industrial depression and partly to the change in the content of the course of study required for those students who are preparing to secure First Class Professional certificates.

In the Report of the Continuation School Inspectors for 1924 appears the following paragraph:

"Has the time not come for a forward movement in connection with qualifications of teachers of Continuation schools? It is the opinion of the inspectors of these schools that it is very desirable to raise the academic qualifications of all teachers of Continuation schools so that the minimum of requirements will be at least a Professional First Class certificate, and in addition the equivalent of two years' work in the general course in Arts of the University. The inspectors believe that higher academic standing is more desirable at the present time than experience in Public schools, before entering upon the work of the Con-

tinuation schools. There should, of course, be no relaxation in regard to the requirements for training in the special subjects of Art, Physical Culture, Household Science, etc. But after due notice to prospective students at the Normal schools, the inspectors believe that if the First Class certificate is restricted to Public schools, and that if a special certificate of qualification be granted to the holder of a First Class certificate who has covered the advanced academic work suggested, the teachers of the Continuation schools will be better qualified for the training of pupils of secondary schools."

In accordance with the opinions expressed in the extract quoted above, the inspectors recommend that, for those teachers wishing to qualify for the principalship of any Continuation school in which the work of the Middle school is carried on, the requirements be raised so as to correspond to those for the second year of the course in Arts of the Universities.

Problems Connected with the Establishment of New Continuation Schools

The Inspectors feel that a statement of some of the problems connected with the establishment of new Continuation schools deserve mention, since the solution of these problems call forth much quiet and patient public service on the part of rural trustees, ratepayers and public school inspectors.

Problems Confronting the School Boards

The responsibility for establishing and carrying on a new school is usually assumed by a single school section, although occasionally a union of sections is formed for this purpose. The school is frequently opened in temporary quarters. These quarters must be furnished and provided with equipment for carrying on the work and the teacher's salary must be paid monthly. The schools open in September, but grants are not due until the following summer or autumn. To get money to carry on for the year until grants begin to come in without making a levy on the section that will arouse keen opposition to the school and harsh criticism of the school board from the ratepayers, is a problem few would cheerfully face.

When two or three years' work has convinced the ratepayers that the school is a benefit to the community and that the cost to the section is small as compared with the advantages, the Board is next faced with the problem of providing permanent accommodations. It is true that the county must pay its share of 80 per cent. of the cost of building, but even the remainder of the cost is no small undertaking for a single section or group of sections.

To solve the above problems to the general satisfaction of the ratepayers, necessitates the exercise of more of the qualities of the financier and the diplomat, and more meekness, patience and persistence than trustees are usually given credit for possessing. Few men would undertake the task except from a strong conviction of the advantages to be derived by the rural children.

Problems Confronting the Inspectors

In order to give the ratepayers an opportunity to test the advantages of a Continuation school to the community and to convince them that the school will not be a serious financial burden, the Inspectors often find it advisable to recommend that permission be given to carry on in temporary quarters. When this is done, it is always on the definite understanding that at the end of two years, or at most three, the Board will take steps to provide suitable permanent accommodations. After the two or three years have elapsed, there is usually

a very decided and quite natural inclination on the part of some of the ratepayers to continue in the temporary quarters and to put off the erection of suitable accommodation as long as possible. Public meetings are necessary and for these the Public and Continuation School Inspectors are in constant demand to assist the Boards in presenting matters clearly and fully to the ratepayers. Besides the inspection of the schools and the almost daily meetings with the Boards and teachers after school hours, it is usual for each inspector to attend from twenty to forty public meetings each school year. That so many new schools have been established, new buildings and additions to old ones erected, and that there has been such an increase in expenditure for Continuation school purposes during the past ten years, are evidence that parents and ratepayers generally are deeply interested in a better education for the children. The progress made is all the more worthy of note when it is remembered that the period (1914 to 1924) includes four years of the War, during which little building was done. Such progress could not have been made without the hearty cooperation of the Public School Inspectors and earnest effort on the part of all those interested in the education of the children of rural districts.

A Problem of County Councils

Owing to increasing expenditure for roads and for other municipal purposes, as well as for the cost of schools, the tax rate is high in many rural districts. Some county councils, or members of those councils, feel there should be some way of limiting the responsibility of the county for the cost of educating pupils at High Schools or Collegiates in large towns and cities. This cost frequently reaches \$150 or more per pupil and while those living near such schools receive advantage, there appears to be a certain unfairness in the case of ratepayers living at a long distance from high or continuation schools. Such ratepayers have to pay while they do not receive a benefit that corresponds fairly to that received by the ratepayers living near the school.

In such an area should not county councils be given the right to say where Continuation schools shall be established and to prescribe the area that shall be served by any school? The county council would then not be responsible for the cost of educating any pupil who leaves the school in his area to attend another for any course given in the local school.

The Trend of Continuation Schools

For many years it had been hoped that when increased attendance necessitated the employment of a third teacher, the academic courses of Continuation schools might be confined to the Lower and Middle school work and that a two years' course in Household Science and Agriculture might be introduced. It was thought that with the introduction of a course in Household Science for the girls and in Agriculture for the boys, the content of the academic courses would be enriched and they might still be covered by the average pupil in four years.

However, when the third teacher becomes necessary, the demand of the parents and trustees is for an extension of the academic course to include Upper School work. The possibility of having some Upper School work done if a third teacher is employed is a strong argument put forward by many members of School Boards in justifying the engagement of the third teacher. This statement makes a much stronger appeal than any argument about overcrowded class-rooms, whereas, any argument based on the necessity for some training in departments of Household Science or Agriculture would be received with scorn

by many ratepayers. Whether the reason for the demand for Upper School work is due to the fact that the traditional High School course is the only one for which credit is given in most University courses, or whether it arises from a lack of appreciation of the meaning and value of such courses, it is a fact that most parents are not yet interested in Household Science or Agriculture, but are quite interested in extending the High School course to include as much Upper School work as possible.

Need for Extending Continuation Schools

All ratepayers in the county must contribute to the cost of educating county pupils at High or Continuation Schools, and very many of these ratepayers live so far from these schools that their children derive very little benefit from them. A recent amendment to the Continuation Schools Act, whereby surrounding sections may contribute a specified sum, or a proportion of the cost, toward the establishment and maintenance of a school in another section, seems to provide a way whereby Continuation Schools may be brought within the reach of most ratepayers. If the provisions of this amendment could be brought to the attention of Boards located at a distance from secondary schools, there can be little doubt that many new schools in rural districts would result. Have we not reached the time when a secondary school should be carried on in each township?

G. K. MILLS,

J. P. HOAG,

Continuation School Inspectors.

Toronto, December 31st, 1925.

APPENDIX D

REPORT OF THE HIGH SCHOOL INSPECTORS

During the school year 1924-25, your Inspectors visited the 50 Collegiate Institutes and the 133 High Schools of the Province and observed the work of 1,657 teachers. In the year 1908-09, the first in which the work of inspection was in charge of three Inspectors, the comparative figures were as follows:

Collegiate Institutes, 42; High Schools, 103; Total, 145. Number of Teachers, 795.

It will be observed that in sixteen years the number of schools has increased more than 26 per cent. and the number of teachers has been more than doubled. It follows of necessity that the present Inspectors can spend now in inspection less than one-half of the time per teacher that was possible in 1908-09. Every available school day has been utilized, however, by your Inspectors in the work of inspection. No school nor teacher has been overlooked, but the endeavour has been to devote most time where there appeared to be special need.

The increase in attendance is still marked, the attendance having been 52,116 in 1924-25, as compared with 48,263 the year before. The most noteworthy feature of this continued increase, however, is the percentage increase in Upper School pupils compared with that in the Middle and Lower Schools. In the last three years the total increases in Lower, Middle and Upper School attendance have aggregated 4,532, 6,384, 1,795, respectively, and the percentages of those increases, 16.6, 65, 76. The aggregate attendance in the Lower School last year showed an increase of 1,451 or 4.7 per cent. In the Middle School the increase was 1,792 or 12.4 per cent., while in the Upper School it was 610 or 17.3 per cent. of the attendance in the same division for the previous year.

This large proportion of increase in attendance in the Upper School is most encouraging, but it carries with it heavier responsibilities for the staffs of the schools and for the School Boards concerned in making adequate provision for them.

During the year the following new buildings have been completed and opened—Collegiate Institutes at Collingwood, Fort William, and Bloor Street, Toronto, and High Schools at Bracebridge, Caledonia, Chapleau and Grimsby. Additions have been erected and are in use at the Napanee, Orillia, and Humberside, Toronto, Collegiate Institutes, and at the Milton, Shelburne, Simcoe and Smithville High Schools. In addition to the above, new buildings are in course of erection in London East, Morrisburg, Malvern Avenue, Toronto, Pembroke and Petrolia.

R. W. ANGLIN,
I. M. LEVAN,
G. F. ROGERS,

High School Inspectors.

Toronto, January 1st, 1925.

APPENDIX E

REPORT OF THE DIRECTOR OF RURAL SCHOOL ORGANIZATION

1. One-roomed Rural Schools

In 1924 there were in the Province 5,004 one-roomed rural schools, an increase of twenty-one over the previous year. The following table classifies these schools on the basis of average attendance:

With Average Attendance of	No. of Schools in Counties	No. of Schools in Districts	Total in Province
2.....	9	4	13
3 or less.....	37	20	57
4 " ".....	65	28	93
5 " ".....	128	43	171
10 " ".....	689	207	896
15 " ".....	1,628	374	2,002
20 " ".....	2,633	497	3,130
Over 20.....	1,676	198	1,874
	4,309	695	5,004

Compared with the attendance figures for 1923, those for 1924 are not reassuring. The decrease in the number of pupils attending the one-roomed schools, which has been noted for several successive years, still continues. Two schools in every nine have an average of ten or less; two schools in every five an average of fifteen or less; five schools in every eight an average of twenty or less; and only three schools in every eight an average of more than twenty. At least three thousand schools in the Province are costing too much to maintain, and are working below their capacity. Several hundreds of these might be closed and their pupils redistributed in neighbouring schools with a great financial saving to the ratepayers and the government, and with great educational profit to the pupils.

2. Cost of Maintaining Schools with Small Attendance

The excessive cost of maintaining schools with low average attendance has been emphasized in my previous reports. The financial statistics of these schools for 1924 are as disturbing as those of former years. The following tabulated statement shows the cost of maintenance in 1924 of three groups of schools with low average attendance:

Schools with Average Attendance of 1 to 5.

	No. of schools	Total Average Attendance	Cost to Locality	Legislative Grants	Total Cost	Average Cost per Pupil to Locality	Average Cost per Pupil to Government	Total Cost per Pupil
Counties..	128	528	\$74,538 96	\$52,671 91	\$127,210 87	\$141 17	\$99 76	\$240 93
Districts...	43	164	21,563 11	19,435 06	40,998 17	131 48	118 51	249 99
Province..	171	692	96,102 07	72,106 97	168,209 04	138 88	104 20	243 08

Schools with Average Attendance of 6 to 10.

Counties..	561	4,629	435,481 90	214,322 40	649,804 30	94 08	46 30	140 38
Districts...	164	1,325	100,238 90	91,376 39	191,615 29	75 65	68 96	144 61
Province..	725	5,954	535,720 80	305,698 79	841,419 59	89 98	51 34	141 32

Schools with Average Attendance of 1 to 10

Counties..	689	5,157	510,020 86	266,994 31	777,015 17	98 90	51 77	150 67
Districts...	207	1,489	121,802 01	110,811 45	232,613 46	81 82	74 42	156 24
Province..	896	6,646	631,822 87	377,805 76	1,009,628 63	95 07	56 85	151 92

The average cost of education per pupil in 1924 in all the rural public schools was \$80.38. If this amount is compared with the figures in the above table, it is evident that, in the schools with an average attendance of five or less, the cost per pupil is three times as great, and in schools of ten or less, the cost is almost twice as great, as the average cost per pupil in all the rural public schools. It cost the Province in 1924 more than a million dollars to maintain nine hundred schools with less than seven thousand pupils. Such high costs for education are indefensible except in those instances where conditions make the maintenance of a small school unavoidable.

3. The Consolidated Schools

New consolidations were established during 1925 at Apsley, in Peterborough County, Quibell in Kenora District, and Pointe au Baril in Parry Sound District. The consolidated school districts at Benmiller in Huron County, Tarentorus in Algoma District, and Jaffray-Melick in Kenora District, were dissolved under the provisions of Section 13 of the Schools Acts Amendments of 1924. In none of these cases had any steps been taken to establish a consolidated school.

Twenty-seven consolidated schools are now in operation in the Province. The reports received from them indicate that they are all working successfully. The transportation schemes are operating satisfactorily in every case. The vans seldom miss a trip even under the most adverse conditions of roads and weather. The pupils are conveyed in comfort to the school in the morning and to their homes in the evening. The percentage of average attendance is considerably higher than in the ordinary rural school because of the transportation system.

Practically all the consolidated schools provide a secondary education either in the Fifth Form or in a Continuation School, unless a High School is readily accessible. Many of them also provide special instruction in Manual Training, Household Science, and Agriculture. The cost of maintenance per pupil of average attendance in the consolidated schools is \$75.17. This is considerably lower than the average cost per pupil in all the rural public schools, viz., \$80.38. It should be remembered, too, that the ordinary rural school seldom provides any measure of secondary education or any instruction in special subjects. The consolidated schools are therefore providing both an elementary and a secondary education at a lower cost per pupil than that at which the rural schools are providing merely an elementary education.

The statistics of the consolidated schools will be found on pages 242-246 of this Report.

4. Proposed Changes in Rural School Administration

The outstanding event of 1925, so far as rural school organization is concerned, was the introduction in the Legislature of a Bill to establish Township Boards of Trustees. This bill embodies proposals that have been made for many years past for the improvement of the administration of the rural schools. The Bill was given its first reading by the Legislature, and was then withdrawn for further consideration at a future session. In the meantime, copies of the Bill have been widely distributed, accompanied by a circular letter from the Minister, setting forth the defects of the rural schools which the provisions of the Bill will remedy. All those interested in rural schools have been invited to study the provisions and to make constructive suggestions in regard thereto.

The Bill proposes to place the schools of each township under an administration similar to that which has been in successful operation in the urban municipalities for upwards of sixty-five years. Each township is to be divided into school areas coinciding in most cases with the present school sections, and corresponding to the wards of towns and cities. Each school area will elect its representative on the township board at the same time and place and under the same conditions as elections for municipal council are held. Each trustee will ordinarily hold office for two years. To ensure a measure of continuity for the board, provision is made for the retirement of only half of the members each year.

As was to be expected, the submission of the Bill in tentative form for the consideration of the people directly concerned has aroused lively discussion throughout the Province. The matter has been debated at many meetings of trustees and ratepayers. At first, in the absence of definite knowledge of the Bill, sentiment was almost universally against its proposals. But as these proposals are gradually becoming better understood, and as their implications are being more clearly recognized, a perceptible change in public opinion is taking place. A tendency to consider the provisions of the Bill on their merits has now appeared, and there is little doubt that when their significance is fully realized, the initial opposition will disappear. A gratifying feature of the situation is the support that is being given to the principle of the Bill in the editorial columns of influential journals.

It is disappointing, however, to note, in many of the public discussions that have taken place, a lack of that constructive criticism which was the main purpose of its submission to the people. If the proposals were condemned, it was hoped that there would be presented either suggestions for their improvement, or alternative schemes which would remedy the admitted defects of the schools. It is obvious that mere condemnation of the Bill is of little avail in improving the existing school conditions.

Considerable misapprehension as to the provisions of the Bill still exists in certain quarters. It has been frequently asserted that it is proposed to deprive the people of the control of their schools. It is difficult to understand how such an impression could arise. Nobody would suggest that the people of urban centres do not fully control their schools. How then can it be asserted that the same method of administration applied to the rural schools will deprive the people of control? Each municipality will exercise the same authority over its schools as it does over such other municipal matters as roads, bridges, drains, and public health. Nobody denies that these matters are under local direction and control. In fact, under the township board scheme, local control over school matters will be extended from the single school of the section to all the schools of the township, secondary as well as elementary. Local autonomy, so far as schools are concerned, will not in any way be lessened, but will in reality be augmented.

It has also been stated that a section board of three trustees knows more intimately the needs of the local school than a township board could know them. Such a contention has little weight, when it is remembered that on a township board, each school area, which means in most cases each school section, will have its own elected representative, who may be trusted to keep the interests of his particular school before the board. Each representative will be able to see that the school in his area is kept on the same plane of efficiency with all the other schools in the township.

In some quarters it seems to be assumed that the establishment of township boards will mean that existing school buildings will be discarded and costly new buildings erected in their stead. No such proceeding is contemplated.

Buildings that are still serviceable will continue to be used so long as there are sufficient pupils to attend them. To discard serviceable buildings would be to sacrifice one of the main purposes of the Bill, viz., to ensure economical management. Nor does the scheme necessarily involve the consolidation of the schools unless the people so decide. The type of school organization adopted in each township will be determined by the people themselves through their elected representatives without influence from without.

The main charge brought against the township board scheme of administration is that it will increase the cost of education. One of the main purposes of the scheme is to *reduce* costs. Elsewhere in this report, the excessive cost of the small school has been pointed out. Much of this unnecessary expenditure can be obviated under a township board by redistribution of pupils so as to secure schools of a reasonable size. Other reductions in cost will be secured through the standardization of buildings and through uniformity in the provision of fuel, equipment, and supplies.

The suggestion has frequently been offered that the adoption of the scheme should be made optional with the municipalities. Permissive legislation for the establishment of township boards is already provided by Clause 15 of the Public Schools Act, 1920. This clause gives to township councils the authority to unite two or more school sections, and to limit the number of trustees to six when all the sections in a township have been united. Though this clause has been in the Statutes for many years, there is only one township in the Province where a township board has been established in this way. There is, therefore, small hope that permissive legislation such as is suggested would be acted upon. If the benefits of the scheme are ever to be secured, it will have to be made compulsory and not permissive.

When the Bill to Establish Township Boards of Trustees is made law, it will be possible for the people of rural communities to deal effectively with the present abuses and defects in the rural school situation. The pressing problem of the school of small attendance, with its consequent inefficiency and expensiveness, will be on the way towards solution. The striking inequalities in school taxation will be remedied. Most important of all, the provision of facilities for secondary education and part-time courses will be made possible through the wider opportunity for financial co-operation among the people. The adoption of the township unit of administration in place of the present school section unit will result in substantial and general improvement in the educational status of the rural communities of this Province.

W. J. KARR,
Director of Rural School Organization.

Toronto, February 12th, 1926.

APPENDIX F**REPORT OF THE INSPECTOR OF MANUAL TRAINING AND
HOUSEHOLD SCIENCE****The General Situation**

Manual Training and Household Science in the schools of the Province have been conducted in much the same manner as in previous years. There are now in actual operation 121 Manual Training centres and 122 Household Science centres distributed amongst thirty-seven different towns and cities. The tendency to close centres owing to financial stringency and the need for economy is rapidly disappearing and centres that were temporarily closed are being reopened. It is gratifying to note in this connection the reopening of the Manual Training and Household Science centres in Port Arthur Collegiate Institute.

The character of the work being done in the Manual Training room is showing marked improvement in several directions. More attention is being paid to the basic tool processes of all wood-working operations; a closer connection is being made with the other school subjects; more consideration is being given to the finish of the objects made, better teaching methods are being adopted, much more use is being made of charts, illustrations, photographs, specimens of manufactured articles of raw materials which are supplied by many manufacturers on request, and Government Bulletins are being freely used. A recent publication by the Forestry Branch of the Department of Lands and Forests, Ontario, "The Forest Trees of Ontario," by J. H. White, of the University of Toronto, would prove most useful to all Manual Training classes of the Province. This publication is well illustrated and contains a guide to the identification of the common timbers and trees.

The teachers of cookery, general household management and sewing are also making progress in the manner of handling their subjects particularly in the direction of making them more directly applicable to the home. In the majority of cases the girls practise in the home the work done in the classroom and report to the teacher the success or failure of their efforts. Attention is being paid to the balanced meal and the economical purchase of food stuffs. The instruction is being largely based on the complete meal and the subject is being developed in connection with the social service of the school. Much attention is being paid to the health of the school girl, both in the matter of suitable dress and proper food, and in many cases the Household Science teacher and the School nurse can beneficially work together in this regard.

Constructive Work in the Primary Grades

A recent development of school organization is the rotary or self-contained school. In this type of school Manual Training and Household Science are taught by one teacher through all grades of the school and in this way a correlated course can be given from Grade I to Grade VIII throughout the school, resulting in much better work in the higher grades owing to the foundation for the instruction laid in the lower grades. Children from outside schools do not attend the Manual Training and Household Science centres in these schools and in this

way time is not lost in travelling from school to centre. In the Normal Schools and Summer Schools much attention is being paid to this elementary work. In the Rural School this elementary work is found particularly useful as seat or busy work, and owing to the grants being provided by the Department more trustees are becoming willing to undertake the small expense involved. The new curriculum providing as it does for the combination of Art and Constructive work, particularly for the lower grades is resulting in more Constructive work and the better application of the Art.

The Rural School

It is gratifying to be able to report continued progress in the installation of Manual Training and Household Science into the rural schools of the Province. There are now approximately 700 schools in which one or both these subjects are taught. The Household Science takes the school lunch as the centre of its instruction. In the majority of these schools one hot dish is served at the noon lunch to supplement the lunch that is brought from home. Every teacher in the Province who holds a Second Class certificate is qualified to teach this work, and inspectors, teachers, trustees and parents are generally of the opinion that in those schools where lunch is served the health of the children is improved, the problems of discipline are easier, and better work is accomplished in the afternoon where the lunch is eaten under proper conditions. The serving of the lunch under the supervision of the teacher also has the added advantage of providing for the supervision of the pupils during the noon hour.

The equipment provided for the Household Science generally consists of a two or three flame burner oil stove and a cupboard in which to store the cooking utensils. The Department's manual, "Household Science for Rural Schools," contains full details of suitable equipments which have been tried out in various schools and have proved suitable and successful.

The equipment for Manual Training generally consists of one bench and a small cupboard to hold a set of tools. The Manual issued by the Department, "Manual Training," gives full details of this work.

Summer Courses and Saturday Classes

During the summer vacation the usual holiday courses were held for the purpose of qualifying for the Elementary certificate, which is valid in the Rural Schools of the Province. Both courses were given in the rooms of the Technical School, Hamilton, and the Manual Training course had a larger number of students than the course held in the previous year.

The Saturday Classes for teachers in service held at Hamilton Normal School in previous years were continued and are meeting with increased favour. The students feel that they can put into immediate practice the lessons they receive, and that they can bring their problems for common discussion and solution.

Training of Teachers

In addition to the Summer Courses and Saturday Classes above mentioned which qualify for the Elementary certificate, we have a one-year course, given at the College of Education, for the purpose of qualifying Household Science teachers for the urban schools where Household Science rooms are equipped. This course is given by capable and efficient instructors who are well acquainted with the requirements and possibilities of the schools of the Province.

A one-year course has now been established at the Industrial Training College in Hamilton to qualify Manual Training teachers for urban schools. Recommendations are being made regarding the qualifications for the Specialist's certificate in Manual Training and the adoption of these recommendations will complete the required provision for training teachers for these subjects in all the schools of the Province.

ALBERT H. LEAKE,
Inspector of Manual Training and Household Science.

Toronto, December, 1925.

APPENDIX G
REPORT OF THE INSPECTOR
OF
ELEMENTARY AGRICULTURAL CLASSES

Introductory

Agricultural education in the different types of schools recognized by the Department of Education is advancing year by year in both quantity and quality—quantity referring to the number of schools and pupils concerned, and quality referring to the character of the work done. There is still a considerable element of opposition towards agriculture as a school subject here and there throughout the Province, but I am pleased to note that the magnitude of this element is decreasing year by year. Excellent work is being done in urban and suburban schools as well as in the rural schools.

The following facts and figures show the situation at the present time:

The number of Public and Separate Schools qualifying for grants each year, commencing in 1903, is given in the following table:

Year	No. of Schools	Year	No. of Schools	With School Gardens	With Home Gardens
1903.....	4	1914.....	264	208	56
1904.....	7	1915.....	407	222	185
1905.....	6	1916.....	585	324	261
1906.....	8	1917.....	989	466	523
1907.....	2	1918.....	1,020	588	432
1908.....	14	1919.....	1,408	618	790
1909.....	16	1920.....	1,648	702	946
1910.....	17	1921.....	1,804	690	1,114
1911.....	33	1922.....	2,047	796	1,251
1912.....	101	1923.....	2,288	843	1,445
1913.....	159	1924.....	2,285	831	1,454
		1925.....	2,509	783	1,726

Number of Ungraded Public Schools with classes in Agriculture, September, 1924, to June, 1925:

Inspectorate	No. of Schools	With Home Gardens	With School Gardens	Inspectorate	No. of Schools	With Home Gardens	With School Gardens
Brant and Norfolk..	18	15	3	Halton and Wentworth (in part)...	27	22	5
Bruce W.....	21	12	9	Hastings S.....	45	36	9
Bruce E.....	31	19	12	Hastings N.....	1	1	..
Carleton W.....	13	9	4	Hastings C.....	22	18	4
Carleton E.....	11	4	7	Huron E.....	63	56	7
Cochrane N. (Dist. IX).....	4	2	2	Huron W.....	82	64	18
Dufferin.....	60	41	19	Kent E.....	75	21	54
Dundas.....	61	53	8	Kent W.....	54	33	21
Elgin E.....	61	38	23	Lambton W.....	74	56	18
Elgin W.....	26	18	8	Lambton E (2).....	71	54	17
Essex S.....	18	11	7	Lanark W.....	41	31	10
Essex N.....	11	5	6	Lanark E.....	55	41	14
Frontenac N.....	2	2	..	Leeds & Gren. (3)...	43	37	6
Frontenac S.....	2	1	1	Leeds & Gren. (2)...	44	37	7
Glengarry.....	66	59	7	Leeds & Gren. (1)...	31	25	6
Grey W.....	19	8	11	Lennox.....	5	5	..
Grey E.....	3	..	3	Lincoln.....	11	7	4
Grey S.....	7	3	4	Middlesex W.....	66	43	23
Haldimand.....	21	20	1	Middlesex E.....	81	38	43

Inspectorate	No. of Schools	With Home Gardens	With School Gardens	Inspectorate	No. of Schools	With Home Gardens	With School Gardens
Muskoka District...	3	3	..	Stormont.....	67	64	3
Norfolk.....	49	32	17	Victoria W.....	1	1	..
Nbld. & Durham (3)	7	4	3	Waterloo S.....	9	7	2
Nbld. & Durham (2)	52	42	10	Waterloo N.....	11	7	4
Nbld. & Durham (1)	56	42	14	Welland N.....	9	8	1
Ontario N.....	19	11	8	Welland S.....	20	14	6
Ontario S.....	12	7	5	Wellington S.....	48	32	16
Oxford N.....	42	33	9	Wellington N.....	9	7	2
Oxford S.....	7	5	2	Wentworth N.....	34	23	11
Peel.....	13	5	8	York W (No. 2)....	8	2	6
Perth N.....	56	47	9	York N. (No. 1)...	17	13	4
Perth S.....	42	36	6	York E. (No. 3)...	18	14	4
Peterboro' W. and Victoria E.....	19	7	12	District Div. I.....	1	1	..
Peterboro' E.....	17	8	9	District Div. IV....	1	..	1
Prescott.....	1	1	..	District Div. V.....	4	2	2
Prince Edward....	35	29	6	District Div. VI....	1	..	1
Renfrew N.....	5	5	..	District Div. VIII..	2	1	1
Renfrew S.....	43	30	13	District Div. XI...	13	9	4
Simcoe E.....	8	8	..	District Div. XII...	3	..	3
Simcoe N.....	3	3	..	District Div. XIII..	1	1	..
Simcoe S.....	9	6	3	Total.....	2,121	1,515	606

Number of Graded Public Schools with classes in Agriculture, September, 1924, to June, 1925:

Inspectorate	No. of Schools	With Home Gardens	With School Gardens	Inspectorate	No. of Schools	With Home Gardens	With School Gardens
Algoma.....	5	5	..	Oxford N.....	2	1	1
Brantford City....	7	6	1	Oxford S.....	1	..	1
Brant & Norfolk N.	1	..	1	Ottawa City.....	12	..	12
Bruce W.....	3	2	1	Peel.....	3	2	1
Bruce E.....	2	1	1	Perth N.....	3	..	3
Carleton E.....	4	..	4	Perth S.....	6	..	6
Carleton W.....	2	1	1	Peterboro' City....	2	1	1
Dundas.....	7	3	4	Peterboro' E.....	2	1	1
Durham.....	1	..	1	Prescott & Russell..	2	1	1
Elgin E.....	6	2	4	Prince Edward....	4	..	4
Elgin W.....	10	5	5	Renfrew N.....	1	..	1
Essex S.....	3	2	1	Renfrew S.....	2	..	2
Essex N.....	1	..	1	Simcoe E.....	3	2	1
Frontenac N. & Add	1	1	..	Simcoe N.....	3	2	1
Glengarry.....	1	1	..	Stormont.....	2	2	..
Grey S.....	2	2	..	Waterloo S., No. 2	1	..	1
Guelph City.....	1	1	..	Waterloo N.....	5	1	4
Haldimand.....	1	1	..	Welland N.....	6	2	4
Halton, Went. (in pt.)	2	2	..	Welland S.....	1	..	1
Hastings, S.....	2	2	..	Wellington N.....	1	1	..
Hastings, C.....	3	1	2	Wellington S.....	5	1	4
Huron E.....	3	3	..	Wentworth.....	14	7	7
Huron W.....	1	..	1	Windsor.....	8	8	..
Kenora District...	1	1	..	York W. (2).....	6	1	5
Kent E.....	2	2	..	York S. (4).....	11	10	1
Kent W.....	2	1	1	York N. (1).....	2	..	2
Lambton W.....	4	4	..	York E. (3).....	9	5	4
Lambton E (2)....	2	1	1	Toronto.....	4	3	1
Lanark.....	1	1	..	Toronto.....	1	1	..
Leeds & Gren. (3)...	3	1	2	District Div. IV....	1	1	..
Leeds & Gren. (2)...	2	..	2	District Div. VII... 2	1	1	1
Lennox.....	3	2	1	District Div. VIII..	2	1	1
Lincoln.....	8	3	5	District Div. XI... 2	..	2	2
London City.....	15	15	..	District Div. XII... 2	..	2	2
Middlesex W.....	2	1	1	District Div. XIV... 1	..	1	1
Middlesex E.....	3	1	2	District Div. XV... 1	1	1	..
Norfolk.....	1	..	1	Total.....	254	131	123
Ontario S.....	3	1	2				

Number of Separate Ungraded Schools with classes in Agriculture, September, 1924, to June, 1925.:

Inspectorate	No. of Schools	With Home Gardens	With School Gardens	Inspectorate	No. of Schools	With Home Gardens	With School Gardens
London & Windsor Cities. (Insp. Melady).....	6	5	1	Almonte, Brockville, Campbellford, Cobourg. (Insp. Finn)	4	..	4
Bruce, Huron, Perth, Waterloo, Wellington Cos., Kitchener, Mt. Forest, Owen Sound, Seaforth, Town of Waterloo. (Insp. Quarry)....	19	7	12	Carleton Co. (Insp. Jones).....	2	1	1
Cities of Brantford, Hamilton, Niagara Falls. (Insp. Sullivan).....	6	6	..	Renfrew Co., Eganville Village. (Insp. Payette).....	2	..	2
Toronto. (Insp. Power).....	5	5	..	Thunder Bay and Algoma Districts. (Insp. Bennett)....	8	1	7
Collingwood, Peterboro' City, Silverthorne, Toronto. (Insp. Lee).....	4	1	3	Essex Co. (Insp. Beneteau).....	3	2	1
				Essex Co. (Insp. Scanlan).....	1	1	..
				Total.....	60	29	31

Number of Separate Graded Schools with classes in Agriculture, September, 1924, to June, 1925:

Inspectorate	No. of Schools	With Home Gardens	With School Gardens	Inspectorate	No. of Schools	With Home Gardens	With School Gardens
Essex, Kent, Lambton, Middlesex. (Insp. Melady)....	11	6	5	Frontenac, Hastings, Lanark, Leeds and Grenville, Lennox and Addington, Stormont. (Insp. Finn).....	10	10	..
Bruce, Grey, Huron, Middlesex, Norfolk, Perth, Waterloo, Wellington. (Insp. Quarry).....	22	12	10	Carleton, Glengarry. (Insp. Jones).....	14	11	3
Nbld. and Durham, Peel, Peterboro', Simcoe, Victoria, York. (Insp. Lee)	14	9	5	Renfrew Co. (Insp. Payette).....	3	3	..
				Total.....	74	51	23

School Fairs

The number of School Fairs is increasing year by year both in number and in popularity. These Fairs are nearly all conducted by the Agricultural Representatives co-operating with the Public School Inspectors and the teachers. A few are organized wholly by the teachers of a locality.

High Schools

Below are recorded the secondary Schools that are concerned with agricultural classes since 1922. Though there is a steady increase from year to year, this is diminished considerably on account of the fact that some schools have been compelled to discontinue at least temporarily owing to the difficulty in securing qualified teachers.

In the following table, "x" indicates that Agriculture was carried on during the term specified and "o" indicates that the work has either not yet been introduced or has been temporarily dropped.

Collegiate Institutes—	1922		1923		1924		1925	
Barrie.....	o	o	o	o	o	o	o	x
Brockville.....	x	x	x	x	x	x	x	x
Clinton.....	x	x	x	x	x	x	x	o
Cobourg.....	x	x	x	x	x	x	x	x
Fort William.....	o	o	o	o	o	o	o	x
Ingersoll.....	o	o	o	x	x	x	x	x
Napanee.....	o	o	o	o	o	o	o	x
*Renfrew.....	x	o	x	x	x	x	x	x
St. Thomas.....	x	x	x	x	x	x	x	x
Smith's Falls.....	o	o	o	x	x	x	x	x
Strathroy.....	o	o	o	x	x	x	x	x
High Schools—								
Amherstburg.....	o	o	o	x	x	x	x	x
Arthur.....	x	x	x	x	x	x	x	o
Athens.....	x	x	x	o	o	x	o	x
*Beamsville.....	x	x	x	x	x	x	x	x
Belleville.....	x	x	x	x	x	x	x	x
Bowmanville.....	x	x	x	x	x	x	x	x
Bracebridge.....	o	o	o	o	o	x	x	x
Burlington.....	o	o	o	x	x	x	x	x
Chesterville.....	o	o	o	x	x	x	x	o
Cornwall.....	o	o	o	o	o	o	o	x
Dundas.....	o	o	o	o	o	o	o	x
Essex.....	x	x	x	x	x	x	x	x
Flesherton.....	o	o	o	x	x	o	o	x
Haileybury.....	x	x	x	x	x	x	x	x
Kincardine.....	x	x	x	x	x	x	x	x
Leamington.....	x	x	x	x	x	x	x	x
Madoc.....	o	o	o	o	o	o	o	x
Midland.....	o	o	o	o	o	o	o	x
Mitchell.....	x	o	o	o	o	x	x	x
Nepean.....	o	o	o	o	o	o	o	x
New Liskeard.....	x	x	x	x	x	x	x	x
Niagara Falls South.....	x	x	x	x	x	x	x	x
Oakville.....	x	x	x	x	x	x	x	x
Port Hope.....	x	x	x	x	x	o	o	o
*Port Perry.....	x	x	x	x	x	x	x	x
Scarborough.....	o	x	x	x	x	x	x	x
Simcoe.....	o	o	o	o	o	o	o	x
Smithville.....	o	o	o	o	o	o	o	x
Wardsville.....	o	o	o	x	x	x	x	o
Waterdown.....	o	o	o	o	o	o	o	x
Watford.....	o	o	o	o	o	x	x	x
*Whitby.....	x	x	x	x	x	x	x	x
Winchester.....	x	x	x	o	o	x	x	x
Continuation Schools—								
*Drayton.....	x	x	x	x	x	x	x	x
Fenelon Falls.....	o	o	o	o	o	x	x	x
Lyndhurst.....	o	o	o	o	o	o	o	x
Mindemoya.....	o	o	o	o	o	o	o	x
Mount Brydges.....	o	o	o	x	x	x	x	x
New Hamburg.....	x	x	x	x	x	x	x	o
Palmerston.....	o	o	o	o	o	x	o	o
Ridgeway.....	x	x	x	x	x	x	x	x
Thamesford.....	o	x	x	x	x	x	x	x
Wheatley.....	o	o	o	o	o	o	o	x
Public and Separate Schools with Form V—								
Ancaster No. 5.....	x	x	o	o	o	o	o	o
Forester's Falls (6 Ross).....	o	x	x	x	x	o	o	o
Linwood R.C.S.S. No. 4 Wellesley..	o	o	o	o	o	o	o	x
Manor Park S.S. No. 22 Westminster	o	o	o	x	x	x	x	o
New Toronto Fifth Street School....	o	o	o	o	o	o	o	x
St. Anne's R.C.S.S., Kitchener.....	o	o	o	o	o	o	o	x
Swansea.....	x	o	o	x	x	x	x	x

*These Schools maintain Departments of Agriculture.

**This School maintains a class under the Vocational Education Act.

The following table gives the number of High Schools qualifying for grants since 1915:

1915			1921				
No. Schools	With Plots	Without Plots	No. Schools	With Plots	Without Plots		
Jan.-June.....	11	..	11	Jan.-June.....	21	17	4
Sept.-Dec.....	15	..	15	Sept.-Dec.....	28	17	11
1916			1922				
Jan.-June.....	15	1	14	Jan.-June.....	29	27	2
Sept.-Dec.....	20	1	19	Sept.-Dec.....	30	27	3
1917			1923				
Jan.-June.....	20	7	13	Jan.-June.....	26	22	4
Sept.-Dec.....	21	7	14	Sept.-Dec.....	33	24	9
1918			1924				
Jan.-June.....	21	16	5	Jan.-June.....	37	26	11
Sept.-Dec.....	26	18	8	Sept.-Dec.....	39	27	12
1919			1925				
Jan.-June.....	23	16	7	Jan.-June.....	44	30	14
Sept.-Dec.....	30	23	7	Sept.-Dec.....	50	31	19
1920							
Jan.-June.....	32	29	3				
Sept.-Dec.....	25	24	1				

Courses are provided at the Ontario Agricultural College covering two summers of five weeks each. These courses were introduced in 1913, and the following list gives the number of teachers who have so far qualified each year for an Intermediate Certificate in Agriculture:

1914, 12; 1915, 10; 1916, 15; 1917, 15; 1918, 9; 1919, 21; 1920, 25; 1921, 24; 1922, 33; 1923, 20; 1924, 15; 1925, 12.

Below are the names of those teachers who qualified in 1925:

Baird, Mary M.	Flower, John.	McGuire, A. W.
Cameron, Murray.	Godfrey, Helene G.	Melady, Thos. E.
Crossley, Edward L.	Goldring, Cecil C.	Muir, George.
Deeley, Chas. F.	Harvey, Winifred.	Stenhouse, Rebecca.

University Standing Summary, including Farm Mechanics and Specialists, with Degrees:

McGill.....	2	Western.....	4
Queen's.....	97	Victoria.....	3
Toronto.....	47		
McMaster.....	18		171
		Without Degrees.....	118

Normal Schools

Teachers-in-training for First and Second Class certificates receive instruction in Agriculture at the Normal Schools but, because of the fact that very few who enter the Normal Schools have had any training in Agriculture in the High Schools, the work is necessarily of a very elementary character. The accommodation in the Normal Schools for such work is very limited, and the Normal School teachers though working under this handicap are rendering very efficient services.

Summer Courses

The table given below shows the number of teachers in attendance at the summer sessions since 1911. Up to and including 1922, the expenses of those attending the Summer Sessions were paid by grants from the Government.

The following table shows the attendance at the Summer Sessions in Agriculture since 1911:

Attendance at the Ontario Agricultural College Summer Courses in Agriculture

Year	Elementary				Intermediate					Inspectors Parts I and II	Farm Mechanics	Total
	I		II		I		II		III			
	Men	Women	Men	Women	Men	Women	Men	Women	Men			
1911.....	8	75	1	16	.....	.....	.....	.....	.....	.....	.....	100
1912.....	16	65	2	23	.....	.....	.....	.....	.....	.....	.....	106
1913.....	14	64	5	36	23	4	.....	.....	.....	.....	.....	146
1914.....	8	55	5	27	13	4	14	.....	.....	.....	.....	126
1915.....	15	39	5	18	17	1	9	1	.....	.....	.....	105
1916.....	11	99	9	31	15	3	14	1	.....	.....	.....	183
1917.....	15	138	7	81	9	1	13	2	.....	.....	10	276
1918.....	6	187	7	119	20	11	9	.....	9	79	9	456
1919.....	16	155	6	160	9	19	7	21	.....	86	10	489
1920.....	28	125	10	135	7	25	19	.....	.....	8	10	374
1921.....	62	167	36	86	24	15	16	8	7	.....	7	428
1922.....	54	175	27	151	15	12	18	15	.....	4	.....	471
1923.....	12	54	20	109	9	3	9	7	1	4	.....	228
1924.....	6	37	11	40	8	4	9	5	.....	1	.....	121
1925.....	9	61	8	33	24	14	6	4	5	3	.....	167

A considerable number of those who enter Part I of the Course leading to an Elementary certificate, for some reason or other, do not complete the course by taking Part II. The following figures show the percentage of shrinkage and concern the classes at Guelph only:

Year	Number taking Part I Elementary	Year	Number completing Part II Elementary the following year	Decrease per cent.
1911.....	83	1912.....	24	71
1912.....	81	1913.....	41	50
1913.....	76	1914.....	32	58
1914.....	63	1915.....	23	63
1915.....	54	1916.....	40	26
1916.....	100	1917.....	88	12
1917.....	158	1918.....	126	20
1918.....	193	1919.....	166	14
1919.....	171	1920.....	145	15
1920.....	153	1921.....	122	20
1921.....	229	1922.....	178	22
1922.....	229	1923.....	129	44
1923.....	66	1924.....	51	23
1924.....	43	1925.....	41	5

Attendance at the Whitby Ladies' College Summer Courses in Agriculture

Year	Part I Elementary	Part II Elementary	Total
1919.....	70	.....	70
1920.....	69	46	115
1921.....	80	50	130
1922.....	40	78	118
1923.....	8	40	48
1924.....	.....	Discontinued	.....

Attendance at the Northern Academy, Monteith, Summer Courses In Agriculture

Year	Part I Elementary	Part II Elementary	Total
1920.....	23	.....	23
1921.....	17	8	25
1922.....	15	18	33
1923.....	4	7	11
1924.....	.....	Discontinued	.....

Attendance at Kemptville Agricultural School, Summer Courses in Agriculture

Year	Part I Elementary	Part II Elementary	Total
1922.....	64	..	64
1923.....	27	..	27
1924.....	19	19	38
1925.....	14	18	32

J. B. DANDENO,
Inspector of Elementary Agricultural Classes

Toronto, December, 1925.

APPENDIX H

REPORT OF THE INSPECTOR OF PUBLIC LIBRARIES

Following is a report of the Public Libraries Branch for the year 1925, and the statistics, etc., of the public libraries of the Province for 1924; also a statement of the grants paid in 1925 to public libraries.

Summary of Work of 1925

1. Twenty new public libraries were established in the year 1925, bringing the total number to 496.

2. The circulation of books from public libraries increased 608,831, the total circulation in the Province was 9,236,141, having doubled in ten years.

3. While Ontario has a very large number of public libraries there are still a million people in the Province who are not within the reach of public library service.

4. The Department's travelling libraries gave a service which marked a 13 per cent. increase over 1924.

5. The expenditure for books by public libraries has trebled in seven years. It now totals \$186,755.95.

6. Nine new library buildings were opened in 1925—Kingston, Agincourt, Stevensville, Porcupine-Dome and Thornbury—with new branches in Hamilton, Ottawa, and two in London.

7. The Ontario Library School trained 33 students for the library field.

8. The *Ontario Library Review* was published February, May, August and November. A large number of educational institutions applied to be placed on the mailing list, including the high and continuation schools.

9. The Public Libraries Act was amended by making provision for public library boards to pay a retiring allowance to any employee retiring by reason of advanced age, ill-health or other disability, and for boards in cities of more than fifty thousand to establish a fund for providing pensions for life insurance in the interest of the employees.

10. The Inspector of Public Libraries continues to serve on the Commission on the Library and Adult Education. The final report will probably be issued late in the year 1926.

11. Several public libraries are devoting special attention to boys and girls of high school age.

12. The Department made an important ruling concerning pay duplicate or rental collections which were maintained in a few of our public libraries, with the result that the maintaining of such services has been declared contrary to Section 42 of the Public Libraries Act.

The Function of the Modern Public Library

The foundation upon which Ontario public libraries rest is the public's respect for intelligence and their faith in the power of thought. The maintenance of libraries has never been made compulsory by law; each community has been free to decide for itself as to whether it will have a library or no library. The fact that 496 libraries are being maintained in Ontario through the free will

of the people is surely substantial evidence that there is a wide-spread and deep-rooted faith in the power of thought throughout our Province.

On casting a vote in favour of a public library, it is possible that the average elector had merely a general idea that a public library would be a "good thing" for the town; it is possible that he saw in it a way of obtaining, by co-operative means, large book privileges that he could not hope to secure in a private way. Whatever his outlook might have been, he had faith in the power of thought, and in a library as a means of encouraging thought and healthful recreative reading, although he did not even dimly picture the possibilities of what we now term a modern public library with its variety and range of public services.

Acting as servants of the people, librarians and boards established and maintained institutions as well as could be expected of pioneer workers during the early years of the free public library, when experience gave no hint as to the educational possibilities of such an institution nor of the extent to which library patronage could be induced. During the first several years the services were increased and elaborated by degrees, public response growing at a corresponding rate. Larger and more elaborate service and a corresponding patronage from the people have continued up until the present time. The use of public libraries in Ontario has grown more than 500 per cent. in the last twenty-five years and the people have increased their financial support by more than 600 per cent. during the quarter century. This same period has seen the development of modern library science which has multiplied the value of libraries. It has seen the introduction and development of work with children, an elaboration of reference and research work, the professional training of librarians and assistants and the beginning of an adult educational movement through the agency of the public library. The idea of the function of a public library to-day differs widely from that of a comparatively few years ago.

The function of the modern public library is to promote education through the agency of the printed page. The public library is universal in its appeal. It is the most democratic of all public institutions, as it is open the year 'round to all persons, regardless of age, religion, racial origin, sex, educational standing, political party—it is all things to all men. Apart from its educational influence, the public library might well be valued if only on the ground that it is the one institution around which all may unite.

The library promotes the advancement of reading and study through a service ever increasing in effectiveness, and employs every legitimate means for stimulating and encouraging the use of books in every realm of thought and knowledge. It begins with the children by offering through a well organized young people's department, the services of an especially trained children's assistant capable of giving the kind of direction needed in selecting from the best books written for the instruction and inspiration of youth. Strange as it may seem, boys and girls were looked upon as intruders in the libraries of only twenty years ago. The development of this type of work is therefore very recent. Through the well-directed efforts of well educated, professionally trained assistants the story-hour is used for the youngest children, and the most recent development is the special provision made for the needs of boys and girls of high school age.

A well selected, well balanced collection of books for the masses of the people offers opportunities for serious reading in a wide range of subjects. Opportunities are offered for all wishing to indulge in recreational reading through the literature of emotion and imagination. The modern library offers opportunities for those who wish to increase their earning power through works

pertaining to their vocational interests. The consultation of books is encouraged through the reference department.

For these several types of service the modern library provides trained librarians and assistants through whose efforts materials are acquired, and books and other printed matter organized, making the contents of the entire library easily available. Its field is not limited to rendering direct service to the public, opportunities are eagerly sought for co-operation with schools and other institutions interested in education, and also with other libraries. Notwithstanding the notable development of librarianship through professional schools, the scientific organization of library material, and advice and assistance to patrons, the feature that most strongly marks the difference between the old and the new is that the library of to-day is an *active force*. It is eager to promote its use, it attempts to bring all the people possible under its influence.

The latest function of the modern library is that of developing systematic adult education by means and methods not commonly employed in the less formal readers' advisory and reference work. Quite recently leaders in the public library field have investigated and seen a new opportunity for serving the people through their own institution by promoting interest in systematic courses of study and in providing library assistance to other institutions engaged in adult education.

Present Library Conditions in Ontario

How do the public libraries of Ontario measure up with the highest standards? In order to describe the quality and variety of the work of the public libraries of Ontario it is necessary to consider them in classes: larger cities, smaller cities, large towns, small towns, villages and rural districts. The larger the community, the greater are the opportunities for carrying out the functions of a modern public library as outlined above. The small libraries, especially those that cannot employ a full-time librarian, cannot offer an elaborate service, although opportunities through inter-library loans and Departmental advice can place them in a position to do more than is generally supposed. The smallest rural library can serve its community's regular needs and it should be in a position and should be eager to serve as an agency through which rural people may obtain special service through libraries with larger resources.

Larger Cities

The larger city libraries on the whole are doing good work. A composite of the best features would undoubtedly serve as an excellent example of an institution and organization capable of performing, in the best way, all the functions of a modern public library.

It is probable that I could name one of this class that would with very slight reservation measure up to the standards cited. Possibly I could mention more than one that with present organization plus their programmes for the immediate future will be carrying out the several functions of a modern public library. I do not wish to name an individual library or even suggest which of the larger libraries stands first in its class or which stands last. One of these at least stands very high and one of them has much to do through organization and effort to arrive at a high level of merit. There has been an improvement among our larger libraries that encourages us, especially when we consider their present work against a background of ten years ago. In quantity, the service has more than doubled. In organization of material and quality of service there has been a marked improvement that could be stated in large figures if percentages of

improvement could be measured. These libraries have got closer to their possible patrons by the opening of nearly twenty branch or community libraries to supplement the work of the main libraries and that of the branches in existence in 1915. Expenditure for books has more than doubled in this period. These large libraries now employ 175 persons on their staffs. Of this number 125 showed educational qualifications sufficient for entrance to the Ontario Library School and were trained in the Department's school. Ten years ago, the staffs were smaller, and less than ten per cent. had professional qualifications or the equivalent of such standing.

Huge increases in support through taxation, large and ever increasing patronage and better qualified librarians have all contributed toward bringing the larger libraries nearer their possibilities. In all that has been done and is being accomplished now, the successes outweigh and almost overshadow the unfortunate conditions which obtain. This would be a matter of great satisfaction if too many of the shortcomings were not to be found in one place, and the importance of the application of one or two major principles not fully realized in possibly two or even three of these four or five larger libraries. While in quality and quantity we can say that the work done by these libraries is *very good*, a change of policy seems to be necessary in spots in more than one of the larger centres. The larger cities are not wanting for opportunities, they are working under the best public library legislation in the world. They are sure of financial support that will pay for good service of fair volume and can obtain even larger support by making a favourable impression on their respective municipal councils; a good library school has been provided for the training of librarians and assistants, and there are no regulations that state standards of service, every library being free to develop its own ideas. It is possible that a strong influence should be brought to bear to render it impossible for a large library or even a small one to make major mistakes in judgment in the matter of employing librarians and assistants. Good librarianship is the key to the whole situation. Qualified librarians mean good book-selection, good organization of material and intelligent distribution and advisory work.

These four or five cities have at least twenty-five modern library buildings. We can take a visitor to more than one and more than two extensive systems and show excellent examples of wise book-selection. We can take him to one at least where the selection has not been reasonably good. We can take him to one at least where the expenditure on books is entirely inadequate, resulting in curtailed service and ill-proportioned selection.

Scientific organization of material may be seen in its best form in at least one of our largest systems; it is good in two, and one library of this type is below a reasonable standard, but is now facing in the right direction. Neglect and indifferent work in this line invariably shift from incompetents to their successors, many years of hard work. The work of an incompetent library staff is most noticeable in organization of material, where the records stand as evidence of inefficiency.

The patronage of these libraries is fairly large. It is quite large in two or three and just within sight of a reasonably high figure in the other two or three.

These larger libraries begin with the boys and girls. Work with young people has been of recent development. I am pleased to say that it is to the credit of the larger libraries that all are giving good service in this branch of the work. No finer expression of modern library service to young people can be found on this continent than in one, and possibly more than one, of Ontario's larger libraries. It is a matter of satisfaction to know that a commission outside our

Province has planned to visit a children's department in one of our large libraries in order to observe and learn from the excellence of the work that is being accomplished. The libraries in the larger cities have all demanded special qualifications on the part of the children's librarians. Librarians and assistants who wish to qualify as specialists in this work are required to have training in general librarianship, and in addition they must have a good background of literary knowledge in general, and special knowledge of children's books. In book selection, it would be safe to say that children's librarians gain a much more intimate knowledge of their books than is possible in adult departments where the range of interests is much wider. The children's librarians in this type of library must study the art of story-telling in order to conduct the story-hours that form part of the work of every modern children's department. They give a very personal service to the boys and girls, attempting in all cases to advise the young people as to the most suitable books for their purpose, and to develop in them a taste for the best in literature. The children's departments are undoubtedly doing a great work toward developing a good Canadian citizenship.

Reference work has always received considerable emphasis in our larger centres in proportion to the whole work done. It is doubtful if we could find on this continent libraries of equal size that lay even as much stress on reference work as our larger cities are doing. We have but one large library that seems weak in this type of service, but, happily, means for strengthening the department are being carefully considered by the local board. These libraries have large collections of books for consultation, generous selections of bound volumes of periodicals, the contents of which are made available through standard indexes. They organize and make available all kinds of government publications, pamphlets, newspaper material, maps and pictures. With this well selected, well organized and well indexed material, the trained reference librarians are in a position to offer assistance to all enquirers, including students, mechanics, professional men, business men, newspaper men, teachers, etc. These departments enjoy a large patronage in all our larger cities. This phase of the work seems to present no difficult problems from the point of view of the Department. Wherever the work is not excellent, steps are being taken to make it so.

Circulating work is the largest and most patronized department in our libraries. It is where adults who want books for home reading are served. The patronage of these departments has grown tremendously in the last few years and we have plenty of evidence to show that the people are reading better books from year to year. It is safe to say that the larger cities on the whole are doing fairly good work along this line. While not depreciating much of the good work that is being done, a friendly critic must admit that these departments are falling far short of their possibilities. They need well selected books and they are being fairly well provided. The people are receiving courteous attention and, in odd cases, a certain amount of readers' advisory work is done. Unfortunately routine work receives too much of the attention of persons engaged in this department. The libraries and the Department should direct more attention toward encouraging readers' advisory work and larger services in the field of adult education. The libraries should so organize these services that one library's work can be made of benefit to the whole field. There are numerous opportunities for co-operation, each large library doing a work of its own, co-operating with other libraries and obtaining assistance from one central organization. Advice of specialists should also be used for the benefit of the people. The possibilities of the work are very great and a careful study of the matter should engage the attention of librarians and educators.

What must the large city libraries do before they can all carry out the functions of a modern public library? It has already been stated that we can find amongst these institutions examples of work that almost measure up to the highest standards. There is much to be desired in others. There are some people connected with libraries in the larger cities who need to do a lot of hard thinking in order to form clear ideas in regard to the functions of a modern public library. They need to learn what they have often been told, that to gain certain results they must pay the price. They must comply with certain necessary conditions to rise to a given standard. A proper budget is needed to make the work possible. Strange as it may seem, many intelligent men do not seem to realize this obvious fact. Some of these same trustees need to learn that a library cannot do first class work without a first class staff. They have gone part way toward employing trained help but some of them have not gone far enough. Careful study of budgets and more careful consideration in making appointments would cure the backward tendencies in this small group of Ontario's large public libraries.

Smaller Cities

The smaller cities are about twenty in number. The service has increased considerably more than 100 per cent. in ten years. In 1916, they employed 57 persons, six of whom were trained. Their workers now total 87, thirty-nine of them holding professional certificates. The new Public Libraries Act placed these libraries as well as all others in a position to conduct their affairs on an adequate scale. All in this class have enjoyed large increases in patronage. Twelve of them have made remarkable advances in quality of work. It is a matter of satisfaction to observe that 39 of the 87 persons employed in these libraries have been trained. The proportion is still too small and the distribution of the qualified assistants is not in every way satisfactory. We have three or four amongst them with staffs entirely composed of persons with professional training, and in other cases the proportion is in the ratio of one trained to four untrained. The influence of the Ontario Library School is now being felt in each of the twenty libraries of this class.

Increased opportunities and better library assistants have brought the smaller cities to a much higher level than they occupied a few years ago. Eight out of the twenty have first class standing and are doing first class work or are on the road toward fulfilling the requirements of a modern public library. The remaining twelve might be classed as "good" or "fairly good." They have increased their service and they have strengthened their library staffs. Not more than three or four out of the twelve are likely to advance to a first class position under their present organization. While their standards of librarianship are higher than they were, they are not high enough. Some of them employ librarians who are simply fairly good, with no promise of improvement. Unfortunately the average library board is unable to distinguish between a first class librarian and one who is merely fairly good. I am pleased to state that not one of the smaller city libraries shows a class below that of fairly good. The best amongst our smaller city libraries, eight in number, have good buildings and furnishings. The majority of the eight have large and well selected book collections or are working intelligently toward that end. These libraries begin with the children, each one employing a specialist for this department. Good work is being done. Several of those classed as fairly good are doing rather good work in this department.

Organization of material is seen in good form in about eight of the twenty smaller city libraries. Twelve of the twenty are defective in this phase of the

work. The classification system is modern but it has not been accurately applied, and the catalogues, while useful in many ways, do not measure up to a reasonable standard. We would be in a happy position if hints for improvement would tend to solve the problem, but unfortunately the difficulty cannot be met in that way. Library technique is difficult to learn and it takes a comparatively long course of training to instruct persons to do efficient work in this department of librarianship. Fairly good librarians may do fairly good work in this line but the only way these libraries can become first class in organization of material is to employ first class librarians to do the work.

The smaller city libraries direct considerable attention to reference service, although not more than half of them stress this class of work as it deserves. The eight included in first class, with the addition of three or four of those mentioned as fairly good, are giving good reference service. All the small cities cannot be brought to a good standing in reference work, as they do not all employ librarians or assistants with sufficient ability to carry out the necessary requirements in organization. It is doubtful if many more than half of them can offer the right kind of personal service to enquirers.

The circulating department represents the largest part of the work of these as it does of all other public libraries. Probably half the smaller city libraries are facing in the right direction in this work. Those of the other half are doing the best they can. Half of the better class are in a position to perform a good type of readers' advisory work and will undoubtedly play an important part in adult education through the library. The half that is considered as merely fairly good are giving and will probably continue to give courteous and obliging service to patrons, but there will be a marked difference between the influence of these libraries and those we have described as first class.

Marked advance has been made amongst these libraries and, while many shortcomings cause us more or less concern, we have every reason to be gratified with the general condition. It is doubtful if persuasive means can bring about higher standing in the lower half of this group. It is the standard of librarianship that needs improving; and departmental regulations seem to be the surest means of attaining more desirable conditions.

Larger Towns

We are still within the field where qualified librarians can be employed; and therefore referring to libraries that can carry out the functions of modern public libraries, although organization can be in no way elaborate, one person must serve in two or more departments of the work. By large towns I refer to these with a population of 5,000 or over. We have 24 such towns. In attempting to place a value on the quality of work accomplished by these libraries, one is impressed with the tremendous difference between the best and the least worthy.

We have one town of 7,000 or 8,000 where building, furnishings, book selection, organization of material, general education and professional training of staff, and personal service to the public, all entitle it to a place in the front rank of Ontario libraries. The larger amongst this class employ two or three persons and the smaller only one librarian. Thirty-one persons are employed in these libraries, eight of whom have been trained, and twenty-three have no professional qualifications. The eight trained persons are employed in five libraries, three of them being in one town.

The statistics of this class also show very large increases in patronage and there has been a notable improvement in the quality of work. The Public Libraries Branch carries on a more or less aggressive campaign with the cities

and large towns in encouraging first class librarianship, first, because they are in a position to make use of a library school, secondly, because the smaller towns are likely to be influenced by their larger neighbours.

Including the one excellent library referred to above, there are six in this group that are entitled to first rank if we allow credit for recent progress and promise shown. Eleven are fairly good; and I regret to report that seven are comparatively poor. The six in the first rank present no problem. The eleven that are stated as being fairly good are giving a fairly large service, but there is little hope of gaining ground in quality of work except where changes are made in the librarians in charge. The seven that are doing comparatively poor work need a change of librarian and a change of outlook on the part of the boards; their service is too scant and they should establish themselves on a larger and more satisfactory basis.

Their opportunities for selecting books are more favourable than in the larger centres because they can know their clientele, and fit the selections to the patrons' needs in a way that is not always possible in a large city. As they are in a position to employ a trained librarian they should (at least six of them do), organize their books and other printed material in the best scientific manner. They are in a position to induce a larger per capita patronage than is possible in a larger centre. The patrons are within easy reach of the library and the library has very few competing attractions.

Larger town libraries should give a high type of privileges to their people. The scope of the libraries is necessarily more limited than that of the cities, but apart from special cases, they can meet the needs of their communities. They can do excellent work with the children, they can offer reference service, not of an elaborate kind, but they can get close to their patrons and assist in an individual and personal way that is not always possible in the largest centres.

The circulating departments in six cases are in a position to do readers' advisory work of a high order and will probably develop this service into a more elaborate form of adult education. The remaining eighteen require librarianship of a better type before they can do work worthy of their possibilities. The success of the best libraries of this group is due very largely to the persuasion and influence of the Public Libraries Branch. It is doubtful if the remaining three-quarters of this class will reach a high standard, if nothing more than persuasion is used. The eighteen libraries that are more or less below the line have profited more or less by advice from the Public Libraries Branch and for that reason are doing slightly better work and much more of it than they did a few years ago. Better librarians would solve at least 90 per cent. of the problem of bringing these institutions to a high level.

Small Towns

For convenience we have considered the small town as that with a population ranging from 2,000 to 5,000. There are 67 public libraries in places of this class. Nine of the boards employ librarians that have received a certain amount of formal training in librarianship. Two of these have had the benefit of the Ontario Library School as it is at present constituted. There is sufficient evidence at hand to show that any library in this class is in a position to employ a librarian with at least an elementary training. Nine librarians with training in a list of 67 is a very small proportion. In several cases, no doubt, boards have felt that the present course as given in the Ontario Library School covers a longer period and would cost the student from the small town more than the situation seems to justify. For some time I have thought that the Department

should have a briefer elementary course for the benefit of libraries of this type and for teachers wishing to serve as teacher-librarians. The time has arrived when such a school should be organized.

These libraries like those in the larger centres have been giving a larger and better service than they were ten or more years ago. Fifteen of the 67 are very good, six of this number being entitled to be called excellent; 31 are fairly good and 21 are hardly entitled to be called fair. A few of the libraries described as fairly good employ librarians who would profit by a junior course, and a brief course would quickly solve their problems. The remainder, possibly the majority, will never do more than fairly good work either with or without training. A complete change of librarians would be needed in the 21 of the lowest class.

Library boards have always been free to select their librarians regardless of qualifications, and like many other public bodies, the boards do not feel disposed to make dismissals to provide room for qualified people. The process of bringing the great majority of this group up to the standard of some of the best will be slow, but it is easily within the range of possibility. Some attention has been directed to this end already by the Public Libraries Branch and more work will be done when a junior system of training can be offered. The best libraries in this class have small but well selected book collections. They apply modern library science in a simple form and they give good personal service in reference work, children's work, and circulating work. On the whole the 67 libraries in the small towns have a large patronage and with scarcely an exception, courteous assistance is offered to patrons. Practically all of the libraries maintain reading rooms which are supplied with well selected magazines and newspapers.

People in towns of this size need some kind of book service from a central institution to fill special needs.

Village and Rural Libraries

Included in this class are towns with less than 2,000 inhabitants, villages and rural districts. We have about 325 libraries in these smaller communities. In proportion to population no country, state or province in the world excels Ontario in number of small public libraries. Scarcely a month passes without a new name being added to the list of village and rural libraries. In many ways difficulties arise amongst the smaller libraries. Certain services are possible in the small and large towns that cannot be given in these smaller communities.

We are now dealing with a large group of libraries that cannot afford to employ a full-time librarian. The list includes places with a few hundred population employing a librarian three evenings a week, and possibly two afternoons, with the majority giving service of two or three hours, two or three times a week. The incomes are very small and the services quite limited. These little libraries are growing in use as well as in number. One cannot expect fine scientific organization of material nor expert advisory work. Village and rural libraries can purchase well selected books and encourage their use. This is as far as the small unit can go. This type of library must also fight for its life. Its income is small and in many cases uncertain and the success of it depends not on qualified librarianship but on the interest and enthusiasm of a few local public-spirited people.

The developing of village and rural library service is one of our most important library problems. Experience has always proved that there is a greater per capita demand for library service in the small centres than in the cities. It is

highly desirable to have better libraries in the small centres and a greater distribution of them. A million of our people are not within reach of a library and practically all of them live in villages and rural districts. We believe that library service should be available for every man, woman and child in the Province. It is not possible to state just when Ontario should adopt a comprehensive programme with the idea of reaching all the people of Ontario. The Public Libraries Act provides the necessary opportunities for communities wishing to take the initiative, but those who have given considerable thought to the library problem seem to be of the opinion that there should be more aggressive work along this line.

Taking the situation as it exists, there are two noticeable weaknesses in our village and rural library system: (1) there is no centralized service offered for special students in the small centres, and (2) the administrative unit seems to be too small to bring about the best results. Centralized library service for filling special needs can be solved without much difficulty and at very little expense through existing libraries. Enlarging the administrative unit for small libraries presents a very difficult problem. The ideal system would be a county library plan for the administration of the small libraries of the county from a chosen centre. This system is being developed to a certain extent in Great Britain and in the United States. Ontario counties have not been accustomed to deal as counties with such problems and it will probably be several years before a county library system can be made popular. It is doubtful if the Department should urge counties to establish large administrative units before there is evidence of fairly wide spread interest on the part of county, village and rural leaders. In the meantime the best we can do is to encourage these small libraries to select the best books and to bring as many people as possible under their helpful influence.

The school serving also as a library might engage the attention of the Minister. While it certainly is not the ideal method of providing free library service for all the people in rural districts it may prove to be the only practical method of gaining that desired end.

The Department of Education and the Public Libraries

It would be interesting to discover how much credit is due to the Department for the successes of our public libraries, and to what extent responsibilities can be laid at its door for the shortcomings and failures. In my opinion the Department is entitled to considerable credit for the improvement in quality and increase in quantity of library service; where there has been more or less lack of progress, there has been failure to make use of opportunities provided by the Department. It is possible that greater success and less failure might have resulted from more aggressive work with the libraries and from regulations demanding a high type of librarianship.

Good legislation is the most important requirement for a public library system. Ontario has it. The Public Libraries Act contains all the necessary features of a first class library law. Its rate clause is unique, being the only one in the world based on population; this feature has been favourably commented upon by library authorities throughout the English-speaking world. The clause guarantees to a board an assured income that will pay for a fair volume of service of good quality; it is fair to both the libraries and ratepayers. Special provision is made for large and elaborate service, whereby the municipal council may increase the library's rate above the demandable maximum.

"Nine-tenths of the success of a public library depends upon the librarian," so it has been said. The success of our better libraries has been largely due to improved librarianship. The training school is maintained and directed by the Department. The expenditure of money and effort in this line produces more telling results than are realized from any other outlay of money or labour in the interest of libraries. Public libraries are encouraged to make use of our training classes.

Cash grants to libraries have contributed a great deal to success amongst the smaller libraries. The Ontario grant policy has had much to do with the establishment of the majority of the very large number of village and rural libraries that operate in the Province. The maximum grant that can be earned by a single library looks small, forming as it does an insignificant part of a city library's income. But grants form a nice supplement to the local incomes of the majority of our libraries. While occasional criticism may be made of the size of our grants, they remain the largest government grants in the library world. The grants, while not large, are large enough. If more money were easily obtainable for public library purposes, it could be expended with much better effect for improved Departmental services than for larger cash grants to libraries.

Book-selection advice is given regularly to every trustee, librarian and assistant in the Province through the book-selection section of the *Ontario Library Review*. The work of selection and description for our quarterly serves a large number of smaller libraries that are not in a position to give systematic attention to book-selection.

Advice on library management and on innumerable problems that confront librarians and boards is freely given by the Public Libraries Branch. When time permits visits to libraries are made. This kind of service presents many difficulties. The average library asking advice on a major problem, is not capable of using it when it is given. It is not uncommon to be asked for an hour's instruction (the applicants believing it to be ample) for the solution of a problem requiring skill and knowledge that can only be gained through several months of training. We frequently meet with a board employing a third-rate librarian wanting a brief conference in the interest of library improvement that can only be accomplished by a first class librarian.

Very little time and money are expended in giving help that will not produce good results. We have found that the most profitable policy is to give advice by letter, where practicable, and to visit and give ample advice and help where conditions show promise of new and better efforts on the part of the library, and in cases where qualified people wish a conference on the solution of special problems. Intensive work with boards that are willing to take a forward march is much more valuable than visits to people who cannot or will not profit by advice.

Ontario public library boards are free to develop their libraries as they see fit. They may give service of a high type or refrain from doing so—it is all in their own hands. This freedom to give good service or otherwise is probably responsible for many libraries being below the line in quality. Inferior librarianship seems to be the chief cause for indifferent library service and organization and, while persuasion may accomplish results here and there, it is doubtful if all of our libraries will reach a reasonably high standard within a reasonable time unless regulations governing the qualifications of librarians are put into force.

The Public Libraries Branch keeps in continuous touch with library progress both at home and abroad and attempts to serve as a clearing-house of library

ideas. It is hoped that regulations that will ensure better librarianship where it does not exist at present, and facilities for encouraging better educational service through the libraries may be forthcoming before long. The Branch will do all within its power to develop the present library system, which is already admirable in many ways, to a level worthy of our people.

Statistics

I present on pages 247-255 a statement of the statistics of the Public Libraries of the Province.

W. O. CARSON,
Inspector of Public Libraries.

Toronto, March 15th, 1926.

APPENDIX I

REPORT OF THE INSPECTOR OF AUXILIARY CLASSES

Auxiliary Classes are for children who are "capable of mental development beyond that of a child of normal mentality of eight years of age, but who are from any physical or mental cause unable to take proper advantage of the ordinary Public or Separate school courses."

The types, number and location of Ontario Auxiliary Classes for handicapped children conforming to Departmental regulations are as follows:

Sight-saving—Hamilton, 1; London, 1; Toronto, 3.

Orthopedic—London, 1 hospital teacher; Toronto, 3 hospital teachers, 5 visiting teachers.

Open Air and Forest Schools—Toronto Separate Schools, 2; Toronto Public Schools, 3, and 1 forest school.

Preventorium—Hamilton, 1; London, 1; Toronto, 2.

Lip-reading—Toronto, 1; and 1 visiting teacher.

Institutional—Toronto, 3.

Parental School—Toronto, 1.

Training—Belleville, 1; Brantford, 1; Brockville, 1; Chatham, 1; Galt, 1; Guelph, 2; Hamilton, 8; Kitchener, 2; Leamington, 1; London, 5; Midland, 1; Ottawa, 3; Oshawa, 1; Owen Sound, 1; Peterborough, 1; St. Catharines, 2; Stratford, 1; Toronto, 47; Windsor, 5; Walkerville, 1; Welland, 1; York County, 2.

Promotion—Hamilton, 2; London, 2; Ottawa, 3.

Special Industrial—Toronto, 19.

This makes a total of 145 classes, of which 115 are for backward children, an increase of 22 classes during the past year.

Surveys in connection with training classes have been held in the following places: Barrie, Hamilton, Leamington, Ottawa, Oshawa, Port Hope, Silverthorn, Swansea, Windsor, and in connection with orthopedic classes in London.

DULL AND BACKWARD CHILDREN

Auxiliary Training Classes

Prior to 1925 emphasis was placed upon the most obvious and pressing problem of the establishment of auxiliary training classes for backward children between 50 and 75 I.Q. Experience in Ontario has demonstrated that in cities and towns these classes have come to stay. It is found that if thirty classes of forty children are reorganized into thirty classes with the most backward in one of these classes, the results will be more satisfactory to everyone without any additional cost. The more gifted children advance more rapidly when no pupil in the class is below 75 per cent. mentality, and teachers can more easily teach a larger class where no one is backward. Parents find their children advancing more rapidly and happily under the new conditions and society is the gainer in that the children are being trained to more efficient citizenship. The backward child is the one who receives the greatest benefit from the reorganization. Children who have been for three or four years in the primer and have seemed unable to learn anything have learned to read and write. A child who had

tried the second grade examination three times and failed badly each time, passed the examination at the end of one auxiliary class year, standing near the head of the list. Another boy who, prior to admission to the auxiliary class, was a notorious truant, attended the class every school day last year. Another with an I.Q. of 65 won the first prize in woodwork in competition with all the boys of his grade in the city schools. Scores of children pronounced incorrigible are reported as having found themselves and as giving no trouble in the auxiliary class.

School boards are gaining a working knowledge of the situation. In several cases where classes were discontinued they have been re-established, so that in every school area where auxiliary classes have been established they are now in operation. The number of requests for surveys is increasing. Classes are being removed from basement to ordinary rooms, and there is a growing sentiment in favour of using the term backward instead of such terms as feeble-minded when referring to such pupils.

The success of auxiliary classes is mainly dependent upon the supply of teachers with special aptitude and preparation for the work. Ontario has been fortunate in securing an adequate number of such teachers. There were fifty-one teachers who in 1925 took the five weeks' Summer Course in intelligence testing and auxiliary class organization, management and methods, making a total of 300 trained during the past six years.

The teachers in Toronto and elsewhere throughout the Province hold monthly meetings for the study of auxiliary class problems. The auxiliary class teachers' Bulletin shows a steady growth. During the Convention a party of 100 teachers visited Orillia Hospital, while others visited special classes in Detroit and elsewhere at their own expense. The attendance at the O.E.A. Auxiliary Class Section has doubled.

Adolescent Classes

In 1924, Section 6 of the Vocational Education Act was amended to admit of adolescent Auxiliary Vocational Classes in the technical school panel. The Toronto school, established under this amendment, has increased to 230 boys and 180 girls. The girls take academic work and housework—laundry, cooking, sewing, home nursing, manicuring, etc. The boys are trained in academic work, woodwork, metal work, tailoring, shoe-making, masonry, painting, etc.

It is not too much to say (after nearly two years of operation) that the results in this school have exceeded the most sanguine expectations and fully demonstrated the wisdom of the legislation which rendered such a school possible.

This year a regulation has been approved which provides that in areas where (owing to lack of a technical school or for other reasons) such auxiliary vocational school is not provided, Promotion classes may be formed. These classes are within the public school panel, are for auxiliary training class children over thirteen years of age, contain from 16 to 24 pupils and receive \$100 per year in addition to the grant to an auxiliary training class. There have been established three such classes in Ottawa, two in Hamilton, and two in London. The pupils spend two hours per day on vocational work. These classes are going forward successfully and have already shown that the pupils are able to achieve much better results than in the auxiliary training class.

Physical Handicap

During the past year there has awakened a vigorous and increasing interest in the amelioration of the lot of children with other forms of disability.

The Canadian Council on Child Welfare has issued a bulletin containing the history, purpose and plan of Ontario Auxiliary Classes. Realizing that every type of handicap presents a series of problems peculiar to that special form of abnormality, summer courses for training teachers of Lip-reading, Open Air, Orthopedic and Sight-saving classes were conducted this year for the first time in the history of the Province. The courses were for two weeks and full certificates were granted only to those who had also taken the full five weeks' general course in intelligence testing, etc. The attendance was as follows: Lip-reading, 8; Open Air, 8; Orthopedic, 9; and Sight-saving, 9.

In London, after a Departmental survey, the first Sight-saving class in Ontario outside Toronto was established, and in September a class was established in Hamilton.

The crippled or disabled child has received much attention from a number of organizations and valuable propaganda work has been done. Toronto has appointed a visiting teacher in addition to the five previously on the staff and there are three bedside teachers in hospitals. London has appointed a hospital teacher and an orthopedic survey has been conducted by the Department. Speaking generally in every 1,000 children there is one crippled child who should be taken to school.

The prohibitive cost of transportation has hitherto prevented the formation of an orthopedic class in Ontario.

The Auxiliary Class Regulations have recently been amended by the addition of a subsection under which the Ontario Government gives a grant of fifty per cent. of the cost of transportation of a child to an orthopedic class; maximum, forty dollars per annum per child. Under this provision classes are being established in Toronto and Ottawa.

In the effort to provide adequate educational facilities for handicapped children the policy of the Department has been to give grants to the extent of half the excess cost of education over that of the normal child. Responsibility and power are left in the hands of local school boards. Free surveys are made whenever requested. These surveys are conducted privately and the results treated as confidential. The advance in the number of such classes under this method during the past five years has been from 12 to 144.

It can be clearly demonstrated that the cost to the state is less when a child is placed in an auxiliary class than when left in an ordinary class or at home, and the advantages to both the child and society are very great.

In the light of the foregoing facts the time has come when the problem may wisely be attacked from the provincial standpoint to find out in a general way what are the existing conditions throughout the entire Province and what is best to be done. A large body of this desired information is already known by school inspectors and teachers. For the purpose of organizing this knowledge as a basis for future procedure the Minister of Education has decided to hold a series of conferences of Public and Separate School Inspectors preliminary to a general confidential survey of the Province. This survey will furnish those who administer affairs in each municipality in the Province with a working knowledge of the abnormal children within their own area.

It is hoped that as a result, in the not distant future, the appeal of every handicapped child, even in the remote areas of Ontario, will in some measure at least meet with a sympathetic and practical response.

S. B. SINCLAIR,

Inspector of Auxiliary Classes.

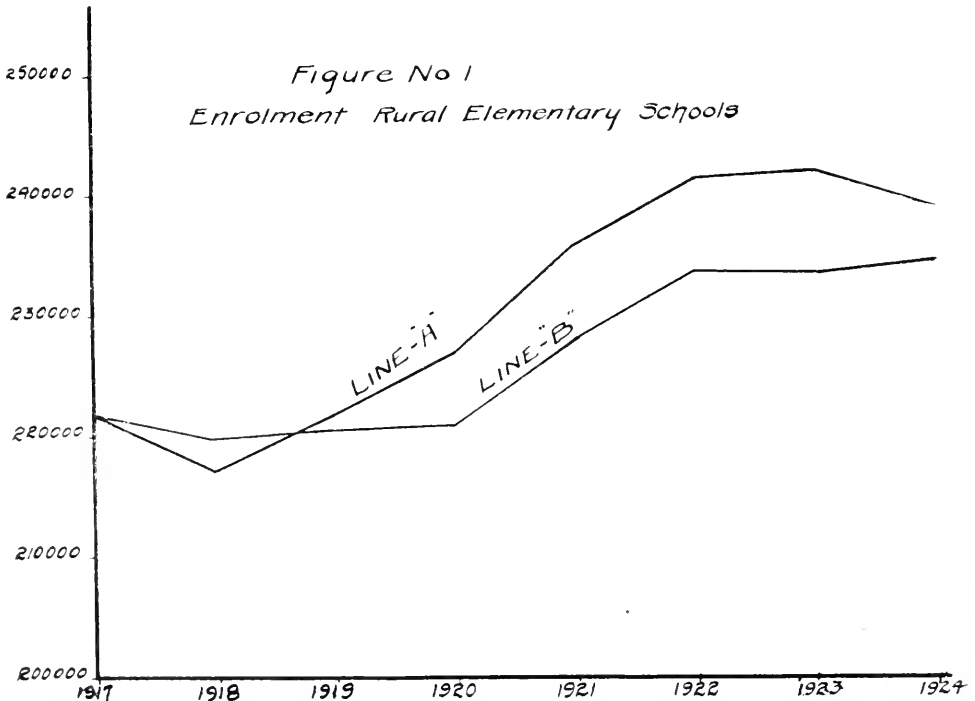
Toronto, December 31st, 1925.

APPENDIX J

REPORT OF THE PROVINCIAL SCHOOL ATTENDANCE OFFICER

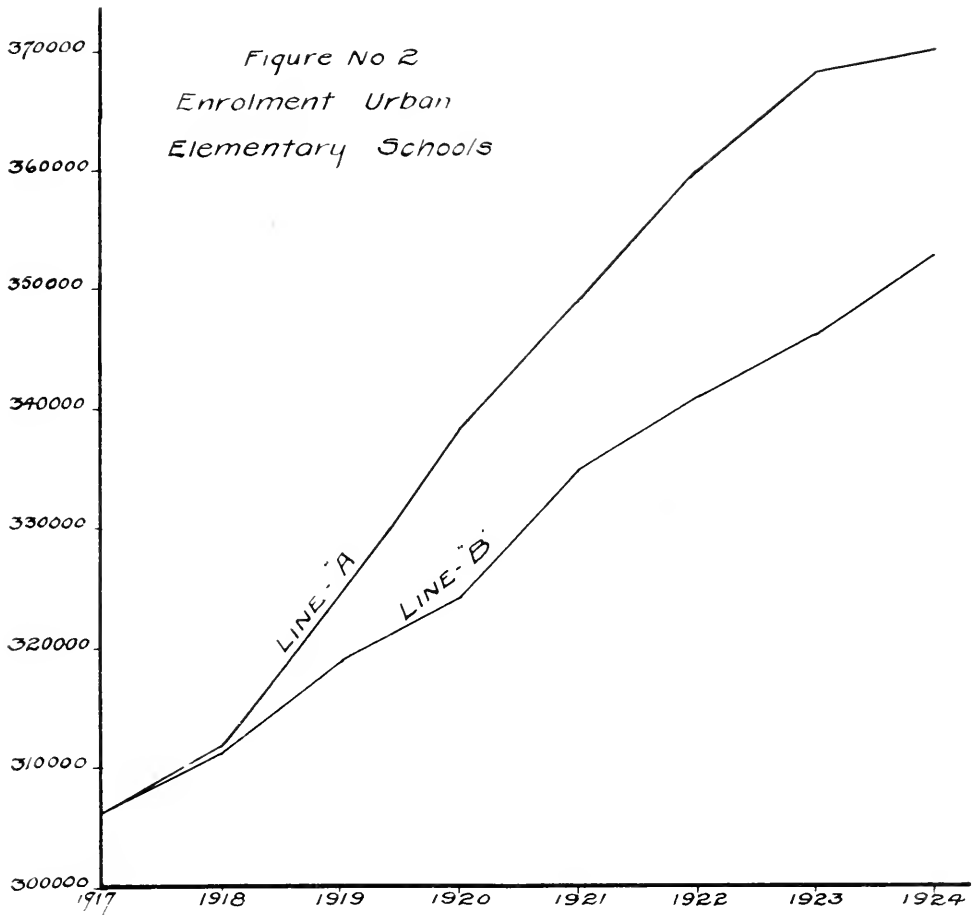
In accordance with the requirements of the Provincial Statutes, school attendance officers were appointed for the year 1925 in all municipalities of the Province. In the urban municipalities, appointments are made by school boards, and 426 officers were appointed. In the rural municipalities appointments are made by township councils, and 858 officers were appointed. In unorganized territory thirty-four additional officers were appointed voluntarily by local school authorities upon advice from this office. Usually in a rural municipality the same officer does duty for both public and separate schools. In an urban municipality the officers appointed by the school authorities do duty for the schools controlled by the respective boards. In each of thirty-four urban communities, however, the public and the separate school board united in naming the same individual for all schools. This action has prevented overlapping of work and has ensured an even administration of the attendance laws within the municipality.

The marked improvement in school attendance referred to in former reports continues. Parents are realizing more and more fully that the schooling deemed sufficient in their day is not sufficient for the children of to-day, as these children are growing up in an increasingly complex state of society. Parents who have



been indifferent or negligent in the past are gradually being brought to see, by persuasion rather than by force, that irregular pupils cannot make satisfactory progress. They are beginning to recognize the wastage and loss in money expenditure when facilities for instruction are provided but children are allowed to disregard these facilities.

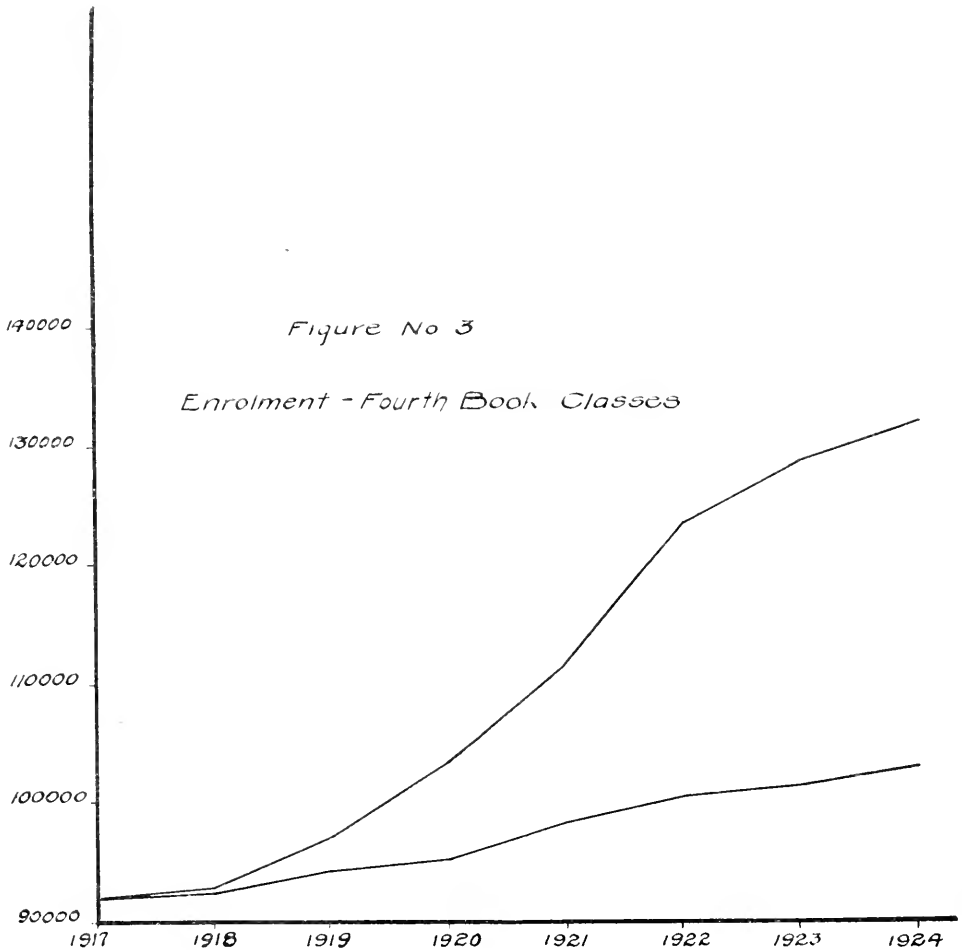
Many of us are inclined to lose sight of the fact that teachers, school buildings and equipment are of value only to the extent that pupils attend school, and thereby fail to appreciate the considerable monetary diminution in the value of school training due to maintaining teachers, buildings and equipment for pupils



who, day by day, absent themselves. Since our annual expenditure upon elementary and secondary education is more than \$45,000,000, it follows that a loss of even five per cent. by irregular attendance amounts to a yearly ineffective expenditure of over two and one-quarter millions of dollars. Average attendance can be raised by more than five per cent. if each pupil improves his average attendance by but one day a month.

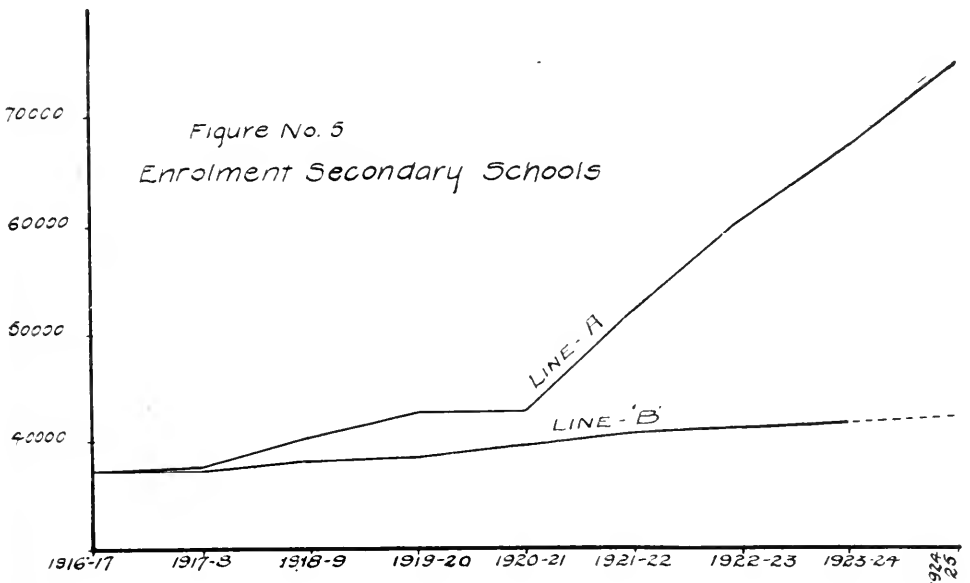
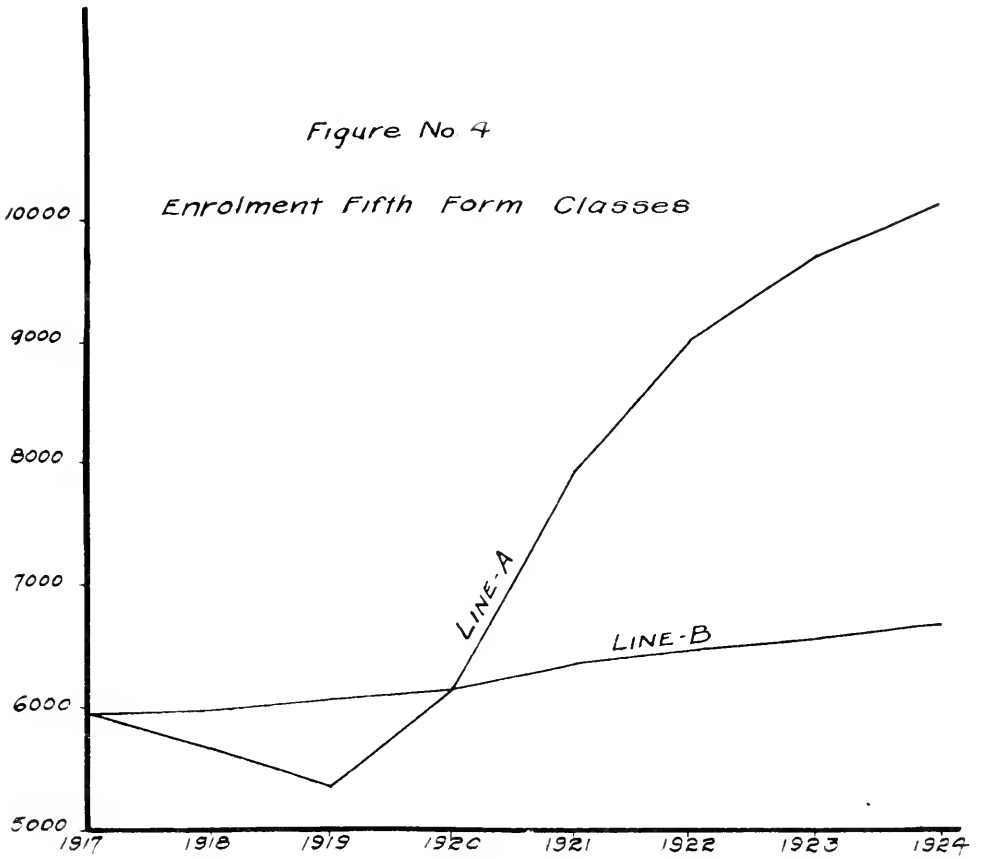
Few people are found who cavil at legitimate expenditure for purposes of education, for such expenditures are rated as investments rather than as expenses, and those who find fault with ineffective expenditures cannot be blamed. Money spent for purposes of education can be effective only for those who attend school.

Irregularity in attendance is not usually due to a criminal disregard for law, but to conditions which, for the moment, seem to the parent sufficient excuse for keeping the child from school. The attitude, therefore, of him who enforces attendance is more that of a sympathetic helper than that of a cold instrument of the law. The attendance officer first discovers the cause of non-attendance or irregularity and then tries to remove that cause or to show that the condition can be surmounted. For satisfactory development of the child in school there must be wholesome co-operation between the home and the school. Consequently, an enforcement of attendance through fear of legal



penalties alone is not effective in producing the end desired, the harmonious development of the pupil.

Generally speaking, attendance in urban municipalities is rather more satisfactory than attendance in rural districts. This is not wholly accounted for by rural conditions in stormy weather. There is the temptation during the spring's work and the harvest on the farm to make use of the labour of little children. In certain farming communities it is not uncommon to find that even children of ten years of age are kept out of school for long periods to work. It



is difficult in these cases to get locally appointed officers to take action. Another consideration which tends to give the urban child an advantage over the rural child is found in a more extended school life. Except in a relatively small number of cases the urban child is now going to school uninterruptedly until sixteen years of age. In many rural communities the reverse is true.

Taking the Province as a whole there are, with the exceptions mentioned, scant grounds for dissatisfaction. Indeed, all signs are most hopeful that, in spite of any thoughtlessness or greed of parents, or any rapacity on the part of employers, every child will have not alone the facilities but the actualities of a good elementary education. Year by year the educational level of the Province is rising. More pupils are completing Form IV of the elementary schools, more Form V, more are entering the vocational and other secondary schools.

The graphical illustrations on preceding pages will show how great the change is.

Figure 1 refers to rural elementary schools only. Line B indicates the enrolment which might be expected from the changing population, taking the enrolment and population of 1917 as the starting point. Line A shows the actual enrolment. The School Attendance Act and The Adolescent School Attendance Act were enacted in 1919. The first named became operative almost at once, the latter in 1921. The amendment to The Adolescent School Attendance Act with regard to the adolescent sons and daughters of farmers was made in 1923.

Figure 2 relates to urban elementary schools only. Line B indicates the enrolment which might be expected from the changing population, taking the enrolment and population of 1917 as the starting point. Line A shows the actual attendance.

Figure 3 shows the increase in attendance in Form IV classes, from 91,989 to 131,373 in seven years. As in the other figures, Line B indicates the enrolment expected due to changing population, while Line A indicates the actual enrolment.

Figure 4 shows the increase in attendance in Form V classes, from 5,954 in 1917 to 10,105 in 1924, or an increase of more than 71 per cent.

Figure 5 shows the change in all secondary schools, vocational schools, collegiate institutes, high and continuation schools, from the school year 1916-17, with an enrolment of 37,302 to the school year 1924-25 with an enrolment of 74,251. For purposes of comparison it may be interesting to note that the secondary school enrolment in the United States during the first quarter of this century increased from three-quarters of a million to three and one-quarter millions. (James F. Abel, in "Education in the First Quarter of the Twentieth Century," *School Life*, Volume XI, No. 5.)

J. P. COWLES,
Provincial School Attendance Officer.

Toronto, December, 1925.

APPENDIX K

REPORT OF THE DIRECTOR OF PROFESSIONAL TRAINING

Owing to the very large number of young teachers who graduated last year from the various training schools, there is at present a rather generous supply of both High and Public School teachers in the Province. It is not unwelcome to note, therefore, that the enrolment of teachers-in-training for the present session shows a decrease over that for last year. In the High School Assistants' Course the enrolment decreased by 48, in the Public School Second Class Course by 239, and in the Third Class Course by 192. It is matter for further congratulation to note that while there is this substantial decrease in the number of candidates for Second and Third Class Certificates, the enrolment of candidates for the First Class Certificate has increased by 66.

The marked decrease in the number of candidates for the Third Class Certificate during the past two years fully warrants the decision to discontinue the summer and autumn courses for the certificate.

The tables given below show in detail the attendance in the various courses at the several training schools.

The College of Education

The registration of teachers-in-training in the various courses is as follows:

The Household Science Course.....	6
The High School Assistants' Course.....	273
The Specialists' Courses.....	109
The First Class Public School Course.....	30
The Elementary Art Course.....	37
The Elementary Physical Culture Course.....	194
The Courses for Degrees in Pedagogy.....	127

The teachers-in-training in the High School Assistants' course may be classified according to their university degrees as follows:

Degree in Arts.....	253
Degree in Science.....	2
Degree in Applied Science.....	3
Degree in Scientific Agriculture.....	15
Degree in Commerce.....	1

The registration in the various specialist courses is as follows:

Classics.....	2
English and French.....	14
English and History.....	31
French and German.....	12
French and Spanish.....	8
Household Science.....	3
Mathematics and Physics.....	14
Science.....	11
Science and Agriculture.....	2
Agriculture.....	12

Of the degrees, four were conferred by universities in the British Isles, three by those in the Maritime Provinces, five by those in Quebec, and ten by those in the Western Provinces.

The registration in the Graduate courses in education grows steadily. The summer session of 1925 was attended by 80 graduates and the regular session by 47, assembled from all parts of Canada.

The lack of a suitable playfield for the students of the College and the University schools has been removed through the purchase of the premises of The Aura Lee Club, on Avenue Road.

The Provincial Normal Schools

The following table gives in detail the attendance in the various courses at the seven Provincial Normal Schools for the present session:

School	Total Attendance	Male	Female	First Class	Second Class	Kindergarten-Primary
Hamilton.....	272	34	238	91	181	..
London.....	286	44	242	118	168	..
North Bay.....	335	55	280	...	335	..
Ottawa.....	344	43	301	79	265	..
Peterborough..	166	17	149	...	166	..
Stratford.....	205	46	159	55	150	..
Toronto.....	671	127	544	277	351	43
Totals.....	2,279	366	1,913	620	1,616	43

The following changes have been made in the staffs of the Normal Schools during the year:

Miss Elizabeth Mitchell, appointed an assistant at the Ottawa Normal Model School in place of Miss Lilius Henderson, deceased.

Miss E. Hodgins, appointed an assistant at the Toronto Normal Model School in place of Miss Elizabeth Cringan, resigned.

Miss Norma M. Lindsay, appointed an assistant at the Toronto Normal Model School in place of Miss Edith B. Phillips, resigned.

Miss E. J. Johnston, B.A., appointed temporarily to the staff of the North Bay Normal School.

Mr. H. T. Dickenson, appointed instructor in Music at the London Normal School in place of Mr. C. E. Percy, resigned.

Mr. W. B. Rothwell, appointed instructor in Music at the Stratford Normal School in place of Mr. J. Bottomly, deceased.

A list of staffs of the Normal and Normal Model Schools is given in the register of Schools and Teachers for the Province of Ontario.

Model Schools

The following table shows the number of students who attended the Summer Model Schools to train for Limited Third Class Certificates. No students were enrolled at the Autumn Model Schools at Kingston, Orillia and Renfrew for the past session.

School	SUMMER MODEL SCHOOLS	Third Class
Bracebridge.....	10
Gore Bay.....	7
Port Arthur.....	10
Sharbot Lake.....	19
Total.....	46

The English-French Training Schools

An event of interest during the past year in connection with the above schools was the building and opening of an additional training school at Embrun.

Classes in both the Junior and Senior Academic Courses were begun at the opening of the school in September. Mr. Joseph B  chard, B.A., a master at the Sturgeon Falls training school, was appointed Principal, and Miss Aline Fortier, Assistant. As will be seen from the table below, the number of students enrolled for the first session indicates the wisdom of the establishment of a training school at that centre.

The following tables give the enrolment of students at the various centres for both the Regular and the Summer Courses:

REGULAR COURSE—SESSION 1925-1926

School	Jr. Academic	Sr. Academic	Professional	Total
Embrun.....	69	38	..	107
Ottawa.....	..	..	41	41
Sandwich.....	10	20	20	50
Sturgeon Falls.....	66	68	26	160
Vankleek Hill.....	..	..	22	22
Totals.....	145	126	109	380

SUMMER COURSE—1925

School	First Professional	Second Professional	Academic	Total
Cochrane.....	2	..	3	5
Ottawa.....	39	31	..	70
Sturgeon Falls.....	6	24	28	58
Vankleek Hill.....	2	15	9	26
Totals.....	49	70	40	159

A list of the staffs of the English-French Training Schools is given in the register of Schools and Teachers of the Province of Ontario.

The Kindergarten-Primary Summer Courses

In addition to the 43 students in training at the Toronto Normal School for the Kindergarten-Primary Certificate, 282 Public School teachers attended the Summer Courses of 1925 to qualify for the certificate as follows:

School	Part I	Part II	Total
Hamilton.....	21	17	38
London.....	33	15	48
Ottawa.....	23	11	34
Toronto.....	84	78	162
Totals.....	161	121	282

Teachers' Institutes

Annual Conventions were held by the 97 Teachers' Institutes of the Province. Practically all of the County Conventions were visited by Departmental Lecturers chosen from the staffs of the Provincial Normal Schools and the College of Education.

S. A. MORGAN,

Toronto, December 31st, 1925.

Director of Professional Training.

APPENDIX L

SUMMARY OF STATISTICS OF ELEMENTARY AND SECONDARY SCHOOLS

I.—ELEMENTARY SCHOOLS

a. Public Schools

Number of Public Schools in 1924.....		6,361
Increase for the year.....	27	
Number of enrolled pupils of all ages in the Public Schools during the year (exclusive of Continuation and Night School pupils).....		515,126
Decrease for the year.....	4,145	
Average daily attendance of pupils.....		365,656
Increase for the year.....	4,673	
Percentage of aggregate to possible aggregate attendance, i.e., percentage of actual to possible attendance.....		87.68
Decrease for the year.....	.70	
Number of persons employed as teachers in the Public Schools, men, 1,809; women, 11,550; total.....		13,359
Increase for the year.....	109	
Number of teachers who attended Normal School.....		11,489
Increase for the year.....	467	
Number of teachers who attended Normal College or Faculty or College of Education.....		1,143
Increase for the year.....	107	
Number of teachers with a University degree.....		162
Increase for the year.....	12	
Average annual salary for male teachers.....		\$1,684
Increase for the year.....	\$23	
Average annual salary for female teachers.....		\$1,138
Increase for the year.....	\$5	
Average experience of male teachers.....		11.4 years
Average experience of female teachers.....		8.6 years
Amount expended for teachers' salaries.....		\$16,512,586
Amount expended for public school houses (sites and buildings).....		\$3,879,382
Amount expended for all other purposes.....		\$9,049,371
Total amount expended for Public Schools.....		\$29,441,339
Decrease for the year.....	\$2,114,883	
Cost per pupil (enrolled attendance).....		\$57.15
Decrease for the year.....	\$3.62	

b. Roman Catholic Separate Schools

Number of Roman Catholic Separate Schools in 1924.....		708
Increase for the year.....	20	
Number of enrolled pupils for all ages.....		93,524
Increase for the year.....	2,473	
Average daily attendance of pupils.....		68,216
Increase for the year.....	3,719	
Percentage of aggregate to possible aggregate attendance, i.e., percentage of actual to possible attendance.....		89.06
Increase for the year.....	442	
Number of teachers.....		2,149
Increase for the year.....	96	
Amount expended for teachers' salaries.....		\$1,592,982
Amount expended for school houses (sites and buildings).....		\$529,091
Amount expended for all other purposes.....		\$1,446,652
Total amount expended on R. C. Separate Schools.....		\$3,568,725
Decrease for the year.....	\$733,408	
Cost per pupil (enrolled attendance).....		\$38.15
Decrease for the year.....	\$9.09	

c. Protestant Separate Schools

Number of Protestant Separate Schools (included with Public Schools, a), in 1924.....		5
Number of enrolled pupils.....		435
Increase for the year.....	26	
Average daily attendance of pupils.....		300
Decrease for the year.....	23	

d. Night Elementary Schools

Number of Night Schools in 1924-25.....		24
Increase for the year.....	2	
Number of pupils enrolled.....		2,130
Increase for the year.....	37	
Number of teachers engaged.....		64
Increase for the year.....	7	

II.—SECONDARY SCHOOLS**a. High Schools and Collegiate Institutes**

Number of High Schools (including 50 Collegiate Institutes), 1924-25.....		183
Number of pupils enrolled in High Schools.....		52,116
Increase for the year.....	3,835	
Average daily attendance of pupils.....		44,836
Increase for the year.....	3,310	
Percentage of average attendance to total enrolment.....		86.03
Number of teachers in High Schools.....		1,657
Increase for the year.....	114	
Average annual salary, Principals.....		\$3,020
Increase for the year.....	\$74	
Average annual salary, Assistants.....		\$2,278
Increase for the year.....	\$30	
Average annual salary, all Teachers.....		\$2,360
Increase for the year.....	\$30	
Highest salary paid.....		\$5,000
Amount expended for teachers' salaries, 1924.....		\$3,716,940
Amount expended for school houses (sites and buildings).....		\$1,909,020
Amount expended for all other purposes.....		\$2,193,141
Total amount expended on High Schools, 1924.....		\$7,819,101
Increase for the year.....	\$569,512	
Cost per pupil, enrolled attendance.....		\$150.03
Decrease for the year.....	\$0.84	

b. Continuation Schools

Number of Continuation Schools, 1924-25.....		198
Increase for the year.....	9	
Number of pupils in attendance.....		10,545
Increase for the year.....	1,208	
Average daily attendance of pupils.....		8,772
Increase for the year.....	919	
Percentage of average attendance to total enrolment.....		83.19
Decrease for the year.....	.92	
Number of teachers.....		396
Increase for the year.....	46	
Average annual salary, Principals.....		\$1,803
Increase for the year.....	\$6	
Average annual salary, Assistants.....		\$1,395
Decrease for the year.....	\$41	
Highest salary paid.....		\$3,400
Increase for the year.....	\$100	
Amount expended on teachers' salaries, 1924.....		\$590,085
Amount expended for school houses (sites and buildings).....		\$264,893
Amount expended for all other purposes.....		\$241,307
Total amount expended on Continuation Schools, 1924.....		\$1,096,285
Increase for the year.....	\$126,802	
Cost per pupil, enrolled attendance.....		\$103.96
Increase for the year.....	\$0.13	

c. Night High Schools

Number of Night High Schools in 1924-25.....		18
Increase for the year.....	2	
Number of pupils enrolled.....		3,000
Increase for the year.....	234	
Number of teachers engaged.....		118
Decrease for the year.....	1	

d. Vocational Schools

Number of Day Vocational Schools, 1924-25.....		27
Increase for the year.....	3	
Number of full time pupils enrolled.....		11,595
Increase for the year.....	2,411	
Average daily attendance of full time pupils.....		9,263
Increase for the year.....	2,054	
Number of part time pupils in Day Schools.....		1,739
Decrease for the year.....	98	
Number of special pupils in Day Schools.....		1,875
Increase for the year.....	77	
Number of full time teachers engaged in Day Schools.....		416
Increase for the year.....	45	
Number of part time or occasional teachers engaged in Day Schools.....		108
Increase for the year.....	20	
Number of Evening Vocational Schools, 1924-25.....		52
Decrease for the year.....	8	
Number of pupils enrolled.....		35,675
Decrease for the year.....	777	
Number of teachers engaged.....		1,182
Decrease for the year.....	11	
Amount expended on teachers' salaries, day and evening schools, 1924.....		\$1,274,964
Amount expended on school houses (sites and buildings).....		\$586,697
Amount expended for all other purposes.....		\$1,243,574
Total amount expended on Day and Evening Vocational Schools, 1924.....		\$3,105,235
Decrease for the year.....	\$851,902	

III.—GENERAL

Elementary and Secondary Schools

Pupils enrolled in Elementary Schools, 1924.....		608,650
Pupils enrolled in Night Elementary Schools, 1924-25.....		2,130
Pupils enrolled in Secondary Schools, 1924-25.....		77,870
Pupils enrolled in Night High Schools, 1924-25.....		3,000
Pupils enrolled in Evening Vocational Schools, 1924-25.....		35,675
Total Enrollment, all schools.....		727,325
Increase for the year.....	5,275	
Percentage of total population enrolled.....		24.8
Total expenditure.....		\$45,030,685
Decrease for the year.....	\$3,003,879	

Average cost per pupil (enrolled attendance) in all Schools

	1902	1907	1912	1917	1922	1923	1924
Teachers' salaries...	\$7 63	\$10 44	\$14 26	\$17 97	\$29 80	\$31 14	\$32 57
Sites and buildings..	0 97	2 86	5 90	4 05	13 72	16 56	9 85
All other expenses..	2 80	4 40	5 34	7 72	15 49	18 82	19 49
For all purposes..	11 40	17 70	25 50	29 74	59 01	66 52	61 91

Comparative School Statistics, 1867-1924

I. PUBLIC AND SEPARATE SCHOOLS

These elementary school tables, 1, 2, 3, 4 and 5, for the purpose of comparison with previous years in which the Separate Schools were included with Public Schools, include Roman Catholic and Protestant Separate Schools. The tables A, B, C, D, and E give the statistics of the Public Schools, including Protestant Separate Schools; the statistics of the R. C. Separate Schools are given in Tables F and G; those of the Protestant Separate Schools appear in Table T; and the Night Schools in Table U.

1. School Attendance

Year	Total Number of Enrolled Pupils	Boys	Girls	Average Daily Attendance	Percentage of Average Attendance to Total Number Enrolled	Percentage of Aggregate to Possible Aggregate, i.e., Percentage of Actual to Possible Attendance
1867.....	401,643	213,019	188,624	163,974	40.82	.....
1872.....	454,662	238,848	215,814	188,701	41.50	.....
1877.....	490,860	261,070	229,790	217,184	44.25	.....
1882.....	471,512	246,966	224,546	214,176	45.42	.....
1887.....	493,212	259,083	234,129	245,152	49.71	.....
1892.....	485,670	253,091	232,579	253,830	52.26	.....
1897.....	482,777	251,677	231,100	273,544	56.66	.....
1902.....	454,088	232,880	221,208	261,480	57.58	.....
1907.....	448,218	229,794	218,424	266,503	59.45	.....
1912.....	467,022	239,187	227,835	291,210	62.35	.....
1917.....	527,664	266,255	261,409	342,571	64.92	.....
1922.....	601,485	306,225	295,260	425,018	70.66	86.80
1923.....	610,322	310,964	299,358	425,480	69.71	87.80
1924.....	608,650	309,731	298,919	433,872	71.28	87.89

In all these elementary schools the total possible aggregate attendance for the year 1924 was 96,878,984, and the actual aggregate was 85,150,426, or 87.89 per cent. of the possible. In arriving at the possible aggregate, no deductions are made for illness, and all the school days for the year of a pupil once enrolled as well as all the school days of a child of compulsory school age (unless exempted by law) are counted, so long as they are residents of the school section, or until entered in a secondary school. Moreover, duplications of enrolment in the elementary schools owing to removals from one school section to another during the year, and as between elementary and secondary schools, do not enter into this calculation; neither does the fact that a pupil once on the roll (if only for a few days) is counted in the enrolment of the year; all of which enlarges the enrolment and keeps the percentage of average attendance to total enrolment low—71.28 for 1924. The percentage of actual to possible aggregate attendance (87.89), as given above, represents the true situation as to the regularity of the attendance in our elementary schools.

2. Classification of Pupils

Year	Kindergarten	Kindergarten-Primary	1st Reader, Part I, or Primer	1st Reader, Part II, or 1st Book	2nd Book	3rd Book	4th Book	5th Book, or Beyond 4th Book
1867.....				* 79,365	98,184	83,211	68,896	71,987
1872.....				*160,828	100,245	96,481	67,440	29,668
1877.....				*153,630	108,678	135,824	72,871	19,857
1882.....				*165,834	106,229	117,352	71,740	10,357
1887.....			115,657	76,704	100,533	108,096	81,984	10,238
1892.....			114,932	73,015	96,074	99,345	88,934	13,370
1897.....			110,567	70,808	91,330	99,682	89,314	21,076
1902.....			107,441	69,062	85,732	90,630	83,738	17,485
1907.....			112,552	60,194	84,622	89,371	85,752	15,727
1912.....			126,100	67,368	92,728	88,811	85,213	†6,802
1917.....	16,515	2,793	125,321	73,996	106,034	105,062	91,989	†5,954
1922.....	13,233	12,057	121,634	82,047	112,409	127,831	123,214	†9,060
1923.....	13,603	11,075	117,784	81,356	114,300	134,135	128,331	†9,738
1924.....	12,792	12,260	111,816	79,099	112,370	138,835	131,373	†10,105

NOTE.—Kindergarten attendance is not included for the years previous to 1917.

*In 1st Reader.

†Exclusive of Continuation School Pupils.

The following table classifies the pupils in the various forms as to rural and urban schools:

Rural Schools

Year	Kindergarten	Kindergarten-Primary	First Reader Part I or Primer	First Reader Part II or First Book	Second Book	Third Book	Fourth Book	Fifth Book or Beyond Fourth Book	Totals
1904.....			60,784	36,941	47,930	50,297	47,289	9,892	253,133
1907.....			60,470	31,538	46,219	48,247	46,815	8,958	242,247
1912.....			62,712	30,293	43,775	42,450	44,049	†3,984	227,263
1917.....		75	58,290	30,657	44,407	43,834	41,321	†2,926	221,510
1922.....		2,511	56,217	32,701	45,621	49,657	49,976	†4,403	241,086
1923.....		2,375	54,831	32,318	45,528	50,706	51,135	†4,783	241,676
1924.....		2,922	51,922	31,509	44,739	51,596	50,959	†4,931	238,578

Urban Schools (cities, towns and incorporated villages.)

1904.....			44,456	27,800	37,299	39,814	35,815	6,304	191,488
1907.....			52,082	28,656	38,403	41,124	38,937	6,769	205,971
1912.....			63,388	37,075	48,953	46,361	41,164	†2,818	239,759
1917.....	16,515	2,718	67,031	43,339	61,627	61,228	50,668	†3,028	306,154
1922.....	13,233	9,546	65,417	49,346	66,788	78,174	73,238	†4,657	360,399
1923.....	13,603	8,700	62,953	49,038	68,772	83,429	77,196	†4,955	368,646
1924.....	12,792	9,338	59,894	47,590	67,631	87,239	80,414	†5,174	370,072

†Exclusive of Continuation School Pupils.

The following table compares the enrolment and gives the percentages from rural and urban municipalities for several years:

Year	Enrolment in Rural Schools	Enrolment in Urban Schools
1903.....	260,617 or 57.88% of total	189,661 or 42.12% of total
1907.....	242,247 or 54.05% "	205,971 or 45.95% "
1912.....	227,263 or 48.66% "	239,759 or 51.33% "
1917.....	221,510 or 41.97% "	306,154 or 58.02% "
1922.....	241,086 or 40.08% "	360,399 or 59.91% "
1923.....	241,676 or 39.59% "	368,646 or 60.40% "
1924.....	238,578 or 39.19% "	370,072 or 60.80% "

NOTE.—Kindergarten attendance for years previous to 1916 not available for the above tables.

3. Teachers' Certificates, Etc.

Year	No. of Teachers	Male	Female	1st Class Certificates	2nd Class	3rd Class	Kindergarten-Primary	Kindergarten	Manual Training	Household Science	District	Permanent Ungraded	Other Certificates including Temp.	No. who attended Normal School,	Nor. Coll., F. of E. or College of Education
1867..	4,890	2,849	2,041	1,899	2,454	386	.....	.....	.....	.....	.....	.....	151	666	.....
1872..	5,476	2,626	2,850	1,337	1,477	2,084	.....	.....	.....	.....	.....	.....	578	828	.....
1877..	6,468	3,020	3,448	250	1,304	3,926	.....	.....	.....	.....	.....	.....	938	1,034	.....
1882..	6,857	3,052	3,795	246	2,169	3,471	.....	.....	.....	.....	.....	.....	971	1,873	.....
1887..	7,591	2,718	4,876	252	2,553	3,865	.....	.....	.....	.....	.....	.....	924	2,434	.....
1892..	8,630	2,770	5,910	261	3,047	4,299	.....	200	.....	.....	.....	.....	873	3,038	.....
1897..	9,351	2,784	6,567	343	3,386	4,465	.....	223	.....	.....	.....	.....	934	3,643	.....
1902..	9,614	2,291	7,320	608	4,296	3,432	.....	247	.....	.....	.....	.....	1,031	4,774	.....
1907..	10,170	1,783	8,387	715	3,887	3,452	.....	277	.....	.....	503	.....	1,336	4,587	.....
†1912..	11,128	1,511	9,617	674	6,419	1,804	.....	371	.....	.....	317	220	1,323	6,705	614
†1917..	12,762	1,317	11,445	1,106	8,784	1,317	66	310	33	38	292	213	603	9,203	1,053
†1922..	14,872	1,740	13,132	1,273	10,825	1,190	213	258	63	78	407	156	409	11,437	1,188
†1923..	15,303	1,842	13,461	1,335	11,365	1,066	274	182	70	83	413	156	359	12,070	1,108
†1924..	15,508	1,945	13,562	1,532	11,660	1,166	330	154	63	65	443	131	263	12,670	1,221

†Exclusive of Continuation School Teachers.

The men engaged in teaching in these schools in 1924 formed 12.54 per cent. of the whole number. In 1923 they formed 12.03 per cent.

The number of teachers and the class of certificates, in the Public Schools alone, in each County and District of the Province, will be found in Table C of this Appendix.

The following table classifies the teachers and certificates as to rural and urban schools:

	Teachers			Certificates		
	Total	Male	Female	1st Class	2nd Class	3rd Class
Rural Schools, 1904.....	5,974	1,469	4,505	152	1,944	3,107
Rural Schools, 1907.....	6,038	1,201	4,837	180	1,542	3,079
*Rural Schools, 1912.....	6,143	894	5,249	165	3,002	1,463
*Rural Schools, 1917.....	6,455	655	5,800	343	4,232	1,129
*Rural Schools, 1922.....	7,034	777	6,257	257	5,180	909
*Rural Schools, 1923.....	7,159	815	6,344	305	5,417	878
*Rural Schools, 1924.....	7,270	854	6,416	419	5,704	916
Urban (cities, towns and incorporated villages) Schools, 1904.....	3,580	606	2,974	483	2,248	289
Urban, 1907.....	4,132	582	3,550	535	2,345	373
*Urban, 1912.....	4,985	617	4,368	509	3,417	341
*Urban, 1917.....	6,307	662	5,645	763	4,552	188
*Urban, 1922.....	7,838	963	6,875	1,016	5,645	281
*Urban, 1923.....	8,144	1,027	7,117	1,030	5,948	188
*Urban, 1924.....	8,238	1,092	7,146	1,113	5,956	250

In the rural schools in 1924 the men formed 11.74 per cent., and in the urban schools, 13.25 per cent. of the number of teachers employed in each case.

*Exclusive of Continuation School Teachers.

4. Teachers' Salaries and Experience

Teachers' Salaries

Year	Highest salary paid	Average salary, male teachers, province	Average salary, female teachers, province	Average salary, male teachers, cities	Average salary, female teachers, cities	Average salary, male teachers, towns	Average salary, female teachers, towns	Average salary, male teachers, incorporated villages	Average salary, female teachers, incorporated villages	*Average salary, male teachers, rural schools	*Average salary, female teachers, rural schools	Average salary, male teachers, all urban schools	Average salary, female teachers, all urban schools
1867 . . .	\$ 1,350	\$ 346	\$ 226	\$ 532	\$ 243	\$ 464	\$ 240	...	...	\$ 261	\$ 189	...	...
1872 . . .	1,000	360	228	628	245	507	216	...	...	305	213	...	...
1877 . . .	1,100	398	264	735	307	583	269	...	...	379	251	...	...
1882 . . .	1,100	415	269	742	331	576	273	...	...	385	248	...	...
1887 . . .	1,450	425	292	832	382	619	289	...	...	398	271	...	...
1892 . . .	1,500	421	297	894	402	648	298	...	...	383	269	...	...
1897 . . .	1,500	391	294	892	425	621	306	...	...	347	254	...	...
1902 . . .	1,600	436	313	935	479	667	317	...	...	372	271	...	...
1907 . . .	1,900	596	420	1,157	592	800	406	659	372	458	379	907	453
1912 . . .	2,200	788	543	1,320	703	977	519	779	492	566	493	1,141	618
1917 . . .	2,500	1,038	650	1,637	795	1,166	628	908	573	686	580	1,425	731
1922 . . .	3,500	1,644	1,117	2,269	1,363	1,767	1,047	1,393	986	1,144	987	2,082	1,253
1923 . . .	3,600	1,661	1,133	2,263	1,365	1,819	1,068	1,407	998	1,163	1,006	2,090	1,261
1924 . . .	3,600	1,684	1,138	2,321	1,397	1,806	1,082	1,386	1,001	1,168	994	2,124	1,286

* Incorporated villages included from 1867 to 1902 inclusive

Increases in salaries in the cities, towns, villages and rural schools are shown in the above table. In Table C the average salaries for 1924 of the Public School teachers of the various Counties and Districts are given separately, and summarized for the cities, towns and villages. This table also states the salaries paid to teachers according to the grade of certificate held, and illustrates to what extent the teacher with the higher certificate commands the higher salary. The average salaries for the Province are as follows:

	Male					Female				
	1912	1917	1922	1923	1924	1912	1917	1922	1923	1924
First Class Certificates . . .	\$1,340	\$1,548	\$2,290	\$2,311	\$2,296	\$634	\$728	\$1,226	\$1,237	\$1,212
Second Class Certificates . .	757	916	1,434	1,452	1,444	587	673	1,137	1,147	1,146
Third Class and District Certificates	524	562	911	897	895	458	507	855	847	835

Teachers' Experience

The length of service or experience of the teachers engaged in the Public Schools is also shown in Table C, where the numbers who have taught from less than one year up to forty years and over are given for each year.

The average experience in the Public Schools at the end of 1924 was as follows:

Male teachers, 11.4 years.

Female teachers, 8.6 years.

All teachers, 9.0 years.

Rural teachers (male and female), 5.1 years.

Urban teachers (male and female), 12.8 years.

5. Receipts and Expenditures

Year	Receipts				Expenditures				
	Legislative grants	Municipal school grants and assessments	Clergy reserve funds, balances and other sources	Total receipts	Teachers' salaries	Sites and buildings school houses	Libraries, maps, apparatus, prizes, etc.	Rent, repairs, fuel and other expenses	Total expenditure
1867	\$ 187,153	\$ 1,151,583	\$ 331,599	\$ 1,670,335	\$ 1,093,517	\$ 149,195	\$ 31,354	\$ 199,123	\$ 1,473,189
1872	225,318	1,763,492	541,460	2,530,270	1,371,594	456,043	47,799	331,928	2,207,364
1877	251,962	2,422,432	730,687	3,405,081	2,038,099	477,393	47,539	510,458	3,073,489
1882	265,738	2,447,214	757,038	3,469,990	2,144,449	341,918	15,583	525,025	3,026,975
1887	268,722	3,084,352	978,283	4,331,357	2,458,540	544,520	27,509	711,535	3,742,104
1892	283,791	3,300,512	1,227,596	4,811,899	2,752,629	427,321	40,003	833,965	4,053,918
1897	366,538	3,361,562	1,260,055	4,988,155	2,886,061	391,689	60,585	877,335	4,215,670
1902	383,666	3,959,912	1,422,924	5,766,502	3,198,132	432,753	86,723	1,107,552	4,825,160
1907	655,239	6,146,825	2,455,864	9,257,928	4,389,524	1,220,820	213,096	1,732,739	7,556,179
1912	842,278	9,478,887	3,936,887	14,258,052	6,109,547	2,777,960	167,755	2,218,698	11,273,960
1917	907,846	12,193,439	4,168,000	17,269,285	8,398,450	1,987,644	290,207	3,435,534	14,111,835
1922	2,976,712	22,842,180	12,805,773	38,624,665	16,690,982	6,284,139	480,483	8,465,280	31,920,884
1923	3,266,584	23,855,879	16,460,831	43,583,294	17,534,704	7,497,509	504,670	10,321,472	35,858,355
1924	3,392,552	24,113,034	12,630,296	40,135,882	18,105,568	4,408,473	518,989	9,977,024	33,010,064

The increase for the year 1924 in the amount paid as teachers' salaries was \$570,864, while the decrease in the expenditure on sites and buildings was over three million dollars. The total expenditure decreased by \$2,848,291. The total value of equipment increased from \$3,021,568 to \$3,357,006, and all other school property from \$85,467,626 to \$91,165,577.

These tables show the expenditure per pupil for the years as given below:

Average cost per pupil (enrolled attendance)

	1902	1907	1912	1917	1922	1923	1924
Teachers' salaries	\$7 04	\$9 79	\$13 08	\$15 91	\$27 75	\$28 73	\$29 75
Sites and buildings	0 95	2 72	5 95	3 77	10 45	12 28	7 24
All other expenses	2 63	4 34	5 11	7 06	14 87	17 74	17 24
For all purposes	10 62	16 85	24 14	26 74	53 07	58 75	54 23

Average cost per pupil (average attendance)

	1902	1907	1912	1917	1922	1923	1924
Teachers' salaries	\$12 23	\$16 47	\$20 98	\$24 52	\$39 27	\$41 21	\$41 73
Sites and buildings	1 65	4 58	9 54	5 80	14 78	17 62	10 16
All other expenses	4 57	7 30	8 19	10 87	21 05	25 44	24 19
For all purposes	18 45	28 35	38 71	41 19	75 10	84 27	76 08

The expenditure per pupil (enrolled attendance) for 1924 in the Public Schools alone will be found in Table E, and for the R. C. Separate Schools in Table F. The expenditure will there be shown as to rural schools, cities, towns, and villages separately.

II. ROMAN CATHOLIC SEPARATE SCHOOLS

1. Schools, Teachers and Attendance

Year	Schools open	Teachers	Pupils	Boys	Girls	Average daily attendance	Percentage of average attendance to total number enrolled	Percentage of aggregate to possible aggregate attendance
1867.....	161	210	18,924	.....	.....	8,606	45.47	.....
1872.....	171	254	21,406	.....	.....	10,584	49.44	.....
1877.....	185	334	24,952	.....	.....	12,549	50.29	.....
1882.....	190	390	26,148	.....	.....	13,574	51.91	.....
1887.....	229	491	30,373	15,376	14,997	16,866	55.52	.....
1892.....	312	662	37,466	19,169	18,297	21,560	57.54	.....
1897.....	340	752	41,620	21,342	20,278	24,996	60.05	.....
1902.....	391	870	45,964	23,314	22,650	28,817	62.69	.....
1907.....	449	1,034	51,502	26,420	25,082	33,500	65.04	.....
1912.....	513	1,237	61,297	31,126	30,171	39,735	64.82	.....
1917.....	548	1,488	70,048	35,036	35,012	46,919	66.98	.....
1922.....	656	1,958	88,546	44,728	43,818	64,897	73.29	84.98
1923.....	688	2,053	91,051	45,891	45,160	64,497	70.83	84.67
1924.....	708	2,149	93,524	46,918	46,606	68,216	72.94	89.06

2. Receipts and Expenditures

Year	Receipts				Expenditures					
	Legislative grants	Municipal school grants and assessments	Balances, subscribed and other sources	Total receipts	Teachers' salaries	Sites and building school houses	Libraries, maps, apparatus, prizes, etc.	Rent, repairs, fuel and other expenses	Total expenditure	Cost per pupil
1867.	\$ 9,993	\$ 26,781	\$ 11,854	\$ 48,628	\$ 34,830	.....	.....	\$ 17,889	\$ 42,719	\$ c. 2 26
1872.	12,327	41,134	15,349	68,810	45,824	.....	.....	15,993	61,817	2 88
1877.	13,607	72,177	34,482	120,266	70,201	24,510	2,811	17,284	114,806	4 60
1882.	14,382	97,252	55,105	166,739	84,095	36,860	1,303	32,082	154,340	5 13
1887.	16,808	147,639	65,401	229,848	112,293	48,937	3,624	46,369	211,223	6 95
1892.	21,043	206,698	98,293	326,034	149,707	65,874	2,922	71,335	289,838	7 74
1897.	26,675	224,617	84,032	335,324	168,800	41,233	5,786	86,350	302,169	7 26
1902.	30,472	293,348	161,683	485,503	210,199	100,911	6,158	118,173	435,441	9 47
1907.	40,524	442,316	308,540	791,380	281,484	186,908	15,991	229,793	714,176	13 86
1912.	51,846	757,255	377,713	1,186,814	456,800	308,193	15,207	263,024	1,043,224	17 01
1917.	63,127	1,066,253	370,346	1,499,726	635,089	262,103	24,836	391,695	1,313,723	18 75
1922.	195,963	2,154,985	1,698,096	4,049,044	1,382,395	1,059,531	52,302	1,164,491	3,658,719	41 32
1923.	217,621	2,407,950	2,173,846	4,799,417	1,526,180	1,048,968	55,020	1,671,965	4,302,133	47 25
1924.	241,657	2,591,048	1,127,002	3,959,707	1,592,982	529,091	44,599	1,402,053	3,568,725	38 16

†Including all expenditure except for teachers' salaries.

In 1924 an increase of 2,473 in the enrolment and a decrease of \$733,408 in the expenditure are noticed in the above tables. The expenditure per pupil of enrolled attendance decreased from \$47.25 to \$38.16. The total value of equipment increased from \$257,411 to \$272,570, and all other school property from \$12,435,222 to \$13,231,077.

Detailed statistics in reference to these schools will be found in Tables F and G.

III. PROTESTANT SEPARATE SCHOOLS

The following is a complete list of the Protestant Separate Schools of the Province:—No. 1 Grattan, No. 2 Hagarly, L'Original and Penetanguishene (two schools).

They were attended by 435 pupils in 1924. The whole amount expended for their maintenance and permanent improvements was \$17,113.76. Ten teachers held Second Class certificates, and one held a Third Class certificate.

More complete statistics for these schools will be found in Table T.

IV. CONTINUATION SCHOOLS

The following table gives statistics of the "Continuation Classes, Grade A," up to and including 1907. Thereafter they are known as "Continuation Schools." Formerly the statistics of these schools were included with the statistics of the Public and Separate Schools, consequently certain items for the years 1897-1907 cannot be given.

Year	Schools	One-teacher schools	Two-teacher schools	Three-teacher schools	Number of teachers	Number of Pupils	Percentage of average attendance to total enrolment	Total value of Equipment
1897.....	27	20	7	.....	34	1,275	.....	\$
1902.....	59	46	12	1	73	1,856	.....	.....
1907.....	91	65	24	2	119	3,993	.....	26,345
1912.....	138	54	73	11	226	6,094	61.97	75,556
1917-18.....	137	36	99	2	241	5,104	73.15	93,228
1922-23.....	181	58	104	19	323	8,777	82.42	158,030
1923-24.....	189	57	104	28	350	9,337	84.11	180,325
1924-25.....	198	61	100	37	396	10,545	83.19	189,589

Year	Receipts			Expenditure		
	Legislative Grants	Municipal Grants (County and Local)	Total Receipts	Teachers' Salaries	Sites and Buildings	Total Expenditures
	\$	\$	\$	\$	\$	\$
1897.....	2,700	.....	.....	.....	.....	.....
1902.....	8,350	.....	.....	.....	.....	.....
1907.....	25,610	.....	.....	73,325	.....	.....
1912.....	64,081	177,133	295,261	202,875	15,750	265,087
1917.....	65,733	227,715	360,431	228,362	32,328	324,621
1922.....	148,217	543,872	1,038,602	474,241	243,630	881,431
1923.....	159,720	621,189	1,105,370	533,395	192,796	969,483
1924.....	180,016	688,352	1,252,688	590,085	264,893	1,096,285

Of the enrolled attendance for 1924-25, 6,644 pupils were in the Lower School and 3,571 in the Middle School. The total attendance was made up of 4,725 boys and 6,270 girls.

Average Cost per pupil, enrolled attendance

	1917	1922	1923	1924
Teachers' salaries.....	\$44 74	\$54 03	\$57 13	\$55 96
Sites and buildings.....	6 33	27 76	20 65	25 12
All other expenses.....	12 53	18 63	26 05	22 88
For all purposes.....	63 60	100 42	103 83	103 96

Statistics in detail for 1924-25 in reference to the Continuation Schools will be found in Tables H, I, J and K.

V. COLLEGIATE INSTITUTES AND HIGH SCHOOLS

The following table gives comparative statistics respecting Collegiate Institutes and High Schools from 1867 to 1924, inclusive:

Receipts, Expenditure, Attendance, etc.

Year	Schools	Teachers	Pupils	Percentage of average attendance to total enrollment	Receipts		Expenditure		
					Legislative Grant	Total Receipts	Teachers' Salaries	Sites and buildings	Total expenditure
1867.....	102	159	5,696	55	\$ 54,562	\$ 139,579	\$ 94,820	\$ *19,190	\$ 124,181
1872.....	104	239	7,968	56	79,543	223,269	141,812	*31,360	210,005
1877.....	104	280	9,229	56	78,762	357,521	211,607	*51,417	343,710
1882.....	104	332	12,348	53	84,304	373,150	253,864	*19,361	343,720
1887.....	112	398	17,459	59	91,977	529,323	327,452	*73,061	495,612
1892.....	128	522	22,837	60	100,000	793,812	472,029	*91,108	696,114
1897.....	130	579	24,390	61	101,250	767,487	532,837	*46,627	715,976
1902.....	134	593	24,472	58.97	112,650	832,853	547,402	44,246	769,680
1907.....	143	750	30,331	60.94	158,549	1,611,553	783,782	193,975	1,213,697
1912.....	148	917	32,273	62.80	209,956	2,414,128	1,232,537	327,982	1,953,061
1917.....	162	†1,051	†29,097	†78.15	184,088	3,051,684	1,554,049	277,544	2,418,975
1922.....	175	†1,420	†44,631	†84.74	276,889	7,993,999	2,963,001	2,673,842	6,742,875
1923.....	183	†1,543	†48,263	†86.04	328,014	8,381,349	3,392,901	2,260,346	7,249,589
1924.....	183	†1,657	†52,116	†86.03	367,166	8,832,275	3,716,940	1,909,020	7,819,101

* Expenses for repairs, etc., included.

† For the school year ended six months after the calendar year specified.

The total value of the equipment in the Collegiate Institutes and High Schools increased during the year from \$1,324,532 to \$1,713,000 and all other school property from \$16,122,086 to \$20,289,463.

Average cost per pupil (enrolled attendance)

	1917	1922	1923	1924
Teachers' salaries.....	\$53 41	\$66 39	\$70 30	\$71 32
Sites and buildings.....	9 54	59 91	46 83	36 63
All other expenses.....	20 18	24 78	33 08	42 08
For all purposes.....	83 13	151 08	150 21	150 03

Number of Pupils in the three grades of schools in the Collegiate Institutes and High Schools

	1916-17	1921-22	1922-23	1923-24	1924-25
Lower School.....	20,190	27,273	29,219	30,354	31,805
Middle School.....	7,336	9,794	12,210	14,386	16,178
Upper School.....	1,571	2,338	3,202	3,523	4,133
Total enrolment.....	29,097	39,405	44,631	48,263	52,116
Total number of boys..	12,353	18,328	21,139	22,704	24,529
Total number of girls..	16,744	21,077	23,492	25,559	27,587

The statistics of the various Collegiate Institutes and High Schools of the Province for 1924-25 will be found in Tables L, M, N and O.

VI. VOCATIONAL SCHOOLS

Year	Day Schools							Evening Schools			Total value of buildings, grounds and furniture	Total value of equipment	
	No. of Day Schools	No. of full time Day School pupils	No. of part time pupils	No. of special pupils	Total number of all pupils	No. of full time teachers	No. of part time or occasional teachers	Total number of teachers	No. of Evening Schools	No. of pupils			No. of teachers
1918-19	11	(not known)	907	1,019	4,739	(not known)	155	36	16,733	611	.....	\$ 263,727	
1920-21	13	2,600	907	1,019	4,526	known	191	51	27,297	909	2,958,681	426,194	
1922-23	16	6,987	988	1,427	9,402	286	51	337	51	33,511	1,097	4,482,351	676,906
1923-24	24	9,184	1,837	1,798	12,819	371	88	459	60	36,452	1,193	7,645,762	1,074,791
1924-25	27	11,595	1,739	1,875	15,209	416	108	524	52	35,675	1,182	8,834,029	1,174,513

Year	Receipts			Expenditures		
	Legislative grants	Municipal grants	Total receipts	Teachers' salaries	Buildings, sites and all permanent improvements	Total Expenditure
1918.....	\$ 110,637	\$ 329,049	\$ 690,311	\$ 246,077	\$ 64,096	\$ 493,200
1920.....	511,021	828,915	1,489,496	455,902	514,919	1,347,905
1922.....	638,217	831,862	2,575,598	787,370	426,967	1,871,614
1923.....	624,558	1,173,325	4,369,533	1,022,377	2,006,419	3,957,137
1924.....	672,078	1,778,049	3,473,135	1,274,964	586,697	3,105,235

VII. DEPARTMENTAL EXAMINATIONS, Etc.

1. Table showing the Number of Teachers in Training at Provincial Normal Schools, and the Pupils at the Normal Model Schools in connection therewith, etc., 1877-1925

Year	No. of Normal School teachers	No. of Normal School students	No. of Normal Model School and Kindergarten teachers	No. of Normal Model School and Kindergarten pupils
1877.....	13	257	8	643
1882.....	16	260	15	799
1887.....	13	441	18	763
1892.....	12	428	22	842
1897.....	13	407	23	832
1902.....	16	619	31	958
1907-08.....	*35	428	*38	979 (1907)
1912-13.....	*69	986	*38	914 (1912)
1917-18.....	*78	1,514	*43	938 (1917)
1922-23.....	*85	1,815	*43	1,070 (1922)
1923-24.....	*92	2,429	*43	1,112 (1923)
1924-25.....	*92	2,452	*43	1,191 (1924) †
1925-26.....	*92	2,290	*43	1,114 (1925)

* Including those engaged in both a Normal and a Normal Model School.

2. High School Entrance Examinations, 1877-1925.

Year	Total number examined	Number granted certificates	Percentage	Year	Total number examined and recommended by Principals	Number granted certificates	Percentage
1877.....	7,383	3,836	51.95	1907.....	22,144	15,430	69.68
1882.....	9,607	4,371	45.49	1912.....	22,679	13,977	61.62
1887.....	16,248	9,364	57.63	1917.....	21,975	15,751	71.67
1892.....	16,409	8,427	51.35	1922.....	36,114	27,560	76.31
1897.....	16,384	10,502	64.09	1924.....	38,897	32,340	83.14
1902.....	18,087	13,300	73.53	1925.....	40,499	31,619	78.24

3. Lower School Examination, 1925

STATISTICS OF RESULTS BY PAPERS.

SUBJECTS	Total number of candidates	Candidates writing Departmental Examination	Number Granting Standing					Per cent.
			On Departmental Examination	On Teachers' Report	Appeals		Total successful	
					Total Number	Number sustained		
English Grammar.....	10,075	1,167	162	8,908	6	1	9,071	90.03
Canadian History.....	17,756	2,330	665	15,426	13	4	16,095	90.65
Geography.....	16,803	1,353	836	15,450	6	1	16,287	96.93
Physiography.....	12,673	1,138	507	11,535	9	2	12,044	95.04
Arithmetic.....	12,346	1,997	776	10,349	8	2	11,127	90.13
Art.....	14,137	1,128	506	13,009	15	4	13,519	95.63
Botany.....	12,685	1,254	332	11,431	9	0	11,763	92.73
Zoology.....	10,723	708	224	10,014	8	1	10,239	95.50
Agriculture and Horticulture, I.....	1,801	241	128	1,566	0	0	1,688	93.17
Agriculture and Horticulture, II.....	1,245	117	86	1,128	0	0	1,214	97.51
Latin Grammar.....	2,951	294	128	2,657	2	0	2,787	94.44
Total.....	113,194	11,727	4,350	101,467	76	15	105,834	

Total Number of Candidates in June..... 34,155

Total Number of Examination Centres..... 381

4. Middle School Examination, 1925

STATISTICS OF RESULTS BY PAPERS

Subjects	Total number of candidates	Number granted standing	Appeals		Total successful	Per cent. 1925
			Total number	Number sustained		
English Composition...	11,955	9,497	101	18	9,515	75.59
English Literature...	11,287	8,471	183	24	8,495	75.27
British History...	12,597	8,111	252	34	8,145	64.66
Ancient History...	10,976	6,977	372	103	7,080	64.50
Algebra...	11,610	8,917	105	31	8,948	77.07
Geometry...	11,680	9,794	91	29	9,823	84.10
Physics...	10,795	7,983	178	49	8,032	74.30
Chemistry...	10,360	8,218	118	43	8,261	79.74
Latin Authors...	6,661	5,001	98	9	5,010	75.22
Latin Composition...	7,499	4,930	123	27	4,957	66.10
French Authors...	7,331	5,391	105	22	5,413	73.84
French Composition...	8,242	5,073	106	18	5,091	61.77
German Authors...	311	241	5	0	241	77.49
German Composition...	464	297	13	4	301	62.30
Greek Authors...	91	75	3	0	75	82.42
Greek Composition...	111	94	1	0	94	84.69
Spanish Authors...	110	66	4	0	66	60.00
Spanish Composition...	120	60	1	0	60	50.00
Agric. and Hort. I...	304	229	14	6	235	77.30
Agric. and Hort. II...	277	236	4	2	238	85.92
Italian Authors...	4	2	0	0	2	50.00
Italian Composition...	4	2	0	0	2	50.00
Total...	122,789	89,665	1,877	418	90,083	

Total Number of Candidates writing Middle School Examinations... 23,706

Total Number of Examination Centres... 371

5. Upper School Examination, 1925

STATISTICS OF RESULTS BY PAPERS

Subjects	Total number of candidates	Number granted standing	Appeals		Total successful	Per cent. 1925
			Total number	Number sustained		
English Composition...	5,639	4,384	75	28	4,412	78.24
English Literature...	5,057	3,880	75	10	3,890	76.91
History...	2,329	1,641	137	48	1,689	72.52
Algebra...	2,841	2,310	53	13	2,323	81.73
Geometry...	2,783	2,043	91	31	2,074	74.52
Trigonometry...	2,528	2,275	17	6	2,281	90.23
Botany...	842	633	20	9	642	76.25
Zoology...	853	575	34	14	589	69.05
Physics...	1,012	801	22	5	806	79.64
Chemistry...	934	636	25	4	640	68.52
Latin Authors...	1,835	1,484	47	13	1,497	81.58
Latin Composition...	1,889	1,487	44	15	1,502	79.51
French Authors...	2,866	2,399	23	8	2,607	90.96
French Composition...	2,826	2,210	84	37	2,247	79.46
German Authors...	169	142	3	0	142	84.03
German Composition...	166	141	4	1	142	83.54
Greek Authors...	49	45	0	0	45	91.84
Greek Composition...	51	46	0	0	46	90.20
Spanish Authors...	36	24	0	0	24	66.67
Spanish Composition...	33	20	0	0	20	60.61
Italian Authors...	1	0	0	0	0	00.00
Italian Composition...	0	0	0	0	0	00.00
Problems...	56	2	0	0	2	03.58
Total...	34,795	27,378	753	241	27,619	

Total Number of Candidates writing in June... 8,816

Total Number of Examination Centres... 281

VIII. Professional Certificates

1. Table showing the Number and Classification of Professional Certificates issued by the Department in 1925

	No. in attendance	Extramural Students	High School Permanent Certificates	High School Interim Certificates	Permanent Provincial First Class Certificates	Interim First Class Certificates	Permanent Second Class Certificates	Interim Second Class Certificates	Limited Third Class Certificates	English-French District Certificates	English-French Grade B Certificates	English-French Grade C Certificates	Extended District Certificates (Academic Course)	Total number of Certificates
College of Education...	288	49	...	275	...	27	...	...	...	...	...	...	...	302
Normal Schools.....	2429	455	...	...	...	512	...	1650	224	...	...	...	...	2386
English-French Model Schools.....	132	14	...	...	...	...	...	...	...	22	26	85	...	133
Summer Model Schools.	217	...	...	...	...	...	...	...	*45	38	5	61	31	180
Interim Certificates made permanent....	...	...	283	...	234	...	1172	...	...	...	...	...	...	1689
Other Certificates issued	...	...	...	...	...	...	...	...	9	...	...	...	...	9
Total number of certificates.....	...	...	283	275	234	539	1172	1650	278	60	31	146	31	4699
Total number of newly certificated teachers..	...	...	...	275	...	539	...	1650	278	60	31	146	...	†2927

*These previously held District Certificates.

†Grand total of newly certificated teachers.

HOUSEHOLD SCIENCE

Number of Interim Ordinary Certificates.....	23
Number of Interim Specialist Certificates.....	8
Number of Permanent Ordinary Certificates.....	12
Number of Permanent Specialist Certificates.....	4

MANUAL TRAINING

Number of Interim Ordinary Certificates.....	12
Number of Interim Specialist Certificates.....	4
Number of Permanent Ordinary Certificates.....	1
Number of Permanent Specialist Certificates.....	7

KINDERGARTEN CERTIFICATES

Number of Interim Kindergarten-Primary Certificates.....	39
Number of Permanent Kindergarten-Primary Certificates.....	68
Number of Kindergarten Directors' Certificates.....	10

ART AND PHYSICAL CULTURE CERTIFICATES (COLLEGE OF EDUCATION)

Number of Interim Elementary Physical Culture Certificates.....	131
Number of Interim Elementary Art Certificates.....	36

SUMMER SCHOOL CERTIFICATES

Elementary Agriculture and Horticulture (Interim).....	58
Intermediate Agriculture and Horticulture (Interim).....	12
Elementary Art (Interim).....	154
Supervisors of Art (Interim).....	48
Specialists in Art (Interim).....	22
Auxiliary Classes (Interim).....	35

Elementary Commercial Subjects (Interim).....	11
Specialists in Commercial Subjects (Interim).....	10
Elementary Household Science (Interim).....	16
Kindergarten-Primary (Interim).....	96
Elementary Vocal Music (Interim).....	49
Supervisors of Vocal Music (Interim).....	13
Elementary Physical Culture (Interim).....	268
Supervisors of Physical Culture (Interim).....	65
Specialists in Physical Culture (Interim).....	54
Elementary Manual Training (Interim).....	5

NOTE:—In addition to the above, 14 Interim Certificates in Elementary Physical Culture, 62 Certificates in Agriculture and Horticulture, 1 in Vocal Music, 1 in Auxiliary Classes, and 2 in sewing were granted, on pro tanto standing.

2. Temporary Certificates Issued in 1925

Inspectorates	Number during 1st half year	Number during 2nd half year
Kent, West.....	1	..
Prescott and Russell.....	2	21
Simcoe, North.....	..	3
DISTRICT DIVISIONS:		
No. I.....	4	..
No. II.....	1	2
No. IX.....	2	4
ENGLISH-FRENCH DIVISIONS:		
No. IIA.....	1	1
No. IB.....	1	1
No. IIB.....	3	..
R. C. SEPARATE SCHOOL DIVISIONS:		
No. I.....	4	4
No. IV.....	1	..
No. V.....	2	2
No. VI.....	3	7
No. VII.....	14	20
No. VIII.....	14	95
No. IX.....	4	57
Totals.....	57	226

NOTE.—One hundred and ninety-six of these teachers have had some professional training.

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

Rural Schools	Attendance				
	Total number of Pupils on the roll	Boys	Girls	Average daily attendance of Pupils	Percentage of actual aggregate to possible aggregate attendance
1 Brant.....	3,128	1,566	1,562	2,100	87
2 Bruce.....	4,576	2,379	2,197	3,096	84
3 Carleton.....	5,809	2,980	2,829	4,090	88
4 Dufferin.....	2,097	1,129	968	1,386	80
5 Dundas.....	2,341	1,212	1,129	1,605	87
6 Elgin.....	3,877	1,998	1,879	2,669	90
7 Essex.....	5,342	2,782	2,560	3,415	85
8 Frontenac.....	3,963	2,036	1,927	2,318	79
9 Glengarry.....	2,558	1,330	1,228	1,564	79
10 Grey.....	6,129	3,175	2,954	4,023	83
11 Haldimand.....	2,431	1,263	1,168	1,732	87
12 Haliburton.....	1,435	708	727	835	76
13 Halton.....	2,286	1,219	1,067	1,471	84
14 Hastings.....	5,818	3,004	2,814	3,608	82
15 Huron.....	5,135	2,666	2,469	3,622	82
16 Kent.....	5,882	2,991	2,891	3,877	83
17 Lambton.....	4,831	2,518	2,313	3,278	84
18 Lanark.....	2,673	1,363	1,310	1,855	84
19 Leeds and Grenville.....	5,206	2,639	2,567	3,453	83
20 Lennox and Addington.....	2,723	1,400	1,323	1,747	83
21 Lincoln.....	3,803	2,000	1,803	2,521	87
22 Middlesex.....	6,577	3,502	3,075	4,409	84
23 Norfolk.....	3,637	1,878	1,759	2,303	87
24 Northumberland and Durham.....	6,141	3,221	2,920	4,064	84
25 Ontario.....	4,689	2,394	2,295	3,112	84
26 Oxford.....	4,475	2,306	2,169	3,067	86
27 Peel.....	3,259	1,719	1,540	2,118	85
28 Perth.....	3,951	2,124	1,827	2,814	87
29 Peterborough.....	3,104	1,610	1,494	1,956	82
30 Prescott and Russell.....	2,776	1,417	1,359	1,721	83
31 Prince Edward.....	1,893	998	895	1,283	83
32 Renfrew.....	5,286	2,665	2,621	3,154	77
33 Simcoe.....	8,126	4,180	3,946	5,247	82
34 Stormont.....	2,676	1,408	1,268	1,723	83
35 Victoria.....	2,867	1,490	1,377	1,997	86
36 Waterloo.....	4,063	2,157	1,906	2,826	88
37 Welland.....	5,651	2,964	2,687	3,882	88
38 Wellington.....	4,219	2,186	2,033	2,895	86
39 Wentworth.....	6,267	3,268	2,999	4,112	86
40 York.....	26,185	13,625	12,560	18,007	87
41 Algoma.....	3,217	1,655	1,562	1,917	81
42 Cochrane.....	2,204	1,140	1,064	1,309	83
43 Kenora.....	952	535	417	532	78
44 Manitoulin.....	1,470	749	721	928	85
45 Muskoka.....	2,591	1,360	1,231	1,512	78
46 Nipissing.....	2,041	1,034	1,007	1,149	77
47 Parry Sound.....	3,990	2,013	1,977	2,367	79
48 Rainy River.....	2,024	1,025	999	1,187	83
49 Sudbury.....	4,256	2,170	2,086	2,680	84
50 Timiskaming.....	2,786	1,418	1,368	611	81
51 Thunder Bay.....	2,946	1,458	1,488	1,798	82
Totals.....	216,362	112,027	104,335	140,945	84.31

SCHOOLS

VARIOUS BRANCHES OF INSTRUCTION

Number of Pupils in the Kindergarten- Primary		Primer	1st Book	2nd Book	3rd Book	4th Book	Beyond 4th Book
1	32	566	376	512	809	821	12
2	6	823	568	845	1,017	1,168	149
3	217	1,079	736	956	1,359	1,405	57
4	20	393	230	396	485	529	44
5	....	531	263	455	484	599	9
6	9	638	462	675	937	1,038	118
7	53	1,202	870	1,061	1,106	1,019	31
8	....	937	488	687	829	995	27
9	....	649	297	589	497	515	11
10	5	1,131	702	1,033	1,487	1,594	177
11	....	497	278	472	529	641	14
12	....	373	193	211	304	260	94
13	....	479	263	422	499	576	47
14	....	1,388	721	1,083	1,243	1,232	151
15	....	826	507	999	1,156	1,393	254
16	13	1,275	762	1,194	1,165	1,354	119
17	12	782	619	830	1,058	1,373	157
18	....	523	354	434	617	663	82
19	....	1,104	570	920	1,101	1,413	98
20	....	577	356	487	572	701	30
21	49	720	478	680	962	878	36
22	19	1,196	784	1,282	1,479	1,708	109
23	....	797	450	695	822	831	42
24	41	1,217	680	1,229	1,451	1,384	139
25	....	953	602	908	1,088	1,064	74
26	....	812	566	853	1,064	1,106	74
27	77	597	404	610	723	829	19
28	....	629	512	643	1,041	1,041	85
29	32	653	373	564	687	719	76
30	166	691	321	407	451	654	86
31	....	367	213	287	520	435	71
32	61	1,232	773	988	1,033	1,113	86
33	....	1,616	990	1,665	1,835	1,894	126
34	11	615	305	518	555	641	31
35	5	480	288	577	679	736	102
36	4	801	577	813	970	862	36
37	133	1,290	776	1,036	1,332	1,063	21
38	....	752	474	740	929	1,207	117
39	143	1,073	789	1,250	1,550	1,347	115
40	503	5,324	4,260	5,749	5,860	4,369	120
41	6	838	449	541	645	607	131
42	52	661	353	421	389	299	29
43	39	227	156	157	205	150	18
44	....	339	167	235	336	325	68
45	....	675	287	478	563	517	71
46	109	679	309	367	291	268	18
47	....	1,043	551	762	769	723	142
48	62	421	256	412	403	345	125
49	29	1,381	677	749	793	556	71
50	63	686	387	530	523	548	49
51	10	766	421	537	594	592	26
1,981		45,304	28,243	40,944	47,796	48,100	3,994

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

Cities	Attendance				
	Total number of Pupils on the roll	Boys	Girls	Average daily attendance of Pupils	Percentage of actual aggregate to possible aggregate attendance
1 Belleville.....	2,034	1,009	1,025	1,470	94
2 Brantford.....	5,016	2,584	2,432	3,771	94
3 Chatham.....	2,232	1,145	1,087	1,643	89
4 Fort William.....	4,420	2,187	2,233	3,475	92
5 Galt.....	2,425	1,220	1,205	1,872	92
6 Guelph.....	2,865	1,464	1,401	2,204	90
7 Hamilton.....	21,227	10,663	10,564	16,232	90
8 Kingston.....	3,207	1,579	1,628	2,413	92
9 Kitchener.....	3,529	1,779	1,750	2,758	92
10 London.....	10,085	5,045	5,040	7,677	91
11 Niagara Falls.....	2,811	1,434	1,377	2,141	93
12 Oshawa.....	3,201	1,594	1,607	2,409	92
13 Ottawa.....	12,071	6,021	6,050	9,184	90
14 Owen Sound.....	2,489	1,264	1,225	1,945	87
15 Peterborough.....	3,595	1,841	1,754	2,745	96
16 Port Arthur.....	2,950	1,515	1,435	2,471	94
17 St. Catharines.....	3,680	1,827	1,853	2,788	90
18 St. Thomas.....	2,636	1,351	1,285	2,147	91
19 Sarnia.....	2,531	1,311	1,220	1,933	92
20 Sault Ste. Marie.....	3,813	1,901	1,912	2,899	91
21 Stratford.....	2,846	1,449	1,397	2,318	97
22 Toronto.....	91,364	45,699	45,665	67,810	88
23 Welland.....	2,044	1,011	1,033	1,529	92
24 Windsor.....	7,929	4,070	3,859	5,447	91
25 Woodstock.....	1,466	704	762	1,100	91
Totals.....	202,466	101,667	100,799	152,381	89.77
Towns					
1 Alexandria.....	73	32	41	54	89
2 Alliston.....	242	125	117	181	94
3 Almonte.....	376	189	187	273	93
4 Amherstburg.....	331	165	166	237	91
5 Arnprior.....	495	269	226	371	88
6 Aurora.....	415	219	196	322	93
7 Aylmer.....	449	255	194	315	91
8 Bala.....	94	35	59	74	94
9 Barrie.....	1,542	760	782	1,151	88
10 Blenheim.....	340	164	176	256	90
11 Blind River.....	158	76	82	110	91
12 Bonfield.....	17	10	7	7	84
13 Bothwell.....	110	58	52	87	89
14 Bowmanville.....	618	348	270	496	98
15 Bracebridge.....	521	267	254	389	92
16 Brampton.....	881	433	448	677	94
17 Bridgeburg.....	516	272	244	337	87
18 Brockville.....	1,315	696	619	1,036	93
19 Bruce Mines.....	149	70	79	112	87
20 Burlington.....	602	299	303	426	89
21 Cache Bay.....	140	77	63	103	87
22 Campbellford.....	530	258	272	370	83
23 Capreol.....	312	148	164	212	89
24 Carleton Place.....	746	371	375	607	95
25 Charlton.....	168	98	70	106	88
26 Chesley.....	323	156	167	249	95
27 Clinton.....	299	150	149	242	88
28 Cobalt.....	911	494	417	683	91
29 Cobourg.....	759	412	347	636	90
30 Cochrane.....	447	232	215	280	79
31 Collingwood.....	1,238	652	586	946	89

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION (Continued)

	Number of Pupils in the Kindergarten	Kindergarten-Primary	Primer	1st Book	2nd Book	3rd Book	4th Book	Beyond 4th Book
1	.....	.....	459	225	400	476	474	.....
2	.....	336	593	648	739	1,419	1,281	.....
3	159	177	250	237	294	547	568	.....
4	289	139	630	600	659	1,109	994	.....
5	.....	190	340	290	557	482	566	.....
6	133	175	441	335	497	707	577	.....
7	1,267	298	2,560	2,327	5,089	4,982	4,395	309
8	118	138	621	360	384	850	736	.....
9	123	207	436	474	804	734	751	.....
10	821	127	1,300	1,104	1,510	2,747	2,476	.....
11	.....	59	540	317	479	731	685	.....
12	47	22	623	472	516	738	783	.....
13	875	323	1,518	1,421	1,540	2,849	2,922	623
14	177	37	345	273	566	537	554	.....
15	.....	288	521	505	592	784	905	.....
16	.....	193	371	416	825	701	444	.....
17	.....	341	520	506	557	874	882	.....
18	30	144	316	309	534	643	660	.....
19	.....	.....	368	358	471	686	648	.....
20	82	226	697	505	540	912	851	.....
21	.....	241	339	328	438	674	826	.....
22	7,246	.....	13,807	9,650	15,395	22,659	21,355	1,252
23	149	25	395	254	423	433	365	.....
24	605	774	1,002	1,022	1,268	1,701	1,557	.....
25	.....	178	86	214	222	363	403	.....
	12,121	4,638	29,078	23,150	35,299	49,338	46,658	2,184
1	.....	.....	8	11	13	23	18	.....
2	.....	.....	43	36	38	57	68	.....
3	.....	.....	47	42	51	106	130	.....
4	.....	.....	72	72	67	64	56	.....
5	.....	.....	98	77	74	80	166	.....
6	.....	.....	91	48	85	92	99	.....
7	29	43	41	44	76	79	137	.....
8	.....	10	12	8	8	21	20	15
9	85	92	212	200	275	338	340	.....
10	.....	.....	76	55	41	47	121	.....
11	.....	.....	54	16	22	34	32	.....
12	.....	.....	7	3	3	.....	4	.....
13	.....	.....	28	20	17	24	21	.....
14	.....	.....	93	94	147	155	129	.....
15	.....	.....	109	59	111	122	120	.....
16	.....	82	84	93	158	204	260	.....
17	.....	81	99	55	70	127	84	.....
18	.....	153	155	138	159	318	392	.....
19	.....	.....	32	24	20	32	41	.....
20	10	61	57	65	106	128	175	.....
21	.....	.....	31	20	23	36	20	10
22	.....	44	60	102	110	100	114	.....
23	.....	.....	57	67	74	57	57	.....
24	.....	.....	114	137	80	202	213	.....
25	.....	.....	46	14	23	50	24	11
26	.....	.....	44	44	80	73	82	.....
27	.....	.....	31	69	29	65	105	.....
28	.....	.....	248	117	182	176	188	.....
29	35	41	111	94	214	166	98	.....
30	.....	.....	115	112	68	66	86	.....
31	85	.....	233	134	193	302	291	.....

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

Towns	Attendance				
	Total number of Pupils on the roll	Boys	Girls	Average daily attendance of Pupils	Percentage of actual aggregate to possible aggregate attendance
32 Copper Cliff.....	661	346	315	534	95
33 Cornwall.....	639	335	304	485	94
34 Deseronto.....	401	213	188	277	94
35 Dresden.....	286	148	138	217	90
36 Dryden.....	390	190	200	293	91
37 Dundas.....	856	406	450	656	89
38 Dunnville.....	595	294	301	441	91
39 Durham.....	308	164	144	265	94
40 Eastview.....	364	197	167	276	92
41 Elmira.....	328	166	162	256	94
42 Englehart.....	323	169	154	220	85
43 Essex.....	344	193	151	282	94
44 Ford.....	1,198	595	603	712	89
45 Forest.....	246	137	109	167	89
46 Fort Frances.....	817	412	405	596	91
47 Gananoque.....	456	231	225	358	93
48 Georgetown.....	442	241	201	323	95
49 Goderich.....	685	346	339	467	85
50 Gore Bay.....	131	70	61	108	84
51 Gravenhurst.....	381	202	179	262	88
52 Grimsby.....	348	182	166	247	88
53 Haileybury.....	424	225	199	310	90
54 Hanover.....	451	232	219	391	94
55 Harriston.....	248	116	132	178	88
56 Hawkesbury.....	149	75	74	118	84
57 Hearst.....	55	26	29	31	86
58 Hespler.....	616	302	314	485	95
59 Huntsville.....	563	297	266	412	88
60 Ingersoll.....	984	473	511	664	85
61 Iroquois Falls.....	347	166	181	235	92
62 Kearney.....	81	37	44	56	88
63 Keewatin.....	293	155	138	233	92
64 Kenora.....	1,184	614	570	907	77
65 Kincardine.....	298	165	133	218	85
66 Kingsville.....	448	231	217	359	91
67 Latchford.....	103	56	47	65	88
68 Leamington.....	718	341	377	537	93
69 Leaside.....	104	51	53	75	94
70 Lindsay.....	1,198	606	592	938	94
71 Listowel.....	378	195	183	287	91
72 Little Current.....	215	115	100	147	95
73 Massey.....	87	43	44	66	93
74 Matheson.....	139	80	59	78	84
75 Mattawa.....	55	22	33	31	81
76 Meaford.....	430	224	206	383	94
77 Merritton.....	355	155	200	308	92
78 Midland.....	1,668	851	817	1,340	90
79 Milton.....	453	223	230	326	87
80 Mimico.....	1,131	565	566	822	92
81 Mitchell.....	218	100	118	172	94
82 Mount Forest.....	236	115	121	182	94
83 Napanee.....	545	268	277	391	89
84 Nesterville.....	104	44	60	39	61
85 New Liskeard.....	552	295	257	422	87
86 Newmarket.....	692	374	318	549	93
87 New Toronto.....	765	393	372	627	91
88 Niagara.....	227	108	119	190	93
89 North Bay.....	1,644	834	810	1,391	93
90 Oakville.....	720	364	356	505	90
91 Orangeville.....	472	238	234	379	94
92 Orillia.....	1,412	716	696	1,114	90
93 Palmerston.....	251	133	118	203	93

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Number of Pupils in the Kindergarten	Kindergarten-Primary	Primer	1st Book	2nd Book	3rd Book	4th Book	Beyond 4th Book
32			168	109	116	102	166	
33			130	79	101	176	153	
34			83	50	87	97	84	
35			77	46	40	50	73	
36		47	39	60	94	75	75	
37		92	95	89	149	222	209	
38		41	73	100	142	148	91	
39			72	35	79	85	37	
40		68	38	36	68	96	58	
41			51	46	72	79	80	
42			89	48	85	48	40	13
43		42	37	47	87	83	48	
44		138	212	240	265	221	122	
45			35	34	51	53	73	
46		78	126	160	137	191	125	
47			99	36	89	116	116	
48			61	61	121	96	103	
49	12	22	102	70	142	163	174	
50			26	9	37	29	30	
51			81	52	79	76	93	
52			45	69	43	85	106	
53		91	77	61	102	93	93	
54		25	34	65	102	131	94	
55			30	44	57	48	69	
56			18	18	33	37	43	
57			5	10	11	9	20	
58		44	92	77	151	128	118	6
59			134	75	119	127	108	
60	52	38	135	128	154	253	224	
61	42	43	34	50	63	55	60	
62			15	16	6	14	14	16
63			50	51	49	66	77	
64			232	216	223	290	223	
65			51	43	53	83	68	
66		50	58	69	83	111	77	
67			19	8	27	14	29	6
68		84	14	135	137	135	213	
69			25	16	20	19	24	
70			194	173	240	302	289	
71			76	67	46	105	84	
72			39	37	36	58	45	
73			26	7	16	18	20	
74			35	24	31	16	26	7
75			12	10	5	10	11	7
76			65	60	70	113	122	
77	11	19	53	36	72	95	69	
78			296	239	411	465	257	
79			83	71	80	94	125	
80			215	157	238	243	278	
81			29	32	35	52	70	
82			30	27	50	67	62	
83			160	66	59	136	124	
84			28	18	16	29	13	
85		64	82	53	99	121	133	
86			131	111	134	153	163	
87			135	129	159	191	107	44
88			24	37	51	68	47	
89	32	22	331	205	304	447	303	
90		73	106	108	109	180	144	
91			65	75	87	139	106	
92			258	185	305	353	311	
93		18	21	29	41	78	43	21

THE PUBLIC

I. TABLE A—ATTENDANCE AND PUPILS IN THE

Towns	Attendance				
	Total number of Pupils on the roll	Boys	Girls	Average daily attendance of Pupils	Percentage of actual aggregate to possible aggregate attendance
94 Paris.....	724	366	358	578	93
95 Parkhill.....	159	76	83	118	92
96 Parry Sound.....	894	458	436	787	89
97 Pembroke.....	993	502	491	844	92
98*Penetanguishene.....	1,042	521	521	762	90
99 Perth.....	457	239	218	379	91
100 Petrolia.....	576	319	257	442	89
101 Picton.....	535	260	275	394	98
102 Port Colborne.....	981	515	466	725	91
103 Port Hope.....	796	412	384	610	93
104 Powassan.....	166	68	98	116	87
105 Prescott.....	379	180	199	266	89
106 Preton.....	891	430	461	676	91
107 Rainy River.....	451	241	210	360	94
108 Renfrew.....	541	285	255	390	88
109 Ridgetown.....	309	138	171	256	94
110 Riverside.....	308	165	143	177	91
111 Rockland.....	44	30	14	32	87
112 St. Mary's.....	567	279	288	446	92
113 Sandwich.....	995	493	502	640	90
114 Seaforth.....	265	125	140	187	92
115 Simcoe.....	776	389	387	542	89
116 Sioux Lookout.....	395	194	201	309	90
117 Smith's Falls.....	1,200	617	583	959	91
118 Southampton.....	371	191	180	276	90
119 Stayner.....	168	83	85	125	89
120 Strathroy.....	418	204	214	328	91
121 Sturgeon Falls.....	266	133	133	187	84
122 Sudbury.....	1,150	572	578	890	92
123 Thessalon.....	424	217	207	314	90
124 Thornbury.....	181	89	92	131	94
125 Thorold.....	611	311	300	476	89
126 Tilbury.....	133	62	71	97	89
127 Tillsonburg.....	534	271	263	446	92
128 Timmins.....	1,222	632	590	827	89
129 Trenton.....	1,089	536	553	794	96
130 Trout Creek.....	116	63	53	73	81
131 Uxbridge.....	226	106	120	186	93
132 Vankleek Hill.....	107	58	49	85	93
133 Walkerton.....	273	126	147	204	93
134 Walkerville.....	1,333	683	650	937	91
135 Wallaceburg.....	729	397	332	541	92
136 Waterloo.....	938	450	488	730	95
137 Webbwood.....	153	79	74	114	91
138 Weston.....	896	434	462	631	89
139 Whitby.....	465	262	203	386	90
140 Wiarton.....	424	225	199	325	93
141 Wingham.....	322	156	166	257	90
Totals.....	73,321	37,292	36,029	55,336	90.62
1 Rural Schools.....	216,362	112,027	104,335	140,945	84.31
2 Cities.....	202,466	101,667	100,799	152,381	89.77
3 Towns.....	73,321	37,292	36,029	55,336	90.62
4 Villages.....	22,977	11,827	11,150	16,994	89.20
5 Grand Totals, 1924.....	515,126	262,813	252,313	365,656	87.68
6 Grand Totals, 1923.....	519,271	265,073	254,198	360,983	88.38
7 Increases.....	.....	.....	.....	4,673	.....
8 Decreases.....	4,145	2,260	1,885	.....	.70
9 Percentages.....	.....	51.01	48.98	70.98	.....

*Including Protestant Separate School.

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION (Continued)

	Number of Pupils in the Kindergarten	Kindergarten-Primary	Primer	1st Book	2nd Book	3rd Book	4th Book	Beyond 4th Book
94	.....	97	.....	97	132	199	199	.....
95	.....	.....	30	25	31	35	38	.....
96	.....	.....	200	142	180	226	146	.....
97	136	.....	173	121	138	270	155	.....
98	.....	.....	211	160	246	200	225	.....
99	.....	.....	71	58	95	104	129	.....
100	.....	.....	110	89	92	139	146	.....
101	32	27	81	53	101	108	133	.....
102	.....	118	151	105	178	236	193	.....
103	.....	.....	160	79	136	220	201	.....
104	.....	.....	36	18	31	36	45	.....
105	.....	57	51	48	41	78	104	.....
106	.....	84	111	112	189	227	168	.....
107	.....	41	78	80	74	82	96	.....
108	21	26	79	39	84	150	141	.....
109	.....	42	41	38	43	78	67	.....
110	.....	39	49	49	75	56	40	.....
111	.....	.....	7	9	3	8	17	.....
112	.....	.....	106	83	72	164	142	.....
113	.....	227	.....	149	152	253	214	.....
114	41	.....	38	41	29	62	54	.....
115	.....	65	83	83	196	199	150	.....
116	.....	.....	72	51	90	95	56	31
117	.....	.....	227	154	259	247	313	.....
118	.....	33	34	59	42	132	40	31
119	.....	.....	22	21	32	43	50	.....
120	.....	.....	49	62	91	119	97	.....
121	.....	.....	64	44	70	40	48	.....
122	.....	.....	270	155	202	338	185	.....
123	.....	73	25	64	71	109	82	.....
124	.....	.....	27	18	41	31	45	19
125	.....	.....	148	88	131	164	80	.....
126	.....	.....	32	9	20	33	39	.....
127	.....	26	73	72	130	86	147	.....
128	27	92	283	141	266	211	202	.....
129	.....	.....	216	164	150	279	280	.....
130	.....	.....	35	9	16	31	23	2
131	.....	.....	59	36	22	55	54	.....
132	.....	.....	21	11	20	24	31	.....
133	.....	.....	51	18	53	82	69	.....
134	.....	82	229	163	254	330	275	.....
135	.....	.....	160	120	92	186	171	.....
136	.....	113	142	99	206	178	200	.....
137	.....	.....	36	18	37	17	25	20
138	.....	37	116	89	199	227	228	.....
139	21	36	47	59	105	96	101	.....
140	.....	.....	61	58	59	120	126	.....
141	.....	.....	51	54	56	95	86	.....
671		3,021	12,103	10,094	13,776	17,288	16,109	259
1	.....	1,981	45,304	28,243	40,944	47,796	48,100	3,994
2	12,121	4,638	29,078	23,150	35,299	49,338	46,658	2,184
3	671	3,021	12,103	10,094	13,776	17,288	16,109	259
4	.....	398	4,139	3,030	4,535	5,275	5,355	245
5	12,792	10,038	90,624	64,517	94,554	119,697	116,222	6,682
6	13,603	8,670	95,924	66,466	97,316	116,597	113,984	6,711
7	.....	1,368	.....	.....	.....	3,100	2,238	.....
8	811	.....	5,300	1,949	2,762	.....	.....	29
9	2.48	1.95	17.59	12.52	18.35	23.24	22.56	1.30

THE PUBLIC SCHOOLS (Continued)

I. TABLE A—ATTENDANCE AND PUPILS IN THE VARIOUS BRANCHES OF INSTRUCTION, ETC. (Concluded)

	Rural Schools	Cities	Towns	Villages	Totals, 1924
No. of Pupils admitted during the year to School for THE FIRST TIME (Pupils who previously attended some other School in Ontario not counted)	23,981	22,758	8,412	2,360	57,511
No. of Boys who left School during the year to attend some other Public or Separate School in another School Section	10,310	6,155	2,439	925	19,829
No. of Girls who left School during the year to attend some other Public or Separate School in another School Section	9,664	5,884	2,533	856	18,937
No. of Boys who left the 4th Book Class during the year to attend a Secondary School (Continuation, High or Vocational)	3,748	5,326	2,105	724	11,903
No. of Girls who left the 4th Book Class during the year to attend a Secondary School (Continuation, High or Vocational)	4,481	5,302	2,422	871	13,076
No. of Boys who left the 5th Class during the year to attend a Secondary School	211	18	3	17	249
No. of Girls who left the 5th Class during the year to attend a Secondary School	325	18	12	22	377
No. of Pupils who left to attend some Private School or College	152	492	83	12	739
No. of Pupils removed by death or disability	237	565	140	58	1,000
No. of Pupils in Art	208,985	189,811	71,805	22,429	493,030
No. of Pupils in Geography	176,464	178,327	63,311	19,858	437,960
No. of Pupils in Music	188,541	194,462	69,568	20,176	472,747
No. of Pupils in Literature	194,061	165,685	67,788	20,672	448,206
No. of Pupils in Composition	194,060	187,702	67,779	21,531	471,072
No. of Pupils in Grammar	60,668	57,768	19,891	6,737	145,064
No. of Pupils in English History	87,357	90,584	30,461	9,673	218,075
No. of Pupils in Canadian History	95,847	100,032	34,068	11,114	241,061
No. of Pupils in Physiology and Hygiene	189,475	185,824	65,807	20,218	461,324
No. of Pupils in Nature Study	181,245	177,541	63,985	20,424	443,195
No. of Pupils in Physical Culture	210,191	193,833	71,632	21,947	497,603
No. of Pupils in Bookkeeping	157	1,872	.....	49	2,078
No. of Pupils in Arithmetic and Mensuration	1,657	2,184	118	146	4,105
No. of Pupils in Algebra	2,157	1,382	142	119	3,800
No. of Pupils in Geometry	690	581	79	87	1,437
No. of Pupils in Latin	1,143	.....	113	117	1,373
No. of Pupils in German	27	.....	.....	.....	27
No. of Pupils in French (beyond 4th Book)	982	42	107	93	1,224
No. of Pupils in French (Primer to 4th Book inclusive)	3,055	.....	14	222	3,291
No. of Pupils in Elementary Science	1,431	1,110	129	88	2,758
No. of Pupils in Commercial Subjects	65	2,122	.....	.....	2,187
No. of Pupils in Agriculture	56,195	9,441	6,162	3,866	75,664
No. of Pupils in Manual Training	19,540	98,735	7,077	1,669	127,021
No. of Pupils in Household Science	9,690	62,873	2,314	670	75,547

II. TABLE B—ATTENDANCE BY AGE, SEX AND GRADE

Cities	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. & over		Totals			
		Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..		
Kindergarten	411	4,313	1,296	66	77																											6,086	6,035		
	430	4,204	1,324																																
Kindergarten- Primary		1,080	966	198	144	64	35	24																									2,332	2,306	
		1,188	926	144	13																														
Primer		821	6,397	5,155	1,964	600	225	108	59	66	66																						15,402	13,676	
		834	6,128	4,393	1,611	405	168	59	37	41																									
First Book			484	3,881	4,073	2,123	810	331	159	81	42	44																					12,028	11,122	
			571	3,998	4,000	1,638	563	208	77	42	11	14																							
Junior Second Book				522	2,758	2,668	1,596	691	331	146	71	74																					8,857	8,402	
				541	2,865	2,605	1,332	592	260	123	49	35																							
Senior Second Book				146	1,483	2,812	2,326	1,185	646	324	141	76																					9,193	8,847	
				155	1,677	2,978	2,225	1,010	450	206	100	25																							
Junior Third Book				8	374	2,310	3,726	2,999	1,880	1,022	487	228																					13,138	13,155	
				9	367	2,781	3,931	2,951	1,708	839	355	146																							
Senior Third Book						366	1,889	3,069	2,713	1,810	973	427																						11,416	11,629
						437	2,243	3,325	2,749	1,577	812	324																							
Junior Fourth Book						21	335	1,604	2,706	2,444	1,572	771																						9,790	9,946
						16	420	1,883	2,799	2,341	1,520	669																							
Senior Fourth Book								31	1,484	2,404	2,132	1,197																						8,215	9,149
						1	36	419	1,740	2,721	2,429	1,224																							
Junior Fifth Class									4	27	80	102																					321	730	
									5	69	214	238																							
Senior Fifth Class																																		207	906
											3	70																							
Totals by Sexes	411	6,214	9,143	9,976	10,726	10,924	10,938	10,364	9,989	8,327	5,521	2,989																					96,985	95,903	
	430	6,226	8,949	9,317	10,568	10,874	10,918	10,447	9,825	7,967	5,556	2,934																							
Grand Totals, Cities, 1924	841	12,440	18,092	19,293	21,294	21,798	21,856	20,811	19,814	16,294	11,077	5,923																						192,888	

THE PUBLIC SCHOOLS (Continued)
 II. TABLE B—ATTENDANCE BY AGE, SEX AND GRADE (Continued)

Towns	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. & over	Totals
	Boys..	Girls..																
Kindergarten	Boys..	35	194	82	9	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	320
	Girls..	44	232	75	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	351
Kindergarten-Primary	Boys..	.....	582	644	202	62	15	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,505
	Girls..	.....	592	600	225	71	28	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,516
Primer	Boys..	.....	497	2,191	2,115	995	406	142	48	38	25	.....	.....	.....	.....	.....	.....	6,457
	Girls..	.....	467	2,182	1,802	781	242	112	37	10	13	.....	.....	.....	.....	.....	.....	5,646
First Book	Boys..	.....	.....	219	1,449	1,690	993	479	198	113	59	27	11	.....	.....	.....	.....	5,238
	Girls..	.....	.....	264	1,554	1,689	782	325	134	67	29	8	4	.....	.....	.....	.....	4,856
Junior Second Book	Boys..	.....	.....	.....	150	807	989	660	343	162	100	43	28	.....	.....	.....	.....	3,282
	Girls..	.....	.....	.....	192	886	908	490	248	137	54	28	19	.....	.....	.....	.....	2,962
Senior Second Book	Boys..	.....	.....	.....	45	469	1,368	632	633	370	224	108	36	12	.....	.....	.....	3,897
	Girls..	.....	.....	.....	84	584	1,069	964	496	259	116	43	14	6	.....	.....	.....	3,635
Junior Third Book	Boys..	.....	.....	.....	.....	81	601	1,179	1,041	732	447	248	140	52	.....	.....	.....	4,521
	Girls..	.....	.....	.....	.....	115	764	1,245	1,132	624	366	177	74	16	.....	.....	.....	4,515
Senior Third Book	Boys..	.....	.....	.....	.....	3	91	508	948	1,136	696	452	231	62	14	.....	.....	4,141
	Girls..	.....	.....	.....	.....	6	120	663	1,083	1,119	610	312	143	44	11	.....	.....	4,111
Junior Fourth Book	Boys..	.....	.....	.....	.....	.....	9	132	486	785	804	621	304	130	12	.....	.....	3,283
	Girls..	.....	.....	.....	.....	.....	16	175	604	934	777	526	230	99	20	.....	.....	3,381
Senior Fourth Book	Boys..	.....	.....	.....	.....	.....	.....	25	154	523	814	677	481	222	57	5	.....	2,958
	Girls..	.....	.....	.....	.....	.....	.....	19	187	598	996	816	456	193	46	5	.....	3,316
Junior Fifth Class	Boys..	.....	.....	.....	.....	.....	.....	1	1	3	7	21	11	9	3	1	.....	57
	Girls..	.....	.....	.....	.....	.....	.....	.....	.....	4	11	19	22	13	2	1	.....	74
Senior Fifth Class	Boys..	.....	.....	.....	.....	.....	.....	.....	.....	1	1	2	2	4	.....	.....	.....	10
	Girls..	.....	.....	.....	.....	.....	.....	.....	.....	.....	3	3	5	8	4	.....	.....	24
Totals by Sexes	Boys..	35	1,273	3,136	3,970	4,107	4,472	3,758	3,852	3,803	3,177	2,199	1,244	491	86	6	.....	35,669
	Girls..	44	1,291	3,121	3,859	4,132	3,929	3,993	3,922	3,752	2,975	1,932	967	379	83	7	.....	34,387
Grand Totals, Towns, 1924		79	2,564	6,257	7,829	8,239	8,401	7,751	7,774	7,615	6,152	4,131	2,211	870	169	13	1	70,056

Incorporated Villages		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.	Totals	
		Boys.... Girls....	Boys.... Girls....	Boys.... Girls....	Boys.... Girls....	Boys.... Girls....	Boys.... Girls....	Boys.... Girls....	Boys.... Girls....	Boys.... Girls....	Boys.... Girls....	Boys.... Girls....	Boys.... Girls....	Boys.... Girls....	Boys.... Girls....	Boys.... Girls....	Boys.... Girls....	Boys.... Girls....
Kindergarten-Primary	Boys....	59	100	33	17	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	212
	Girls....	56	86	30	13	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	186
Primer	Boys....	257	774	689	340	97	35	13	8	10	.....	.....	.....	.....	.....	.....	.....	2,223
	Girls....	235	759	581	231	62	32	10	4	2	.....	.....	.....	.....	.....	.....	.....	1,916
First Book	Boys....	.....	63	430	553	326	144	62	31	12	6	3	.....	.....	.....	.....	.....	1,630
	Girls....	.....	89	434	479	238	99	27	24	6	2	2	.....	.....	.....	.....	.....	1,400
Junior Second Book	Boys....	.....	.....	47	281	393	216	144	56	30	13	6	.....	.....	.....	.....	.....	1,186
	Girls....	.....	.....	79	344	343	199	76	24	17	7	4	.....	.....	.....	.....	.....	1,093
Senior Second Book	Boys....	.....	.....	16	95	294	368	237	26	70	42	14	3	.....	.....	.....	.....	1,165
	Girls....	.....	.....	18	153	312	291	186	72	37	17	4	1	.....	.....	.....	.....	1,091
Junior Third Book	Boys....	.....	.....	2	29	167	352	287	292	142	95	35	18	.....	.....	.....	.....	1,419
	Girls....	.....	.....	1	26	242	427	312	214	113	43	22	9	.....	.....	.....	.....	1,409
Senior Third Book	Boys....	.....	.....	.....	.....	19	141	295	321	233	135	61	32	2	.....	.....	.....	1,240
	Girls....	.....	.....	.....	.....	24	195	327	310	169	112	41	25	4	.....	.....	.....	1,207
Junior Fourth Book	Boys....	.....	.....	.....	.....	4	29	155	249	267	166	111	30	10	.....	.....	.....	1,021
	Girls....	.....	.....	.....	.....	4	65	213	289	215	175	78	29	10	.....	.....	.....	1,078
Senior Fourth Book	Boys....	.....	.....	.....	.....	.....	1	40	154	260	302	200	105	24	6	.....	.....	1,092
	Girls....	.....	.....	.....	.....	.....	6	80	243	309	269	182	72	25	8	.....	.....	1,194
Junior Fifth Class	Boys....	.....	.....	.....	.....	.....	.....	.....	2	9	7	7	8	3	.....	.....	.....	36
	Girls....	.....	.....	.....	.....	.....	.....	.....	6	10	12	12	13	8	2	.....	.....	64
Senior Fifth Class	Boys....	.....	.....	.....	.....	.....	.....	.....	.....	1	6	2	6	4	3	2	.....	24
	Girls....	.....	.....	.....	.....	.....	.....	.....	.....	2	3	10	9	14	5	2	.....	46
Totals by Sexes	Boys....	316	937	1,217	1,316	1,303	1,286	1,233	1,139	1,034	772	439	202	43	9	2	.....	11,248
	Girls....	291	934	1,143	1,246	1,226	1,314	1,232	1,187	880	640	355	158	61	15	2	.....	10,684
Grand Totals, Villages, 1924.....		607	1,871	2,360	2,562	2,529	2,600	2,465	2,326	1,914	1,412	794	360	104	24	4	.....	21,932

II. TABLE B—ATTENDANCE BY AGE, SEX AND GRADE (Concluded)

All Urban Schools	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. & over	19 yrs. & over	Totals	
	Boys..	Girls..																	
Kindergarten	446	474	4,507	1,378	75	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,406
	4,436	1,399	77
Kindergarten-Primary	1,721	1,710	433	143	42	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,049
	1,836	1,612	399	119	42
Primer	1,575	9,362	7,959	3,299	1,103	402	169	112	101	56	.....	.....	.....	.....	.....	.....	24,082
	1,536	9,069	6,776	2,623	709	312	106	51	56	.....	.....	.....	.....	.....	.....	.....	21,238
First Book	766	5,760	6,316	3,442	1,433	591	303	152	75	58	.....	.....	.....	.....	.....	18,896
	924	5,986	6,168	2,658	987	369	168	77	21	20	.....	.....	.....	.....	.....	17,378
Junior Second Book	719	3,846	4,050	2,472	1,178	549	276	127	108	.....	.....	.....	.....	.....	13,325
	812	4,095	3,856	2,021	916	421	194	84	58	.....	.....	.....	.....	.....	12,457
Senior Second Book	207	2,047	4,474	3,326	2,055	1,042	618	291	126	69	.....	.....	.....	.....	14,255
	257	2,414	4,359	3,480	1,602	781	359	160	43	28	.....	.....	.....	.....	13,573
Junior Third Book	10	484	3,078	5,257	4,327	2,904	1,611	830	403	174	.....	.....	.....	.....	19,078
	12	508	3,787	5,603	4,395	2,546	1,318	575	242	93	.....	.....	.....	.....	19,079
Senior Third Book	14	476	2,538	4,312	4,170	2,739	1,560	719	228	41	.....	.....	.....	16,797
	19	581	3,101	4,735	4,178	2,356	1,236	508	192	41	.....	.....	.....	16,947
Junior Fourth Book	34	496	2,245	3,740	3,515	2,359	1,186	429	90	.....	.....	.....	14,094
	36	660	2,700	4,022	3,333	2,221	977	383	73	.....	.....	.....	14,405
Senior Fourth Book	57	571	2,161	3,478	1,878	834	155	20	.....	.....	12,265
	1	61	686	2,581	4,026	3,514	1,862	747	153	28	.....	.....	13,659
Junior Fifth Class	1	9	43	108	120	99	26	3	4	.....	414
	2	15	90	245	272	157	67	12	8	.....	868
Senior Fifth Class	241
	976
Totals by Sexes	446	474	7,803	13,216	15,163	16,149	16,699	15,982	15,449	14,991	12,538	8,492	4,672	1,911	345	38	8	.....	143,902
	7,808	13,004	14,319	15,946	16,029	16,225	15,601	14,764	11,822	8,128	4,256	1,930	540	104	24	.....	140,974
Grand Totals, all Urban Public Schools, 1924...	920	15,611	26,220	29,482	32,095	32,728	32,207	31,050	29,755	18,360	16,620	8,928	3,841	885	142	32	.....	.....	284,876

NOTE:—Urban Schools include all cities, towns, and incorporated villages.

Rural Schools		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. & over	Totals
		Boys..	Girls..																
Kindergarten-Primary	Boys..	4	223	419	264	69	32	4	1	2	1	1	1	1	1	1	1	1	1,018
	Girls..	9	210	425	218	67	31	1	1	1	1	1	1	1	1	1	1	1	1	963
Primer	Boys..	13	1,686	7,560	4,215	1,762	825	402	242	242	242	212	31	13	4	4	2	2	24,357
	Girls..	14	1,669	6,822	3,303	1,238	535	266	156	156	156	103	18	9	1	2	1	1	20,947
First Book	Boys..	2	410	3,142	4,942	3,378	1,704	752	1,199	688	449	221	126	70	12	2	1	1	15,211
	Girls..	4	481	3,307	4,459	2,568	1,243	515	1,770	812	427	111	58	36	4	1	1	1	13,032
Junior Second Book	Boys..	4	460	460	2,174	3,172	2,155	1,199	2,909	2,697	2,861	350	216	92	6	1	1	1	10,518
	Girls..	7	547	547	2,413	2,797	1,770	812	1,770	1,525	1,798	194	106	38	2	1	1	2	9,116
Senior Second Book	Boys..	2	137	1,060	1,060	2,715	2,909	2,715	2,909	2,114	1,234	653	387	159	53	2	1	1	11,426
	Girls..	5	182	1,278	1,278	2,718	2,545	2,545	2,545	1,525	853	426	236	85	29	2	2	2	9,884
Junior Third Book	Boys..	10	240	240	1,562	3,099	3,099	3,099	3,099	3,228	2,396	1,485	820	285	147	4	2	3	13,281
	Girls..	13	420	420	2,098	3,467	2,885	2,885	2,885	2,786	1,798	977	511	168	60	6	3	3	12,406
Senior Third Book	Boys..	19	276	1,346	2,697	2,697	1,346	276	1,346	2,697	2,861	2,072	1,316	612	205	38	1	1	11,443
	Girls..	37	433	1,878	1,878	2,786	2,786	2,786	2,786	2,573	1,542	1,542	924	350	113	28	1	1	10,666
Junior Fourth Book	Boys..	2	30	418	1,471	2,415	2,415	2,415	2,415	2,415	2,383	2,383	1,797	846	318	45	2	2	9,727
	Girls..	1	67	586	1,878	2,667	2,667	2,667	2,667	2,249	1,408	2,249	1,408	593	174	53	3	3	9,679
Senior Fourth Book	Boys..	3	3	65	443	1,471	2,403	2,403	2,403	2,403	2,403	2,403	2,017	1,812	798	153	22	6	9,703
	Girls..	10	10	111	730	1,783	2,806	2,806	2,806	2,806	2,806	2,806	2,658	1,703	707	201	49	4	10,762
Junior Fifth Class..	Boys..	2	16	91	195	274	212	212	212	212	128	128	274	212	128	31	2	2	953
	Girls..	2	32	129	275	370	293	293	293	293	159	159	370	293	159	61	24	10	1,355
Senior Fifth Class	Boys..	1	1	9	24	47	65	47	47	47	40	40	47	65	40	26	4	3	230
	Girls..	1	1	8	37	61	97	61	61	61	68	68	61	97	68	42	19	10	344
Totals by Sexes	Boys..	17	1,911	8,221	11,573	12,721	12,930	12,528	12,324	11,858	9,998	7,631	4,166	1,621	1,621	306	37	15	107,857
	Girls..	23	1,883	7,728	11,089	11,960	12,139	11,430	10,640	8,721	6,350	3,372	1,317	397	397	397	97	30	99,154
Grand Totals, all Rural Schools, 1924.....		40	3,794	15,949	22,662	24,699	24,890	24,667	23,754	22,498	18,719	13,981	7,538	2,938	2,938	703	134	45	207,011

THE PUBLIC
III. TABLE C—TEACHERS, SALARIES,

Rural Schools	Teachers			Salaries			
	Number of Teachers	Male	Female	Highest salary, male	Highest salary, female	Average salary of male teachers	Average salary of female teachers
1 Brant.....	81	2	79	\$1,300	\$1,950	\$1,150	\$1,046
2 Bruce.....	173	20	153	1,300	1,200	1,118	977
3 Carleton.....	169	24	145	1,700	1,700	1,168	1,029
4 Dufferin.....	92	7	85	1,200	1,100	1,050	992
5 Dundas.....	80	19	61	1,500	1,300	1,039	973
6 Elgin.....	124	13	111	1,500	1,350	1,148	1,028
7 Essex.....	130	20	110	1,900	1,500	1,270	1,062
8 Frontenac.....	149	7	142	1,000	1,150	900	851
9 Giergarry.....	80	4	76	1,200	1,200	1,050	937
10 Grey.....	227	23	204	1,425	1,200	1,082	986
11 Haldimand.....	82	6	76	1,200	1,600	1,096	1,030
12 Haliburton.....	60	9	51	1,200	1,300	833	805
13 Halton.....	65	4	61	1,200	1,500	1,050	1,053
14 Hastings.....	195	19	176	1,400	1,400	1,055	948
15 Huron.....	199	24	175	1,650	1,500	1,173	1,001
16 Kent.....	147	9	138	1,400	1,425	1,136	1,006
17 Lambton.....	175	10	165	1,300	1,300	1,080	1,006
18 Lanark.....	126	7	119	1,100	1,200	950	933
19 Leeds and Grenville.....	228	22	206	1,100	1,400	922	933
20 Lennox and Addington.....	119	7	112	1,000	1,200	861	894
21 Lincoln.....	96	13	83	1,550	1,450	1,252	1,052
22 Middlesex.....	208	26	182	2,000	1,450	1,125	1,014
23 Norfolk.....	106	10	96	1,450	1,500	1,170	995
24 Northumberland and Durham.....	214	31	183	1,450	1,225	1,053	994
25 Ontario.....	136	14	122	1,400	1,500	1,140	998
26 Oxford.....	128	20	108	1,400	1,300	1,171	1,040
27 Peel.....	98	11	87	1,800	1,400	1,274	1,034
28 Perth.....	117	21	96	1,400	1,350	1,132	1,039
29 Peterborough.....	105	17	88	1,700	1,200	1,053	951
30 Prescott and Russell.....	97	8	89	1,300	1,200	987	878
31 Prince Edward.....	74	8	66	1,200	1,300	1,025	976
32 Renfrew.....	168	10	158	1,500	1,200	1,110	949
33 Simcoe.....	235	30	205	1,500	1,230	1,148	1,005
34 Stormont.....	84	10	74	1,100	1,200	975	979
35 Victoria.....	115	11	104	1,500	1,200	1,118	974
36 Waterloo.....	102	22	80	1,538	1,350	1,201	1,038
37 Welland.....	130	24	106	2,550	1,500	1,285	1,079
38 Wellington.....	154	15	139	1,800	1,200	1,167	1,015
39 Wentworth.....	140	16	124	1,900	1,600	1,359	1,072
40 York.....	572	81	491	3,000	2,250	1,591	1,118
41 Algoma.....	93	14	79	1,500	1,350	1,178	937
42 Cochrane.....	65	13	52	2,600	2,200	1,317	1,168
43 Kenora.....	31	7	24	1,300	1,000	1,114	911
44 Manitoulin.....	52	14	38	1,500	1,300	950	838
45 Muskoka.....	111	14	97	1,200	1,300	925	807
46 Nipissing.....	64	9	55	1,500	1,000	1,039	876
47 Parry Sound.....	141	28	113	2,000	1,200	1,130	905
48 Rainy River.....	66	16	50	1,800	1,700	1,047	968
49 Sudbury.....	118	21	97	2,300	1,800	1,202	992
50 Timiskaming.....	81	24	57	2,800	1,500	1,264	1,038
51 Thunder Bay.....	84	18	66	1,900	1,400	1,150	1,001
1 Totals, Rural Schools.....	6,686	832	5,854	3,000	2,250	1,168	994
2 Cities.....	4,492	687	3,805	3,500	3,500	2,321	1,397
3 Towns.....	1,647	186	1,461	3,600	2,500	1,806	1,082
4 Villages.....	534	104	430	2,000	1,550	1,386	1,001
5 Grand Totals, 1924.....	13,359	1,809	11,550	3,600	3,500	1,684	1,138
6 Grand Totals, 1923.....	13,250	1,716	11,534	3,600	3,500	1,661	1,133
7 Increases.....	109	93	16	....	....	23	5
8 Decreases.....	....	....	....	....	....	....	....
9 Percentages.....	....	13.54	86.45	....	....	....	....

THE PUBLIC
III. TABLE C—TEACHERS, SALARIES,

Rural Schools	Salaries (Continued)			Number who have ever attended a Model School in Ontario	Number who have ever attended a Normal School in Ontario	Number who have ever attended a Normal College or Coll. of Ed. in Ont.
	Average salary, Household Science teachers	Average salary, male temporary	Average salary, female temporary			
1 Brant	\$	\$	\$	2	78	3
2 Bruce	10	160	3
3 Carleton	12	165	2
4 Dufferin	92	. . . . .
5 Dundas	80	. . . . .
6 Elgin	6	119	5
7 Essex	18	115	3
8 Frontenac	66	89	1
9 Glengarry	16	78	. . . . .
10 Grey	7	220	2
11 Haldimand	7	79	3
12 Haliburton	17	41	2
13 Halton	3	65	. . . . .
14 Hastings	70	126	5
15 Huron	10	194	5
16 Kent	2	139	6
17 Lambton	8	172	3
18 Lanark	22	104	. . . . .
19 Leeds and Grenville	21	210	1
20 Lennox and Addington	30	74	5
21 Lincoln	14	90	3
22 Middlesex	207	1
23 Norfolk	16	104	. . . . .
24 Northumberland and Durham	12	200	10
25 Ontario	8	127	1
26 Oxford	13	116	12
27 Peel	85	13
28 Perth	1	109	8
29 Peterborough	700	22	86	2
30 Prescott and Russell	645	21	70	2
31 Prince Edward	6	70	1
32 Renfrew	64	105
33 Simcoe	19	215	9
34 Stormont	14	83	1
35 Victoria	17	91	6
36 Waterloo	9	102	2
37 Welland	7	127	3
38 Wellington	6	144	10
39 Wentworth	8	134	7
40 York	1,300	1,350	1,300	71	537	23
41 Algoma	42	76	. . . . .
42 Cochrane	1,000	1,000	12	48	4
43 Kenora	16	14	. . . . .
44 Manitoulin	27	25	. . . . .
45 Muskoka	1,000	. . . . .	58	52	. . . . .
46 Nipissing	825	22	42	. . . . .
47 Parry Sound	35	101	5
48 Rainy River	1,000	700	11	51	1
49 Sudbury	850	46	68	4
50 Timiskaming	1,000	. . . . .	5	75	. . . . .
51 Thunder Bay	800	27	51	3
1 Totals, Rural Schools	1,300	1,058	713	892	5,764	285
2 Cities	1,527	. . . . .	. . . . .	1,438	3,708	737
3 Towns	1,467	. . . . .	. . . . .	335	1,509	102
4 Villages	89	508	19
5 Grand Totals, 1924	1,520	1,058	713	2,754	11,489	1,143
6 Grand Totals, 1923	1,523	942	768	2,936	11,022	1,036
7 Increases	116	. . . . .	. . . . .	467	107
8 Decreases	3	. . . . .	55	182	. . . . .	. . . . .
9 Percentages	20.62	86.0	8.56

SCHOOLS (Continued)

CERTIFICATES, EXPERIENCE, ETC. (Continued)

	Number of University Graduates	Certificates								
		1st Class or Interim 1st Class	2nd Class or Interim 2nd Class	3rd Class	District	Kindergarten-Primary	Kindergarten	Manual Training	Household Science	Temporary
1	...	7	73	...	...	1	...	...	...	...
2	...	6	158	9	...	...	...	...	...	...
3	...	10	156	3	...	...	...	...	...	...
4	1	2	90	...	...	...	...	...	...	...
5	...	1	79	...	...	...	...	...	...	...
6	...	11	113	...	...	...	...	...	...	...
7	...	8	111	11	...	...	...	...	...	...
8	...	3	79	61	6	...	...	...	...	...
9	...	1	77	2	...	...	...	...	...	...
10	...	14	204	8	1	...	...	...	...	...
11	...	10	72	...	...	...	...	...	...	...
12	...	2	24	34	...	...	...	...	...	...
13	...	1	64	...	...	...	...	...	...	...
14	...	9	121	64	1	...	...	...	...	...
15	...	11	188	...	...	...	...	...	...	...
16	...	6	139	2	...	...	...	...	...	...
17	...	11	164	...	...	...	...	...	...	...
18	...	3	100	23	...	...	...	...	...	...
19	...	8	201	19	...	...	...	...	...	...
20	1	5	80	32	2	...	...	...	...	...
21	...	13	81	1	...	1	...	...	...	...
22	...	16	192	...	...	...	...	...	...	...
23	...	8	94	4	...	...	...	...	...	...
24	...	11	196	7	...	...	...	...	...	...
25	...	12	115	9	...	...	...	...	...	...
26	...	21	106	1	...	...	...	...	...	...
27	...	13	85	...	...	...	...	...	...	...
28	...	8	109	...	...	...	...	...	...	...
29	...	4	81	15	4	...	...	...	...	1
30	...	7	64	5	...	...	...	...	...	21
31	...	6	64	4	...	...	...	...	...	...
32	...	4	101	59	4	...	...	...	...	...
33	...	15	206	14	...	...	...	...	...	...
34	...	2	82	...	...	...	...	...	...	...
35	...	6	90	18	1	...	...	...	...	...
36	...	9	93	...	...	...	...	...	...	...
37	...	12	114	...	...	4	...	...	...	...
38	...	11	143	...	...	...	...	...	...	...
39	...	10	128	...	...	2	...	...	...	...
40	1	33	530	...	...	5	...	1	1	2
41	...	2	56	33	2	...	...	...	...	...
42	...	3	48	11	...	1	...	...	...	2
43	14	12	5	...	...	...	...	...
44	...	3	19	30	...	...	...	...	...	...
45	1	4	40	58	8	...	...	...	...	1
46	40	19	3	...	...	...	...	2
47	...	8	95	38	...	...	...	...	...	...
48	...	4	42	12	4	...	...	...	...	4
49	...	8	63	36	9	...	...	...	...	2
50	...	5	70	3	2	...	...	...	...	1
51	...	3	50	20	10	...	...	...	...	1
1	4	390	5,504	677	62	14	...	1	1	37
2	151	870	3,099	5	...	254	144	58	62	...
3	6	138	1,420	13	2	57	10	4	3	...
4	1	33	488	11	...	2	...	...	...	...
5	162	1,431	10,511	706	64	327	154	63	66	37
6	150	1,245	10,311	741	252	261	182	70	83	105
7	12	186	200	61
8	35	188	...	28	7	17	68
9	1.21	10.71	78.68	5.28	.48	2.45	1.15	.47	.49	.28

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III. TABLE C—TEACHERS, SALARIES,

	Number of teachers who at end of year had taught less than one year		One year, but less than two years		2 years, but less than 3 years		3 years, but less than 4 years		4 years, but less than 5 years		5 years, but less than 6 years	
	Male	Female	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
1 Rural Schools.....	185	1,168	127	966	96	728	57	578	63	447	42	412
2 Cities.....	20	88	38	112	30	132	21	178	61	195	27	229
3 Towns.....	7	72	9	97	10	95	13	131	13	112	7	117
4 Villages.....	4	19	6	37	8	42	2	46	12	27	8	36
5 Grand Totals, 1924..	216	1,347	180	1,212	144	997	93	933	149	781	84	794
6 Percentages, Male...	11.94	...	9.95	...	7.96	...	5.14	...	8.24	...	4.64	...
7 Percentages, Female..	...	11.66	...	10.49	...	8.63	...	8.08	...	6.76	...	6.87

	14 years, but less than 15 years		15 years, but less than 16 years		16 years, but less than 17 years		17 years, but less than 18 years		18 years, but less than 19 years		19 years, but less than 20 years	
	Male	Female	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
1 Rural Schools.....	5	48	10	39	8	22	9	23	6	20	6	20
2 Cities.....	16	116	12	113	19	111	9	75	16	66	15	63
3 Towns.....	3	38	...	26	2	14	1	18	6	21	2	25
4 Villages.....	3	4	...	11	...	4	...	4	1	5	2	7
5 Grand Totals, 1924..	27	205	22	189	29	151	19	120	29	112	25	117
6 Percentages, Male...	1.49	...	1.22	...	1.60	...	1.05	...	1.60	...	1.38	...
7 Percentages, Female..	...	1.78	...	1.64	...	1.31	...	1.04	...	.97	...	1.01

	28 years, but less than 29 years		29 years, but less than 30 years		30 years, but less than 31 years		31 years, but less than 32 years		32 years, but less than 33 years		33 years, but less than 34 years	
	Male	Female	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
1 Rural Schools.....	8	4	7	6	6	10	5	2	10	8	6	6
2 Cities.....	13	32	8	25	10	42	9	34	14	36	10	33
3 Towns.....	5	13	3	5	4	9	4	7	3	5	...	7
4 Villages.....	1	4	2	4	1	...	1	...	...	...	...	2
5 Grand Totals, 1924..	27	53	20	40	21	61	19	43	27	49	16	48
6 Percentages, Male...	1.49	...	1.11	...	1.16	...	1.05	...	1.49	...	.88	...
7 Percentages, Female..	...	.46	...	.35	...	.53	...	.37	...	.42	...	.42

Average experience: Male teachers, 11.4 years; female teachers, 8.6 years; all teachers, 9.0 years. Average experience, rural teachers, 5.1 years; urban teachers, 12.8 years.

SCHOOLS (Continued)

CERTIFICATES, EXPERIENCE, ETC. (Concluded)

	6 years, but less than 7 years		7 years, but less than 8 years		8 years, but less than 9 years		9 years, but less than 10 years		10 years, but less than 11 years		11 years, but less than 12 years		12 years, but less than 13 years		13 years, but less than 14 years	
	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
1	23	382	16	223	12	188	16	130	13	124	8	58	9	67	4	51
2	34	244	51	206	34	190	24	199	24	156	17	142	16	136	16	104
3	6	103	8	87	9	68	6	62	3	54	3	37	4	40	3	30
4	1	35	9	22	7	17	5	15	3	9	3	10	2	10	4	6
5	64	764	84	538	62	463	51	406	43	343	31	247	31	253	27	191
6	3.54	...	4.64	...	3.43	...	2.82	...	2.38	...	1.71	...	1.71	...	1.49	...
7	...	6.61	...	4.66	...	4.01	...	3.52	...	2.97	...	2.14	...	2.19	...	1.65

	20 years, but less than 21 years		21 years, but less than 22 years		22 years, but less than 23 years		23 years, but less than 24 years		24 years, but less than 25 years		25 years, but less than 26 years		26 years, but less than 27 years		27 years, but less than 28 years	
	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
1	8	22	5	13	1	11	5	22	7	14	8	11	...	4	5	15
2	6	71	7	69	13	73	10	72	12	53	8	58	11	58	8	36
3	1	20	1	15	1	12	4	10	4	14	6	10	4	14	5	15
4	2	1	1	13	1	5	...	3	...	4	1	8	1	7	2	1
5	17	114	14	110	16	101	19	107	23	85	23	87	16	83	20	67
6	.94	...	.77	...	.88	...	1.05	...	1.27	...	1.27	...	.88	...	1.11	...
7	...	.99	...	.95	...	.87	...	.93	...	.74	...	.75	...	.72	...	.58

	34 years, but less than 35 years		35 years, but less than 36 years		36 years, but less than 37 years		37 years, but less than 38 years		38 years, but less than 39 years		39 years, but less than 40 years		40 years or over		Totals	
	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
1	8	...	5	3	2	4	2	...	2	1	3	1	14	3	832	5,854
2	5	29	3	29	7	34	6	33	4	35	4	34	19	62	687	3,805
3	3	9	...	8	2	5	2	6	...	2	4	2	8	26	186	1,461
4	1	1	...	...	1	1	1	...	...	3	1	...	7	7	104	430
5	17	39	15	40	12	44	11	39	6	41	12	37	48	98	1,809	11,550
6	.948366613366	...	2.65
734353834353285

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IV. TABLE D—SCHOOL HOUSES, MEDICAL

Rural Schools	School Houses					Free Text Books		Medical and Dental			
	Number of Schools	Brick	Stone	Concrete	Frame	Log	No. of Schools with free School Readers	No. of Schools with other Text Books free	No. of Schools where Medical Inspection is in force	No. of Schools where Nurse Inspection with Medical Supervision is in force	No. of Schools where Nurse Inspection only (without Medical Supervision) is in force
1 Brant.....	61	48	2	1	10	..	1	1	2	..	10
2 Bruce.....	168	117	15	4	32	..	..	..	..	..	..
3 Carleton.....	126	43	16	8	57	2	..	..	..	..	6
4 Dufferin.....	91	65	3	2	21	..	..	..	..	..	..
5 Dundas.....	72	6	9	2	55	..	..	..	..	..	..
6 Elgin.....	106	84	..	3	19	..	..	1	7	..	..
7 Essex.....	111	47	4	7	53	..	1	..	19	..	1
8 Frontenac.....	143	13	19	..	107	4	..	..	..	..	..
9 Glengarry.....	75	3	..	3	69	..	..	5	30	13	30
10 Grey.....	221	131	52	2	36	..	..	..	120	8	3
11 Haldimand.....	74	61	..	3	10	..	..	..	..	..	..
12 Haliburton.....	54	5	2	..	46	1	1	3	..	1	2
13 Halton.....	58	33	13	5	7	..	..	..	..	..	..
14 Hastings.....	175	62	12	4	97	..	..	..	33	..	32
15 Huron.....	184	128	8	1	47	..	1	..	8	7	4
16 Kent.....	136	105	..	1	30	..	..	3	8	1	..
17 Lambton.....	169	96	1	2	70	..	..	..	..	..	..
18 Lanark.....	122	23	11	..	87	1	..	..	..	..	..
19 Leeds and Grenville.....	221	65	71	1	84	..	..	..	..	..	..
20 Lennox and Addington.....	111	27	2	4	78	..	..	..	..	..	..
21 Lincoln.....	66	36	6	1	23	..	..	..	..	..	..
22 Middlesex.....	184	142	..	1	41	..	1	3	..	..	..
23 Norfolk.....	99	69	6	6	18	..	..	..	..	..	..
24 Northumberland and Durham.....	203	138	11	4	50	..	1	1	9	..	..
25 Ontario.....	118	85	1	..	32	..	..	..	..	..	..
26 Oxford.....	108	91	4	1	12	..	..	..	..	..	..
27 Peel.....	78	59	6	2	11	..	..	..	..	..	4
28 Perth.....	112	99	2	..	11	..	..	..	..	..	..
29 Peterborough.....	99	48	3	3	41	4	..	..	22	..	..
30 Prescott and Russell.....	82	10	..	1	69	2	2	2	82	..	..
31 Prince Edward.....	71	36	11	..	24	..	..	..	..	..	10
32 Renfrew.....	158	57	1	8	90	2	..	..	..	..	..
33 Simcoe.....	213	156	2	16	39	..	..	..	44	..	..
34 Stormont.....	75	4	..	4	67	..	..	..	..	..	..
35 Victoria.....	103	75	4	..	24	..	1	..	68	3	..
36 Waterloo.....	83	64	15	..	4	..	..	..	..	..	..
37 Welland.....	84	52	4	5	23	..	3	3	..	..	31
38 Wellington.....	143	99	36	5	3	..	..	..	13	2	..
39 Wentworth.....	79	56	14	1	8	..	..	..	..	..	35

SCHOOLS (Continued)

AND DENTAL INSPECTION, LIBRARIES, ETC.

Inspection		Religious Exercises				Rural School Libraries		
No. of Nurses employed	No. of Schools where Dental Inspection is in force	No. of Schools where Bible or selections therefrom used	No. of Schools where passages are memorized	No. of Schools opened and closed with prayer	No. of Schools where religious instruction is imparted as permitted by the regulations	No. of Rural Schools with a library	No. of volumes	Value of libraries
1	1	60	25	61	1	61	17,839	\$8,737
2	..	167	119	167	..	168	44,050	21,038
3	1	112	23	124	..	56	10,389	4,665
4	..	91	10	91	..	91	12,282	4,613
5	..	72	..	72	..	70	22,325	9,189
6	..	104	93	106	2	105	35,550	15,132
7	..	96	92	104	11	110	21,736	11,615
8	..	127	42	142	1	143	21,736	8,511
9	5	48	12	75	6	75	13,460	3,972
10	..	213	93	221	..	221	37,479	14,673
11	..	74	28	74	6	74	16,917	7,340
12	..	51	26	52	24	53	7,619	2,686
13	..	58	18	58	1	58	13,965	5,834
14	1	153	49	175	44	175	45,998	15,228
15	1	180	113	184	..	184	36,716	10,939
16	1	127	68	136	43	136	31,765	13,654
17	..	162	84	168	1	168	40,408	11,636
18	..	114	54	122	1	122	20,965	8,654
19	..	194	35	215	1	217	40,664	16,329
20	..	103	23	110	..	107	10,866	5,082
21	..	66	11	66	..	64	22,738	11,625
22	..	184	152	184	1	184	32,174	14,006
23	..	99	34	99	..	99	23,601	8,410
24	..	194	42	199	30	201	35,831	13,392
25	..	118	62	118	5	118	25,476	11,651
26	..	101	12	82	3	106	28,820	11,367
27	..	73	20	76	..	75	13,359	4,629
28	..	107	29	109	38	112	24,162	9,414
29	..	81	38	94	3	96	23,031	7,063
30	2	50	16	82	3	81	15,295	5,256
31	1	67	22	71	..	71	11,817	5,513
32	..	118	34	151	13	158	29,645	10,212
33	5	178	42	212	62	193	38,505	15,004
34	..	71	16	75	1	75	14,146	5,478
35	10	91	38	102	8	102	26,374	8,658
36	..	80	37	83	1	83	21,067	4,948
37	3	80	27	81	7	78	17,084	6,321
38	2	135	41	143	10	138	25,832	11,109
39	3	79	39	79	1	79	36,959	16,735

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IV. TABLE D—SCHOOL HOUSES, MEDICAL

Rural Schools	School Houses					Free Text Books		Medical and Dental			
	Number of Schools	Brick	Stone	Concrete	Frame	Log	No. of Schools with free School Readers	No. of Schools with other Text Books free	No. of Schools where Medical Inspection is in force	No. of Schools where Nurse Inspection with Medical Supervision is in force	No. of Schools where Nurse Inspection only (without Medical Supervision) is in force
40 York	177	144	1	3	29	..	28	31	3	3	23
41 Algoma	86	9	1	1	65	10	1	1	2	1	1
42 Cochrane	46	3	..	..	40	3	2	6	5	..	..
43 Kenora	28	1	..	..	23	4	3	1	2	1	1
44 Manitoulin	50	3	2	13	31	1	..	..	..	..	..
45 Muskoka	104	25	2	1	68	8	..	..	8	..	..
46 Nipissing	63	3	..	1	49	10	1	1	4	4	12
47 Parry Sound	123	14	3	5	94	7	3	..	13	1	..
48 Rainy River	57	8	1	2	33	13	9	9	4	..	..
49 Sudbury	88	8	..	..	78	2	..	..	11	5	5
50 Timiskaming	64	4	..	..	58	2	13	7	22	16	1
51 Thunder Bay	76	9	..	..	52	15	2	2	38	35	..
1 Totals, Rural Schools	5,598	2,769	376	137	2,225	91	74	80	577	101	211
2 Totals, Cities	337	305	17	..	15	..	233	228	172	184	150
3 Totals, Towns	265	210	18	5	31	1	24	29	31	29	85
4 Totals, Villages	161	143	4	3	11	..	1	4	17	4	23
5 Grand Totals, 1924	6,361	3,427	415	145	2,282	92	332	341	797	318	469
6 Grand Totals, 1923	6,334	3,393	428	136	2,271	106	313	550	604	250	533
7 Increases	27	34	..	9	11	..	19	..	193	68	..
8 Decreases . . . . .	..	..	13	..	..	14	..	209	..	..	64
9 Percentages . . . . .	..	53.87	6.52	2.28	35.87	1.45	5.22	5.36	12.53	5.00	7.37

SCHOOLS (Continued)

AND DENTAL INSPECTION, LIBRARIES, ETC. (Concluded)

Inspection		Religious Exercises				Rural School Libraries		
No. of Nurses Employed	No. of Schools where Dental Inspection is in force	No. of Schools where Bible or selections therefrom used	No. of Schools where passages are memorized	No. of Schools opened and closed with prayer	No. of Schools where religious instruction is imparted as permitted by the regulations	No. of Rural Schools with a library	No. of volumes	Value of libraries
40	8	7	173	114	159	14	173	\$21,224
41	..	1	71	29	78	49	75	4,240
42	..	2	38	11	44	2	34	2,778
43	..	1	26	13	26	8	21	1,688
44	..	..	47	17	49	2	47	2,530
45	..	..	102	39	104	13	102	5,773
46	5	..	50	25	63	4	53	2,057
47	..	5	114	21	118	15	118	6,595
48	..	..	49	24	55	..	44	4,345
49	..	3	74	26	85	28	64	3,967
50	5	5	60	11	64	2	55	4,511
51	..	1	68	7	73	4	68	2,570
1	29	52	5,150	2,056	5,481	469	5,361	442,596
2	62	246	334	210	333	113	..	..
3	49	16	245	88	249	22	..	..
4	22	4	149	60	157	23	..	..
5	162	318	5,878	2,414	6,220	627
6	155	317	5,796	2,215	5,998	1,439
7	7	1	82	199	222
8	812
9	2.55	5.00	92.41	3.79	97.78	9.86

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V. TABLE E—FINANCIAL

Rural Schools	Receipts					
	Legislative Grants		Municipal Grants (County)		Municipal Grants (Township)	
	\$	c.	\$	c.	\$	c.
1 Brant.....	22,821	58	702	82	45,200	00
2 Bruce.....	58,338	63	2,787	10	93,100	00
3 Carleton.....	63,146	61	1,526	52	89,674	96
4 Dufferin.....	28,287	84	1,912	77	50,320	86
5 Dundas.....	30,222	34	973	57	38,950	00
6 Elgin.....	35,506	59	2,464	33	70,600	00
7 Essex.....	35,230	30	1,209	94	74,199	89
8 Frontenac.....	68,674	16	1,617	90	47,970	54
9 Glengarry.....	27,919	26	757	81	39,250	00
10 Grey.....	69,931	63	2,511	34	126,132	70
11 Haldimand.....	24,814	57	1,211	42	47,053	83
12 Haliburton.....	41,368	98	841	68	16,104	09
13 Halton.....	18,094	86	684	31	37,800	00
14 Hastings.....	86,255	04	3,320	77	78,714	80
15 Huron.....	53,624	72	3,470	82	115,999	47
16 Kent.....	42,832	26	1,646	36	80,600	01
17 Lambton.....	49,314	07	1,531	99	101,902	77
18 Lanark.....	45,519	95	1,228	02	61,160	00
19 Leeds and Grenville.....	87,735	53	2,443	74	111,538	06
20 Lennox and Addington.....	44,589	85	1,807	22	49,373	00
21 Lincoln.....	30,945	83	1,157	11	53,600	00
22 Middlesex.....	61,523	97	3,024	36	119,636	00
23 Norfolk.....	34,151	34	1,123	99	59,514	50
24 Northumberland and Durham.....	70,530	57	2,417	38	115,609	00
25 Ontario.....	42,691	92	1,711	02	76,167	80
26 Oxford.....	37,383	93	1,508	58	72,240	00
27 Peel.....	30,467	71	887	53	54,200	00
28 Perth.....	33,294	59	1,410	27	69,400	00
29 Peterborough.....	45,695	29	979	21	41,796	16
30 Prescott and Russell.....	25,863	03	2,180	76	42,156	11
31 Prince Edward.....	22,875	15	791	11	41,700	00
32 Renfrew.....	79,258	87	1,842	45	67,420	58
33 Simcoe.....	74,586	32	3,494	59	132,082	49
34 Stormont.....	28,011	47	787	84	40,678	87
35 Victoria.....	37,130	34	1,334	80	56,513	91
36 Waterloo.....	31,610	67	1,136	78	57,242	00
37 Welland.....	45,334	66	1,446	49	104,050	00
38 Wellington.....	43,686	69	1,655	57	89,397	80
39 Wentworth.....	49,034	12	1,848	25	70,520	95
40 York.....	193,765	02	3,843	75	247,067	12
41 Algoma.....	51,958	65	.....	.....	6,374	96
42 Cochrane.....	43,029	16	.....	.....	273	57
43 Kenora.....	17,815	95	.....	.....	600	00
44 Manitoulin.....	31,940	52	.....	.....	5,875	00
45 Muskoka.....	57,749	32	.....	.....	15,806	19
46 Nipissing.....	39,172	08	.....	.....	2,135	00
47 Parry Sound.....	91,598	03	.....	.....	15,545	00
48 Rainy River.....	43,434	42	.....	.....	6,675	00
49 Sudbury.....	71,458	95	.....	.....	4,450	00
50 Timiskaming.....	51,821	30	.....	.....	9,847	67
51 Thunder Bay.....	51,679	35	.....	.....	6,296	91
Totals.....	2,504,327	99	69,232	27	3,060,517	57

SCHOOLS (Continued)

STATEMENT

Receipts									
	Assessments Levied on Requisition of the Trustees		Debentures		Clergy Reserve Fund, Balances and Other Sources		Total Receipts		
	\$	c.	\$	c.	\$	c.	\$	c.	
1	51,706	71	5,000	00	96,276	99	221,708	10	
2	76,406	83			168,944	64	399,577	20	
3	102,704	78	15,783	73	111,183	54	384,020	14	
4	37,109	26			93,469	11	211,099	84	
5	34,604	33	5,362	06	58,032	04	168,144	34	
6	66,076	91	30,701	09	162,272	05	367,620	97	
7	93,066	91	9,945	90	156,091	26	369,744	20	
8	37,050	21	4,059	59	114,802	67	274,175	07	
9	31,129	88	2,296	64	54,767	07	156,120	66	
10	103,400	50	9,086	12	213,139	55	524,201	84	
11	40,984	48	1,940	79	109,531	35	225,536	44	
12	11,245	37			28,267	48	97,827	60	
13	39,656	43	4,000	00	74,162	05	174,397	65	
14	81,662	73	14,744	64	186,145	44	450,843	42	
15	86,999	57	9,585	44	195,458	09	465,138	11	
16	82,319	90	5,957	90	206,440	92	419,797	35	
17	91,602	35	6,618	04	119,156	45	370,125	67	
18	33,690	72			69,418	80	211,017	49	
19	72,398	46	2,733	58	185,176	56	462,025	93	
20	36,227	07			79,744	60	211,741	74	
21	74,860	79	3,400	79	133,619	42	297,583	94	
22	107,738	53	14,102	00	214,489	70	520,514	56	
23	43,719	49			137,053	66	275,562	98	
24	86,441	33	8,713	85	170,387	44	454,099	57	
25	63,559	40	116,569	77	135,517	40	436,217	31	
26	80,754	17	10,000	00	190,241	44	392,128	12	
27	63,306	71	37,056	15	131,759	20	317,677	30	
28	69,817	57	17,056	53	126,594	05	317,573	01	
29	38,682	19			77,211	12	204,363	97	
30	34,343	03	1,500	00	65,495	14	171,538	07	
31	24,606	30			69,402	51	159,375	07	
32	60,845	35	33,482	78	129,675	30	372,525	33	
33	108,216	70	14,080	43	235,344	38	567,804	91	
34	34,442	08	7,070	72	64,625	05	176,216	03	
35	45,723	81			71,795	64	212,498	50	
36	72,573	15			159,565	74	322,128	34	
37	109,543	73	2,111	78	129,017	99	391,504	65	
38	84,060	79			169,297	22	388,098	07	
39	117,832	66	43,613	52	200,876	73	483,726	23	
40	722,519	33	327,004	51	906,070	88	2,400,270	61	
41	69,187	90			47,310	89	174,832	40	
42	92,865	79	73,520	00	40,029	75	249,718	27	
43	25,220	11	13,166	13	13,585	66	70,387	85	
44	23,870	92			31,049	62	92,736	06	
45	39,814	33	1,359	25	61,074	28	175,803	37	
46	30,180	12	1,229	49	22,585	53	95,302	22	
47	66,528	93			64,062	23	237,734	19	
48	46,901	18	1,000	00	29,580	33	127,590	93	
49	112,396	83	6,904	29	59,806	67	255,016	74	
50	68,461	52	7,696	06	45,945	03	183,771	58	
51	68,519	74	9,255	60	36,376	83	172,128	43	
	3,897,577	88	877,709	17	6,451,927	49	16,861,292	37	

THE PUBLIC

V. TABLE E—FINANCIAL

Rural Schools	Expenditure					
	Teachers' Salaries		Sites and Building School Houses		Libraries, Maps, Apparatus, Prizes and School Books	
	\$	c.	\$	c.	\$	c.
1 Brant.....	83,778	16	12,357	69	1,879	34
2 Bruce.....	169,930	55	9,364	50	2,973	68
3 Carleton.....	178,009	78	36,594	41	1,773	17
4 Dufferin.....	90,752	54	12,489	98	1,086	20
5 Dundas.....	79,493	10	6,052	49	1,049	16
6 Elgin.....	128,996	11	35,638	90	3,745	73
7 Essex.....	139,362	73	24,593	54	3,778	25
8 Frontenac.....	125,815	15	8,458	18	1,058	02
9 Glengarry.....	74,959	47	7,544	75	871	81
10 Grey.....	228,326	58	24,066	26	3,008	20
11 Haldimand.....	85,029	14	10,223	88	1,875	96
12 Haliburton.....	45,343	52	7,679	72	669	49
13 Halton.....	68,586	84	13,159	04	1,995	10
14 Hastings.....	186,767	97	29,038	25	3,608	60
15 Huron.....	202,697	55	18,007	57	1,695	42
16 Kent.....	156,863	62	19,329	34	3,097	51
17 Lambton.....	179,108	89	15,605	51	4,442	27
18 Lanark.....	118,435	00	5,123	72	2,067	48
19 Leeds and Grenville.....	215,855	81	14,571	88	2,352	02
20 Lennox and Addington.....	105,900	41	4,902	76	781	97
21 Lincoln.....	102,909	76	19,492	11	2,389	93
22 Middlesex.....	215,171	37	33,482	62	3,213	77
23 Norfolk.....	106,543	89	8,540	05	2,932	16
24 Northumberland and Durham.....	215,623	83	23,453	80	4,668	55
25 Ontario.....	138,473	31	133,568	47	3,836	65
26 Oxford.....	134,819	46	28,998	92	3,818	85
27 Peel.....	104,405	15	52,332	12	1,423	35
28 Perth.....	121,588	83	24,383	46	1,435	08
29 Peterborough.....	100,931	58	6,362	31	1,647	66
30 Prescott and Russell.....	86,784	58	5,554	41	759	82
31 Prince Edward.....	73,094	80	2,515	52	2,248	33
32 Renfrew.....	165,111	38	32,259	41	1,874	72
33 Simcoe.....	238,022	49	34,768	01	3,509	79
34 Stormont.....	82,444	12	8,725	26	851	04
35 Victoria.....	112,296	15	7,918	49	1,080	43
36 Waterloo.....	110,616	25	11,268	94	1,408	96
37 Welland.....	143,690	34	13,261	37	2,563	14
38 Wellington.....	156,083	89	13,967	27	2,390	35
39 Wentworth.....	154,653	35	50,356	26	4,577	99
40 York.....	703,486	97	354,426	01	29,267	16
41 Algoma.....	88,417	64	8,744	89	3,854	33
42 Cochrane.....	75,439	30	100,045	30	2,543	81
43 Kenora.....	28,302	64	18,034	55	738	22
44 Manitoulin.....	45,198	21	4,488	49	1,095	68
45 Muskoka.....	86,520	19	14,359	91	2,389	53
46 Nipissing.....	55,484	00	6,082	49	864	53
47 Parry Sound.....	126,315	44	21,840	87	1,390	70
48 Rainy River.....	65,171	62	11,483	34	3,568	83
49 Sudbury.....	118,279	98	23,679	25	2,884	17
50 Timiskaming.....	85,132	84	21,114	29	3,330	02
51 Thunder Bay.....	83,351	06	21,272	32	4,332	48
Totals.....	6,788,377	34	1,431,582	88	146,699	41

SCHOOLS (Continued)

STATEMENT (Continued)

	Expenditure		Total Expenditure	Value of School Sites, Buildings and Furniture	Value of Equipment
	Rent and Repairs, Fuel and Other Expenses				
	\$	c.	\$	\$	\$
1	40,169	36	138,184	453,765	17,563
2	52,166	42	234,435	422,801	40,454
3	66,958	32	283,335	761,463	22,204
4	21,809	46	126,138	196,642	34,125
5	23,784	33	110,379	193,900	20,250
6	54,040	29	222,421	515,249	27,450
7	60,256	10	227,990	534,642	27,593
8	31,591	02	166,922	211,975	20,473
9	20,371	33	103,747	137,459	10,001
10	77,568	21	332,969	504,126	33,816
11	21,719	25	118,848	224,975	15,453
12	21,607	16	75,299	82,443	8,869
13	22,684	12	106,425	260,750	14,405
14	50,585	21	270,000	422,057	32,459
15	66,820	74	289,221	449,200	31,603
16	43,796	12	223,086	668,450	26,113
17	51,688	53	250,845	438,525	33,212
18	17,874	13	143,500	207,335	14,703
19	48,489	04	281,268	455,262	40,788
20	29,863	21	141,448	164,978	12,332
21	47,751	27	172,543	580,190	28,889
22	63,519	25	315,387	614,984	32,804
23	21,037	30	139,053	292,480	17,333
24	44,156	68	287,902	514,705	38,680
25	67,242	09	343,120	559,075	25,264
26	64,296	91	231,934	425,822	26,178
27	48,345	20	206,505	635,765	19,975
28	37,540	64	184,948	449,400	24,357
29	18,385	51	127,327	154,170	12,713
30	16,509	54	109,608	195,906	13,596
31	13,745	97	91,624	103,550	13,710
32	59,826	47	259,071	487,650	31,646
33	62,488	83	338,789	622,040	46,566
34	26,207	81	118,228	219,085	14,830
35	32,364	89	153,659	241,950	16,875
36	38,861	70	162,155	301,520	14,930
37	67,144	70	226,659	819,300	17,502
38	57,406	03	229,847	410,305	44,193
39	91,092	05	300,679	1,061,163	32,971
40	871,681	56	1,958,861	5,621,874	91,928
41	28,632	30	129,649	221,489	14,554
42	54,664	59	232,693	363,423	10,971
43	16,400	09	63,475	96,845	4,631
44	14,486	46	65,268	122,790	7,330
45	27,506	36	130,775	160,329	14,303
46	15,880	83	78,311	102,449	5,889
47	42,754	52	192,301	244,342	18,162
48	35,540	26	115,764	255,590	12,208
49	53,364	34	198,207	397,387	13,340
50	56,060	64	165,637	284,677	15,448
51	44,092	08	153,047	258,300	12,095
	2,962,829	22	11,329,488	24,124,552	1,177,737

THE PUBLIC
V. TABLE E—FINANCIAL

Cities	Receipts									
	Legislative Grants	Municipal Grants (County)	Municipal Grants (Local) and Assessments	Debentures	Clergy Reserve Fund, Balances and Other Sources	Total Receipts				
	\$	c.	\$	c.	\$	c.	\$	c.		
1 Belleville.....	1,625	28	62,735	87	19,000	00	16,538	17	99,899	32
2 Brantford.....	6,057	08	216,329	96	13,385	54	973	41	236,745	99
3 Chatham.....	2,393	12	104,011	09			11,583	62	117,987	83
4 Fort William...	4,445	95	184,856	31	1,819	85	637	60	191,759	71
5 Galt.....	1,936	72	85,000	00			5,413	81	92,350	53
6 Guelph.....	3,031	88	98,375	85			1,393	03	102,800	76
7 Hamilton.....	26,542	58	1,225,136	00	314,434	08	4,314	82	1,570,427	48
8 Kingston.....	4,724	26	115,500	00			4,269	45	124,493	71
9 Kitchener.....	4,114	41	192,308	53	20,564	61	2,207	97	219,195	52
10 London.....	11,541	91	618,421	14	261,306	54	59,017	47	950,287	06
11 Niagara Falls...	1,933	60	106,135	00	81,204	34	1,073	18	190,346	12
12 Oshawa.....	2,346	83	106,272	00	100,883	81	39,433	57	248,936	21
13 Ottawa.....	19,155	99	890,248	00			32,799	20	942,203	19
14 Owen Sound...	2,538	47	83,600	00			5,620	73	91,759	20
15 Peterborough...	4,959	89	142,100	00			20,955	40	168,015	29
16 Port Arthur...	3,562	13	168,913	85			3,684	83	176,160	81
17 St. Catharines...	3,941	56	196,215	40			1,739	25	201,896	21
18 St. Thomas.....	3,645	12	109,000	00			422	15	113,067	27
19 Sarnia.....	3,025	63	115,777	32			15,086	34	133,889	29
20 Sault Ste. Marie	4,005	86	153,545	00			3,726	85	161,277	71
21 Stratford.....	4,579	63	108,217	32			1,906	57	114,703	52
22 Toronto.....	130,283	10	5,533,190	15	47,170	34	1,466,239	08	7,176,882	67
23 Welland.....	1,199	39	73,800	00			519	67	75,519	06
24 Windsor.....	10,361	72	433,311	33	218,653	52	36,603	71	698,930	28
25 Woodstock.....	1,707	14	56,786	79			6,344	83	64,838	76
Totals.....	263,659	25	11,179,786	91	1,078,422	63	1,742,504	71	14,264,373	50
Towns.....										
1 Alexandria.....	44	04	2,823	33			552	49	3,419	86
2 Alliston.....	1,783	45	5,300	00			2,332	79	9,439	69
3 Almonte.....	266	20	9,492	11			6,246	73	16,268	93
4 Amherstburg...	172	56	12,535	32			976	44	13,684	32
5 Arnprior.....	303	96	15,800	57			1,656	44	17,760	97
6 Aurora.....	267	91	14,050	00			126	45	14,444	36
7 Aylmer.....	548	02	13,555	27			25	03	14,128	32
8 Bala.....	1,314	28	3,500	00			137	48	4,951	76
9 Barrie.....	1,226	15	43,651	75			1,665	51	46,543	41
10 Blenheim.....	2,130	00	9,300	00			11	60	11,471	70
11 Blind River...	1,780	00	1,110	93			2,679	57	5,570	50
12 Bonfield.....	711	25	126	76			777	06	1,615	07
13 Bothwell.....	603	86	2,400	00			154	98	3,158	84
14 Bowmanville...	483	47	17,700	00			310	20	18,543	67
15 Bracebridge...	466	71	12,176	93	3,000	00	18,309	92	33,953	56
16 Brampton.....	716	29	29,726	66			2,772	91	33,322	86
17 Bridgeburg...	496	64	24,770	98			34	12	25,301	74
18 Brockville...	2,372	31	60,515	00			289	40	63,176	71
19 Bruce Mines...	1,916	36	3,060	00			3,587	09	8,503	39
20 Burlington...	286	69	19,500	00			1,178	93	20,965	62
21 Cache Bay.....	1,500	00	3,015	66			503	89	5,019	55
22 Campbellford...	360	23	14,390	20			2,765	66	17,516	09
23 Capreol.....	4,062	80	7,760	28			789	90	12,612	98
24 Carleton Place..	518	22	24,413	00			1,701	91	26,633	13
25 Charlton.....	3,530	66	4,886	07			4,832	95	13,249	68
26 Chesley.....	2,615	29	8,500	00			4,247	28	15,362	57
27 Clinton.....	2,316	04	6,800	20			1,165	23	10,326	26
28 Cobalt.....	3,678	78	40,711	85			6,265	25	50,655	88
29 Cobourg.....	561	05	21,479	50			31	37	22,071	92
30 Cochrane.....	363	65	16,405	70			1,715	53	18,484	88
31 Collingwood...	773	24	39,566	91			1,119	38	41,459	53
32 Copper Cliff...	687	56	28,656	12			595	66	29,939	28
33 Cornwall.....	1,689	60	23,736	67			3,614	20	29,040	47

SCHOOLS (Continued)

STATEMENT (Continued)

		Expenditure											
Teachers' Salaries		Sites and Building School Houses		Libraries, Maps Apparatus and Other Equipment, Prizes and School Books		Rent and Repairs, Fuel and Other Expenses		Total Expenditure		Value of School Sites, Buildings and Furniture		Value of Equipment	
S	c.	S	c.	S	c.	S	c.	S	c.	S	c.	S	c.
1	47,976	33	18,320	00			23,000	34	89,296	67	600,000		10,000
2	158,767	60	14,002	31	5,564	67	54,377	42	232,712	00	983,500		32,450
3	79,107	39	4,559	46	835	52	22,693	39	107,195	76	400,000		10,250
4	146,275	30	42	27	2,691	10	41,263	27	190,271	94	913,288		45,294
5	68,173	05	696	56			19,808	39	88,678	00	500,000		4,650
6	67,676	32	95	33	2,508	86	32,520	25	102,800	76	168,000		3,000
7	739,916	60	138,642	24	11,517	78	555,424	00	1,445,500	62	3,821,412		121,443
8	85,927	01	4,455	97	1,168	46	32,942	27	124,493	71	550,000		21,000
9	115,598	65	5,654	34	4,796	28	81,765	05	207,814	32	713,000		28,000
10	384,311	64	193,991	93	5,863	20	347,051	83	931,218	60	2,738,095		151,800
11	77,433	18	80,815	20			32,097	74	190,346	12	562,000		9,935
12	75,855	37	131,218	40			40,708	28	247,782	05	600,000		20,000
13	542,789	71	4,406	34	23,681	89	342,274	41	913,152	35	2,400,000		156,000
14	62,952	40	2,838	00	410	45	23,987	77	90,188	62	200,000		15,000
15	114,953	80			5,938	76	41,747	15	162,639	71	542,000		20,000
16	87,579	68	4,861	32	4,611	27	75,110	68	172,162	95	675,855		3,250
17	110,793	71	340	34	1,355	12	89,209	53	201,698	70	685,056		7,700
18	72,286	24	3,013	54		72	35,370	72	110,742	50	328,000		18,000
19	78,004	46	3,695	60	2,191	42	19,944	05	103,835	53	450,000		5,969
20	106,201	00	2,718	07	541	52	48,644	08	158,104	67	1,121,000		11,400
21	68,871	82	3,724	25			40,241	58	112,837	65	476,500		22,000
22	3,553,944	77	736,438	14	165,279	71	2,228,974	17	6,684,636	79	15,196,142		507,412
23	49,776	63	935	20	700	81	32,267	68	74,680	32	228,426		8,952
24	300,177	78	217,241	50	19,004	61	161,449	53	697,873	42	2,825,000		165,000
25	44,861	50	323	04	1,881	05	12,088	45	59,154	04	370,000		10,000
7,240,211		94	1,573,029	35	260,614	48	4,425,962	03	13,499,817	80	38,047,274		1,408,505
1	2,190	00	572	61	15	00	642	25	3,419	86	7,000		500
2	6,190	00	161	08			2,574	76	8,925	84	50,000		330
3	7,762	04			366	05	5,638	71	13,766	80	15,255		412
4	9,820	28	337	26			2,784	65	12,942	19	40,000		2,500
5	12,915	00					3,671	37	16,586	37	26,700		496
6	10,340	00	1,073	50	8	79	2,865	78	14,288	07	52,000		1,000
7	10,539	50	410	98	70	00	3,107	84	14,128	32	20,000		700
8	2,500	00	597	45	232	51	792	94	4,122	90	10,000		300
9	33,476	50	236	00	2,139	08	10,612	31	46,463	89	150,000		4,000
10	7,349	97			101	90	3,301	55	10,753	42	35,000		2,500
11	3,740	00					1,657	69	5,397	69	12,000		450
12	690	00					60	00	750	00			175
13	2,075	00					698	58	2,773	58	25,000		2,400
14	12,730	00	1,217	28	498	07	3,543	64	17,988	99	80,000		948
15	11,044	11	4,728	34			18,132	98	33,905	43	50,000		668
16	22,486	85	1,260	43	896	86	8,195	80	32,839	94	180,000		7,000
17	15,497	74	1,781	62	231	85	7,790	53	25,301	74	110,000		3,250
18	39,609	00	19	25	3,049	44	20,466	92	63,144	61	150,000		5,600
19	3,900	00	149	35	32	61	849	93	4,931	89	25,000		383
20	14,251	15	133	95	223	50	4,685	02	19,293	62	140,000		450
21	3,451	50			13	55	637	37	4,102	42	5,708		292
22	12,160	00			75	99	5,222	67	17,458	66	70,000		3,000
23	9,250	00	190	80	170	97	2,898	62	12,510	39	50,000		500
24	16,054	14	1,431	00	244	52	7,148	80	24,878	46	65,500		500
25	3,387	50	516	50			7,646	05	11,550	05	50,000		2,419
26	8,100	00	382	90	35	50	3,170	43	11,688	83	36,000		812
27	8,170	00					1,460	10	9,630	10	40,000		250
28	22,115	60	5,755	64	4,330	11	13,270	92	45,472	27	181,000		20,000
29	16,004	78	800	00	318	84	4,186	14	21,309	76	125,000		800
30	10,198	11	110	00	489	60	5,021	16	15,818	87	42,000		4,000
31	31,099	00			3	50	10,293	85	41,396	35	90,000		5,000
32	23,202	65			145	32	5,075	57	28,423	54	100,000		1,000
33	17,661	25	835	95			8,324	59	26,821	77	217,500		7,500

THE PUBLIC
V. TABLE E—FINANCIAL

Towns	Receipts						Total Receipts			
	Legislative Grants	Municipal Grants (County)	Municipal Grants (Local) and Assessments	Debentures	Clergy Reserve Fund, Balances and Other Sources					
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.			
34 Deseronto	2,514	10	23	61	9,191	18	306	91	12,035	80
35 Dresden	13	33	13	33	9,186	54	640	12	9,853	32
36 Dryden	6,105	75			15,600	00	1,838	44	23,544	19
37 Dundas	744	94			21,700	00	3,969	78	26,414	72
38 Dunnville	392	30			17,800	00	4,657	29	22,849	59
39 Durham	1,853	42	23	42	8,846	16			10,723	00
40 Eastview	216	98			12,833	26	2,257	86	15,308	10
41 Elmira	257	41			10,000	00	1,753	13	12,010	54
42 Englehart	7,622	00			6,870	80	33,824	39	48,317	19
43 Essex	2,671	25			12,000	00	848	00	15,519	25
44 Ford	592	40			51,448	76	258,375	55	314,728	62
45 Forest	1,523	83	25	74	6,500	00	458	98	8,508	55
46 Fort Frances	784	78			41,425	00	1,978	22	44,188	00
47 Gananoque	337	49			17,905	28	5,402	25	23,645	02
48 Georgetown	2,691	00			11,767	23	59	11	14,517	34
49 Goderich	489	80			20,500	00	1,038	76	22,028	56
50 Gore Bay	5,582	00			4,363	02	9,400	00	19,936	06
51 Gravenhurst	4,006	12			9,402	17	21,713	95	35,122	24
52 Grimsby	2,562	56	38	55	8,500	00	679	83	11,780	94
53 Haileybury	331	91			22,304	47	308	41	22,944	79
54 Hanover	339	82			16,850	00	1,193	61	18,383	43
55 Harriston	1,660	60	52	57	5,141	86	1	31	6,856	34
56 Hawkesbury	100	00			5,105	45	6,370	35	11,575	80
57 Hearst	700	00			2,700	00	65	11	3,465	11
58 Hesler	465	00			26,030	18	1,980	18	28,475	36
59 Huntsville	467	53			12,243	14	263	64	12,974	31
60 Ingersoll	1,634	50			26,146	51	1,983	08	29,764	09
61 Iroquois Falls	3,523	33			4,978	34	12,711	27	21,212	94
62 Kearney	1,399	70			1,814	51	730	58	3,944	79
63 Keewatin	3,692	13			8,171	91	1,607	42	13,471	46
64 Kenora	1,127	24			42,750	00	53,025	00	1,772	97
65 Kincardine	235	63			10,324	29	2,447	54	177	10
66 Kingsville	331	66			19,500	00	1,799	00	13,184	56
67 Latchford	1,553	72			2,216	00	1,600	39	21,630	66
68 Leamington	497	09			25,009	22	93	09	5,370	11
69 Leaside	1,026	81	46	56	7,914	75	14,865	36	25,599	40
70 Lindsay	830	50			39,489	47	1,822	28	23,853	48
71 Listowel	470	63			11,200	00	319	06	42,142	25
72 Little Current	1,990	00			3,414	99	2,603	65	11,989	69
73 Massey	1,222	00			1,783	96	32	05	8,008	64
74 Matheson	1,603	00			5,250	00	119	27	3,038	01
75 Mattawa	1,371	00			1,223	21	1,351	22	6,972	27
76 Meaford	319	66			17,200	00	148	17	3,945	43
77 Merriton	415	34			20,185	00	8,085	41	17,667	83
78 Midland	1,110	64			66,575	41	50	80	48,729	75
79 Milton	3,458	00			11,272	88	1,922	60	67,736	85
80 Mimico	768	65			39,776	33	15,427	07	16,653	48
81 Mitchell	2,688	19	23	55	8,118	70	110	50	55,972	05
82 Mount Forest	1,728	00	52	57	5,561	50	47	00	10,940	94
83 Napance	402	01			14,195	34	1,819	16	7,389	07
84 Nesterville	580	00			163	55	1,819	16	16,416	51
85 New Liskeard	739	95			18,300	00	1,355	09	2,098	64
86 Newmarket	404	53			25,000	00	1,770	43	20,810	38
87 New Toronto	992	71	213	00	47,292	07	6,107	92	87,587	45
88 Niagara	1,752	26	34	75	6,949	58	773	55	49,905	36
89 North Bay	1,694	30			82,234	42	2,924	40	9,510	14
90 Oakville	432	72			26,800	00	545	14	86,853	12
91 Orangeville	357	72			14,692	50	488	82	27,777	86
92 Orillia	2,218	27			47,317	33	36,141	62	15,539	04
93 Palmerston	900	00	41	82	6,138	48	422	74	85,677	22
94 Paris	524	22			22,749	00	3,207	47	7,503	04
									26,480	69

SCHOOLS (Continued)

STATEMENT (Continued)

	Expenditure						Value of School Sites Buildings and Furniture	Value of Equipment
	Teachers' Salaries	Sites and Building School Houses	Libraries, Maps, Apparatus and Other Equip-ment, Prizes and School Books	Rent and Repairs, Fuel and Other Expenses	Total Expenditure			
	\$	\$	\$	\$	\$	\$	\$	
34	8,633 29	1,441 86	.....	1,582 20	11,657 35	42,225	1,775
35	6,630 00	149 56	275 57	1,337 36	8,392 49	30,000	2,000	
36	8,819 42	820 80	2,594 68	7,431 74	19,666 64	54,600	3,000	
37	19,916 02	.....	117 63	5,915 86	25,949 51	181,760	5,760
38	13,186 89	1,045 71	59 98	8,030 56	22,323 14	75,000	500	
39	7,724 01	99 73	.....	2,032 42	9,856 16	12,000	500
40	10,736 08	.....	688 95	1,935 21	13,360 24	34,200	223
41	8,903 80	253 45	.....	2,557 80	11,715 05	17,000	1,000
42	6,780 00	37,838 50	212 96	3,372 62	48,204 08	58,000	780	
43	9,700 73	1,570 55	118 45	2,974 60	14,364 33	45,000	900	
44	34,474 98	200,220 22	9,541 73	27,524 47	271,761 40	515,000	1,000	
45	5,852 75	300 80	125 35	1,935 67	8,214 57	70,000	558	
46	25,566 40	4,962 26	2,455 00	10,172 37	43,156 03	160,000	4,000	
47	11,360 00	15 00	29 48	10,349 76	21,754 24	30,000	3,000	
48	9,297 50	400 60	.....	2,283 63	11,981 73	20,000	1,000
49	14,355 50	.....	175 00	7,498 06	22,028 56	45,000	1,200
50	3,300 00	15,656 98	.....	883 68	19,840 66	38,000	350
51	9,360 00	22,580 06	347 00	2,749 94	35,037 00	85,000	900	
52	8,945 25	.....	143 71	2,127 95	11,216 91	40,000	500
53	11,956 21	725 09	62 05	9,794 19	22,537 54	125,000	461	
54	13,516 77	102 27	.....	4,019 22	17,638 26	52,000	1,000
55	5,300 00	.....	25 18	1,479 70	6,804 88	35,000	2,500
56	4,058 79	237 86	.....	878 22	5,174 87	20,000	5,000
57	1,450 00	447 51	36 10	864 80	2,798 41	3,000	500	
58	14,750 00	504 05	.....	10,312 36	25,566 41	120,000	3,000
59	9,312 47	290 60	160 38	2,890 86	12,654 31	50,000	3,000	
60	19,866 00	.....	894 76	7,150 64	27,911 40	225,000	1,000
61	10,313 82	427 20	72 75	8,837 10	19,650 87	136,000	3,000	
62	2,340 00	.....	.....	953 43	3,293 43	9,000	300
63	8,222 50	1,464 21	28 67	3,216 95	12,932 33	80,000	1,500	
64	29,415 11	53,332 89	.....	15,798 75	98,546 75	135,000	2,000
65	8,000 00	.....	152 04	4,854 48	13,006 52	30,000	2,500
66	14,362 50	2,614 74	62 50	4,545 30	21,585 04	150,000	1,000	
67	3,022 00	14 75	164 11	963 01	4,163 87	7,000	400	
68	19,746 49	.....	311 69	5,541 22	25,599 40	180,000	1,400
69	3,918 00	15,396 02	459 01	3,039 87	22,812 90	67,945	2,600	
70	29,240 50	699 95	.....	8,337 90	38,278 35	240,000	16,000
71	8,788 00	914 61	15 40	2,153 25	11,871 26	65,000	5,000	
72	4,679 67	.....	6 20	893 75	5,579 62	11,400	600
73	2,530 00	.....	.....	494 16	3,024 16	3,504	991
74	3,520 00	456 06	300 25	2,061 91	6,338 22	39,357	361	
75	2,282 75	.....	174 45	312 34	2,769 54	2,000	330
76	12,796 27	2,031 43	83 72	2,562 21	17,473 63	50,000	6,000	
77	10,961 46	20,320 63	732 84	7,686 23	39,701 16	68,000	3,000	
78	39,397 98	335 84	89 90	27,322 94	67,146 66	260,000	20,000	
79	11,480 00	.....	62 67	4,527 51	16,070 18	30,000	350
80	33,230 72	3,772 19	656 55	13,412 66	51,072 12	235,000	3,200	
81	8,200 00	.....	.....	2,629 70	10,829 70	50,000	600
82	5,500 00	.....	249 38	1,496 69	7,246 07	30,000	3,000
83	12,000 00	.....	42 80	3,015 38	15,058 18	25,000	500
84	1,265 00	.....	13 08	283 69	1,561 77	12,000	450
85	15,000 85	243 69	55 59	5,510 25	20,810 38	80,000	3,000	
86	16,777 79	64,374 74	384 62	6,050 30	87,587 45	200,000	4,000	
87	31,799 17	1,138 24	956 86	14,844 21	48,738 48	210,000	2,500	
88	5,655 00	407 14	114 83	2,066 40	8,243 37	16,000	4,000	
89	50,428 79	4,490 43	1,585 95	28,234 42	84,739 59	350,000	10,000	
90	18,012 50	756 94	82 64	7,142 20	25,994 28	125,000	1,000	
91	11,110 00	203 47	85 80	3,266 95	14,666 22	50,000	2,200	
92	33,069 74	2,116 13	365 26	14,716 31	50,267 44	132,000	3,000	
93	5,947 50	.....	27 38	1,428 16	7,403 04	40,000	1,058
94	17,990 00	1,711 31	.....	4,584 00	24,285 31	125,000	1,000

THE PUBLIC
V. TABLE E—FINANCIAL

Towns	Receipts											
	Legislative Grants		Municipal Grants (County)		Municipal Grants (Local) and Assessments		Debentures		Clergy Reserve Fund, Balances and Other Sources		Total Receipts	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
95 Parkhill.....	1,016	76	16	76	3,700	00			127	58	4,861	10
96 Parry Sound...	1,120	32			35,800	73			389	79	37,310	84
97 Pembroke.....	566	25			44,268	67	40,759	87	3,400	23	88,995	02
98*Penetanguish'e.	836	43			27,738	56			543	37	29,118	36
99 Perth.....	313	79			17,031	37			225	95	17,571	11
100 Petrolia.....	331	57			18,000	00			1,755	75	20,087	32
101 Pictou.....	554	37			16,749	95	4,895	16	294	25	22,493	73
102 Port Colborne.	600	00			25,025	00	62,916	00	7,730	80	96,271	80
103 Port Hope.....	571	57	50	00	20,000	00			19,607	26	40,228	83
104 Powassan.....	1,924	50			3,700	00			1,625	76	7,250	36
105 Prescott.....	226	52			11,583	93			278	02	12,088	47
106 Preston.....	587	20			35,681	67			732	94	37,001	90
107 Rainy River...	5,390	00			12,096	19			86	22	17,572	41
108 Renfrew.....	1,643	56			14,500	00			5,579	62	21,723	18
109 Ridgetown.....	2,338	00			9,500	00			564	68	12,402	68
110 Riverside.....					16,140	51			1,001	61	17,142	12
111 Rockland.....	179	98			2,525	00			32	05	2,737	03
112 St. Mary's.....	615	07			27,734	36			5,534	15	33,883	58
113 Sandwich.....	456	19			97,450	00	27,029	16	791	33	125,726	68
114 Seaforth.....	1,526	52	39	81	8,276	06			665	54	10,507	93
115 Simcoe.....	493	45			18,135	51			438	44	19,067	40
116 Sioux Lookout.	5,653	58			10,538	16			32	14	16,223	88
117 Smith's Falls...	893	27			40,000	00			3,411	90	44,305	17
118 Southampton...	1,874	00			8,246	96			1,409	72	11,530	68
119 Stayner.....	1,135	53	23	53	3,500	00			3,581	25	8,240	31
120 Strathroy.....	313	34			12,775	00			368	46	13,456	80
121 Sturgeon Falls.	227	99			12,872	32			2,945	25	16,045	56
122 Sudbury.....	1,325	48			53,500	00	1,779	31	2,786	46	59,391	25
123 Thessalon.....	4,030	00			7,000	00			507	04	11,537	04
124 Thornbury.....	1,268	60	28	41	3,518	83			794	79	5,610	63
125 Thorold.....	416	22			68,000	00	10,500	00	444	69	79,360	91
126 Tilbury.....	831	42	18	42	3,520	63			3,280	02	7,650	49
127 Tillsonburg....	400	22			19,000	00	3,500	00	346	32	23,246	54
128 Timmins.....	1,067	78			77,127	13	38,721	04	4,644	55	121,560	50
129 Trenton.....	928	66			33,000	00			755	41	34,684	07
130 Trout Creek....	1,191	81			2,000	00			171	13	3,362	94
131 Uxbridge.....	2,260	14	23	14	7,000	00			1,238	06	10,521	34
132 Vankleek Hill..	1,139	62	29	63	4,613	64			4,729	92	10,512	81
133 Walkerton.....	195	93	119	90	8,006	02			528	26	8,850	11
134 Walkerville....	2,193	91			80,500	00			10,547	20	93,241	11
135 Wallaceburg....	424	93			22,021	94			7,584	53	30,031	40
136 Waterloo.....	763	98			53,076	27	45,205	42	4,832	57	103,878	24
137 Webbwood.....	2,565	66			3,135	21			1,880	25	7,581	12
138 Weston.....	488	03			34,053	94			8,745	79	43,287	76
139 Whitby.....	1,038	73			16,000	00			353	96	17,392	69
140 Warton.....	3,095	74			9,300	25			768	78	13,164	77
141 Wingham.....	266	02			10,367	86			173	38	10,807	26
Totals.....	186,852	37	1,458	30	2,687,593	19	637,673	05	414,296	30	3,927,873	21
1 Rural Schools....	2,504,327	99	69,232	27	6,958,095	45	877,709	17	6,451,927	49	16,861,292	37
2 Cities.....	263,659	25			11,179,786	91	1,078,422	63	1,742,504	71	14,264,373	50
3 Towns.....	186,852	37	1,458	30	2,687,593	19	637,673	05	414,296	30	3,927,873	21
4 Villages.....	196,055	51	11,185	33	614,635	04	57,439	93	243,320	65	1,122,636	46
5 Grand T'ls, 1924.	3,150,895	12	81,875	90	21,440,110	59	2,651,244	78	8,852,049	15	36,176,175	54
6 Grand T'ls, 1923.	3,048,962	96	93,219	72	21,354,709	43	4,249,259	76	10,037,725	73	38,783,877	60
7 Increases.....	101,932	16			85,401	16						
8 Decreases.....			11,343	82			1,598,014	98	1,185,676	58	2,607,702	06
9 Percentages....	8.71		22		59.26		7.33		24.47			

*Including Protestant Separate School.

Cost per pupil, enrolled attendance: Rural

SCHOOLS (Concluded)

STATEMENT (Concluded)

		Expenditure						Value of School Sites, Buildings and Furniture	Value of Equipment
Teachers' Salaries	Sites, and Building School Houses	Libraries, Maps, Apparatus, and Other Equipment, Prizes and School Books	Rent and Repairs, Fuel and Other Expenses	Total Expenditure					
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$	\$	
95	3,520 00	107 87	112 10	1,043 93	4,783 90	12,350	177		
96	21,976 54	.....	80 70	9,956 11	32,013 35	125,000	5,000	
97	28,722 50	22,784 74	39 90	35,095 54	86,642 68	382,000	5,250		
98	19,743 80	.....	284 74	7,338 07	27,366 61	60,000	1,250	
99	13,880 75	249 66	40 45	3,400 25	17,571 11	57,000	1,300		
100	13,871 00	865 00	.....	4,880 48	19,616 48	43,000	878	
101	12,803 15	5,775 78	.....	3,663 64	22,242 57	22,000	1,500	
102	24,665 00	64,813 40	.....	6,772 13	96,250 53	150,000	5,000	
103	15,412 61	20,490 70	.....	4,325 52	40,228 83	100,000	665	
104	4,040 00	350 00	80 00	791 82	5,261 82	16,000	1,000		
105	8,355 72	426 75	.....	3,306 00	12,088 47	65,000	8,000	
106	23,794 34	1,203 40	1,340 23	8,912 00	35,249 97	215,000	3,000		
107	12,033 40	.....	328 40	5,205 21	17,567 01	29,446	5,500	
108	14,932 38	.....	70 91	6,719 89	21,723 18	55,000	3,500	
109	7,728 23	.....	.....	4,603 99	12,332 22	40,000	3,500
110	6,004 50	1,400 18	289 10	8,876 62	16,570 46	57,826	550		
111	2,190 42	.....	.....	406 53	2,596 95	4,000	300
112	16,367 85	4,400 23	.....	11,443 31	32,271 39	125,000	1,000	
113	30,821 35	12,285 66	.....	72,986 07	116,093 08	468,500	13,725	
114	6,839 25	1,212 19	30 37	1,396 93	9,478 74	50,000	200		
115	14,650 00	.....	.....	4,417 40	19,067 40	75,000	657
116	10,496 95	2,059 91	344 81	2,890 72	15,792 39	50,000	6,500		
117	29,491 00	632 45	270 82	11,253 32	41,647 59	185,000	30,000		
118	8,320 00	.....	15 00	1,990 61	10,325 61	18,000	1,750	
119	4,100 00	269 07	.....	972 48	5,341 55	42,720	193	
120	9,802 98	730 00	530 49	2,201 51	13,264 98	23,000	307		
121	7,260 00	2,453 06	58 00	2,733 77	12,504 83	40,000	530		
122	38,318 70	4,591 95	270 28	15,832 39	59,013 32	307,298	3,290		
123	8,970 00	294 00	49 90	1,765 65	11,079 55	29,000	460		
124	4,006 84	100 78	14 00	1,483 82	5,605 44	22,400	200		
125	16,300 00	43,000 00	.....	19,138 59	78,438 59	175,000	450	
126	3,460 00	305 20	27 99	269 74	4,062 93	21,000	300		
127	15,275 00	2,500 00	476 46	4,767 75	23,019 21	50,000	600		
128	38,579 61	9,961 90	1,991 04	69,695 52	120,228 07	187,000	2,246		
129	25,560 00	442 50	.....	8,399 57	34,402 07	175,000	6,000	
130	2,090 00	220 74	22 00	425 14	2,757 88	3,368	327		
131	7,380 00	.....	.....	1,879 81	9,259 81	22,000	500
132	3,400 00	.....	16 90	1,091 46	4,508 36	20,000	350	
133	6,252 50	.....	24 80	2,157 97	8,435 27	20,000	2,700	
134	55,877 25	8,732 75	2,094 91	19,323 53	86,028 44	550,000	15,000		
135	17,254 35	607 61	20 70	5,574 31	23,456 97	140,000	900		
136	30,105 78	42,129 35	7,035 10	24,471 86	103,742 09	250,000	15,000		
137	4,698 00	29 50	72 87	1,758 73	6,559 10	15,000	517		
138	23,511 28	1,965 29	1,676 91	10,348 22	37,501 70	160,000	2,600		
139	11,471 00	.....	206 07	5,706 40	17,383 47	95,000	3,650	
140	10,293 75	150 00	213 00	2,508 02	13,164 77	21,500	1,088		
141	8,477 47	29 55	191 99	1,926 86	10,625 87	50,000	250		
	1,907,823 95	747,219 11	57,415 40	955,408 23	3,667,866 69	12,502,062	390,042		
1	6,788,377 34	1,431,582 88	146,699 41	2,962,829 22	11,329,488 85	24,124,552	1,177,737		
2	7,240,211 94	1,573,029 35	260,614 48	4,425,962 03	13,499,817 80	38,047,274	1,408,505		
3	1,907,823 95	747,219 11	57,415 40	955,408 23	3,667,866 69	12,502,062	390,042		
4	576,172 78	127,550 37	9,661 06	230,781 94	944,166 15	3,260,612	108,152		
5	16,512,586 01	3,879,381 71	474,390 35	8,574,981 42	29,441,339 49	77,934,500	3,084,436		
6	16,008,523 98	6,448,540 84	449,649 90	8,649,506 99	31,556,221 71	73,032,404	2,764,157		
7	504,062 03	.....	24,740 45	.....	.....	4,902,096	320,279
8	.....	2,569,159 13	.....	74,525 57	2,114,882 22	.....	.....
9	56.08	13.18	1.61	29 12	.....	.....	.....

Schools, \$52.36; Cities, \$66.67; Towns, \$50.02; Villages, \$41.09; Province, \$57.15.

ROMAN CATHOLIC
I. TABLE F—FINANCIAL

Rural Schools	Receipts							
	Legislative Grants		Municipal Grants and Assessments		Debentures		Balances, Subscribed and Other Sources	Total Amount Received
	\$	c.	\$	c.	\$	c.	\$	c.
1 Bruce	5,520	65	15,601	47	4,136	40	12,856	28
2 Carleton	3,380	61	23,153	67	12,753	35	18,164	24
3 Essex	7,808	43	39,082	83	9,059	63	30,205	86
4 Frontenac	5,005	54	6,876	65			4,656	54
5 Grey	3,108	88	6,095	74			5,668	95
6 Hastings	2,757	13	4,238	28			3,005	93
7 Huron	3,980	34	8,160	39	9,791	85	5,175	10
8 Kent	2,886	68	8,391	56	1,749	10	9,589	51
9 Lambton	319	95	2,209	95			2,300	62
10 Lanark	1,361	93	1,845	48			1,276	70
11 Lee Is and Grenville	803	69	305	03			981	84
12 Lennox and Addington	994	31	1,055	93			560	77
13 Middlesex	1,604	02	4,570	16			2,699	11
14 Norfolk	320	00	1,116	68			1,547	29
15 Northumberland and Durham	2,968	25	3,938	35			867	44
16 Ontario	824	00	1,354	93			2,075	94
17 Peel	249	95	1,230	90			896	38
18 Perth	5,548	60	15,642	48			17,884	88
19 Peterborough	1,961	77	4,540	39			1,216	55
20 Prescott and Russell	2,590	82	99,761	57	4,800	00	43,923	15
21 Renfrew	13,857	29	15,827	94			21,134	68
22 Simcoe	1,584	53	8,335	78			3,731	95
23 Stormont, Dundas and Glengarry	10,170	17	22,075	80			24,051	80
24 Victoria	1,216	62	3,101	59			599	79
25 Waterloo	4,786	43	10,386	08			9,978	13
26 Wellington	2,326	32	7,314	82			3,660	64
27 York	372	45	2,140	67			20,016	19
28 Districts	81,237	88	121,906	95	80,488	09	121,499	66
Totals	169,547	34	440,262	08	122,778	42	370,225	86
							1,102,813	70
Cities								
1 Belleville	201	72	8,042	69			1,258	83
2 Brantford	464	12	19,982	24			36,818	57
3 Chatham	269	98	16,137	24			5,856	02
4 Fort William	1,342	84	38,734	18			541	93
5 Galt	100	13	3,228	57			969	07
6 Guelph	448	55	16,292	61			1,791	82
7 Hamilton	3,349	71	110,361	74			44,291	24
8 Kingston	507	12	24,213	72			912	35
9 Kitchener	948	99	40,720	82			5,459	30
10 London	1,628	99	44,310	85			476	61
11 Niagara Falls	236	02	11,235	98			6,514	00
12 Oshawa	143	34	6,668	15			161	67
13 Ottawa			243,945	60			35,587	22
14 Owen Sound	76	93	4,017	85	10,000	00	5,385	96
15 Peterborough	973	77	24,485	99			3,896	72
16 Port Arthur	669	65	21,594	07	34,000	00	5,193	92
17 St. Catharines	421	56	28,150	87			7,205	00
18 St. Thomas	234	15	11,379	72			9,994	85
19 Sarnia	258	29	10,432	18			5,335	71
20 Sault Ste. Marie	1,339	40	59,513	47			19,349	45
21 Stratford	448	29	18,087	04			1,098	41
22 Toronto	12,832	58	581,137	57			67,675	70
23 Windsor	1,757	66	138,334	58			33,102	12
24 Woodstock	287	27	2,800	00			648	09
Totals	28,941	06	1,483,807	73	44,000	00	299,524	56
							1,856,273	35

**SEPARATE SCHOOLS
STATEMENT, ETC.**

		Expenditure								
		Teachers' Salaries	Sites and Building School Houses	Libraries, Maps, Apparatus, Prizes and School Books	All Other Purposes	Total Amount Expended	Value of School Sites, Buildings and Furniture	Value of Equipment		
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$	\$		
1	16,461 77	6,997 13	545 90	3,697 39	27,702 19	66,253	3,717			
2	23,702 05	18,720 43	630 26	7,918 55	50,971 29	71,016	2,200			
3	35,344 41	19,116 22	641 33	15,237 52	70,339 48	131,536	4,914			
4	10,154 53	233 95	52 15	1,429 96	11,870 59	14,013	2,346			
5	8,096 83	1,434 78	279 70	1,141 54	10,952 85	17,700	1,395			
6	5,832 05	207 20	21 29	1,034 48	7,095 02	12,500	1,715			
7	9,510 00	10,889 81	147 63	3,122 82	23,670 26	35,050	2,612			
8	9,318 83	199 19	291 37	5,419 53	15,228 92	56,000	1,145			
9	1,060 00	7 20	49 50	1,404 75	2,521 45	9,000	215			
10	3,000 58	20 23	16 54	290 53	3,327 88	6,000	351			
11	1,189 50			122 55	1,312 05	2,200	269			
12	1,827 90	150 00	10 80	193 71	2,182 41	3,350	520			
13	5,120 20	209 85	91 69	1,684 51	7,106 25	11,400	819			
14	1,100 00	199 60	19 80	350 85	1,670 25	4,000	300			
15	5,694 37	7 05	50 60	750 66	6,502 68	18,550	1,200			
16	2,255 00	233 20	107 66	503 61	3,099 47	5,700	593			
17	1,000 00	32 25		376 16	1,408 41	2,000	198			
18	15,865 11	12,021 62	637 18	6,630 19	35,154 10	52,150	7,726			
19	5,201 85	29 30	214 85	878 42	6,324 42	20,000	985			
20	72,558 56	8,547 05	1,001 95	25,412 38	107,519 94	215,741	7,439			
21	25,920 45	5,974 11	1,053 22	5,092 23	38,040 01	102,200	5,335			
22	6,995 56	809 15	93 46	2,856 47	10,754 64	38,500	1,440			
23	33,942 42	2,405 70	305 36	7,964 43	44,617 91	148,700	5,513			
24	3,255 00	104 69	37 00	757 79	4,154 48	6,600	1,368			
25	13,872 50	516 05	433 52	3,214 39	18,036 46	53,300	2,472			
26	7,200 00	43 05	188 90	1,915 35	9,347 30	20,200	1,130			
27	1,631 80	19,123 54	213 24	1,268 96	22,237 54	35,000	225			
28	136,876 42	77,244 73	4,878 16	158,228 22	377,227 53	502,572	14,428			
	463,987 69	185,477 08	12,013 06	258,897 95	920,375 78	1,661,231	72,570			
1	4,920 00	171 00		4,159 88	9,250 88	66,000	800			
2	12,973 75	20,204 14	1,378 81	16,708 23	51,264 93	90,000	1,300			
3	8,765 99	512 31	115 00	7,713 15	17,106 45	92,000	3,427			
4	22,078 08	1,944 64	80 00	16,516 23	40,618 95	260,000	1,000			
5	3,320 00		49 50	928 27	4,297 77	9,800	250			
6	9,823 85	50 40	636 67	7,693 20	18,204 12	55,000	1,230			
7	61,587 98	20,717 83	8,450 00	61,383 66	152,139 47	680,000	9,700			
8	11,784 34	3,309 37		10,539 48	25,633 19	183,000	2,000			
9	16,830 00	1,811 76	494 55	16,481 67	35,617 98	180,000	2,000			
10	20,348 34	2,768 72	1,297 49	21,333 80	45,748 35	285,000	9,000			
11	7,610 00	428 33	20 00	1,713 92	9,772 25	60,000	1,030			
12	4,268 24	203 89		2,419 19	6,891 32	50,000	490			
13	149,477 08	27,252 05		102,803 69	279,532 82	1,000,000	25,173			
14	2,215 00	15,500 00	118 42	1,279 49	19,112 91	30,000	475			
15	18,040 68		70 00	11,245 80	29,356 48	121,000	8,000			
16	11,830 00	8,214 60	120 92	41,156 20	61,321 70	105,000	1,000			
17	14,419 50	5,229 54	372 17	6,066 38	26,087 59	125,000	3,300			
18	3,555 42	5,113 21	244 42	3,873 04	12,786 09	40,000	1,575			
19	5,524 78	790 82	378 12	3,309 91	10,003 63	33,000	1,600			
20	26,542 17	7,410 80	441 05	18,735 81	53,129 83	280,000	1,100			
21	5,720 25	1,369 67	1,019 45	10,510 70	18,620 07	120,000	1,900			
22	277,835 66	61,411 12	4,565 90	317,833 17	661,645 85	3,027,659	18,252			
23	61,633 27		1,743 96	108,066 04	171,443 27	1,350,000	13,328			
24	1,691 25	16 80		2,027 31	3,735 36	20,000	470			
	762,795 63	184,431 00	21,596 43	794,498 22	1,763,321 28	8,262,459	108,400			

ROMAN CATHOLIC
I. TABLE F—FINANCIAL

Towns	Receipts									
	Legislative Grants		Municipal Grants and Assessments		Debentures		Balances, Subscribed and Other Sources		Total Amount Received	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Alexandria	234	58	8,583	42			342	00	9,160	00
2 Almonte	136	61	1,733	58			2,772	35	4,642	54
3 Anherstburg	243	87	7,414	65			193	59	7,852	11
4 Arnprior	270	93	9,751	78			1,652	01	11,674	72
5 Barrie	77	57	3,813	10			668	56	4,559	23
6 Blind River	1,165	00	4,993	38			669	71	6,828	09
7 Bonfield	1,285	00	1,715	80			1,545	29	4,546	09
8 Brockville	270	08	7,487	14			1,311	91	9,069	13
9 Cache Bay	1,440	00	1,724	91			49	40	3,214	31
10 Campbellford	113	77	1,935	43					2,049	20
11 Charlton			630	00			3,115	98	3,745	98
12 Chelmsford	2,590	00	2,315	46			2,240	38	7,145	84
13 Cobalt	577	50	19,007	83			1,620	81	21,206	14
14 Cobourg	132	17	4,300	00			73	19	4,505	36
15 Cochrane	109	77	14,662	26			545	37	15,317	40
16 Collingwood	83	85	3,250	00			836	23	4,170	08
17 Cornwall	547	99	18,912	51			822	01	20,282	51
18 Dundas	69	54	2,634	10			936	98	3,640	62
19 Eastview			14,587	89	1,096	91	305	93	15,990	73
20 Ford	428	60	41,621	60			953	90	43,004	10
21 Fort Frances	81	56	7,904	38			2,083	14	10,069	08
22 Gananoque	125	44	2,375	00			11,914	25	14,414	69
23 Goderich	61	01	1,942	25			453	17	2,456	43
24 Hanover	58	94	2,693	23			9,488	78	12,240	95
25 Haileybury	139	40	8,100	00			2,073	64	10,313	04
26 Hawkesbury			22,693	90			169	15	22,863	05
27 Hearst	692	50	2,017	10			475	93	3,185	53
28 Hespeler	42	52	1,337	01			314	17	1,693	70
29 Ingersoll	104	04	2,817	65			577	32	3,499	01
30 Iroquois Falls	2,935	00	11,996	10	4,374	71	2,454	16	21,759	97
31 Kearney	1,073	75	906	79			926	54	2,907	08
32 Keewatin	481	00	800	00			183	16	1,464	16
33 Kenora	135	27	2,868	11			1,751	40	4,754	78
34 Lindsay	231	61	7,850	60			1,853	98	9,936	19
35 Little Current	1,116	00	500	00			1,096	64	2,712	64
36 Massey	1,070	00	1,375	00			150	32	2,595	32
37 Mattawa	2,487	17	4,901	10			608	20	7,996	47
38 Merritton	53	88	2,006	00			1,608	66	3,668	54
39 Mount Forest	363	20	1,324	60			4,039	71	5,727	51
40 New Liskeard	309	64	3,500	00	1,190	85	4,078	77	9,079	26
41 Newmarket	57	53	3,913	25			375	24	4,346	02
42 North Bay	830	26	29,986	50			3,514	53	34,331	29
43 Oakville	61	19	1,636	67			985	18	2,683	04
44 Orillia	169	04	5,103	00			5,632	03	10,904	07
45 Paris	51	41	1,017	04			809	40	1,877	85
46 Parkhill	366	54	758	72			301	26	1,426	52
47 Pembroke	383	60	24,342	18			1,027	42	25,753	20
48 Perth	130	98	4,111	47			1,571	24	5,813	69
49 Picton	25	95	1,472	59			590	62	2,089	16
50 Prescott	98	01	4,305	02			214	70	4,617	73
51 Preston	141	68	8,008	17			3,863	41	12,013	26
52 Rainy River	525	00	1,156	02			297	89	1,978	91
53 Renfrew	265	00	14,751	20			901	30	15,917	50
54 Riverside	122	50	11,378	20	3,216	25	194	55	14,911	50

SEPARATE SCHOOLS (Continued)
STATEMENT, ETC. (Continued)

	Expenditure						Total Amount Expended	Value of School Sites, Buildings and Furniture	Value of Equipment
	Teachers' Salaries	Sites and Building School Houses	Libraries, Maps, Apparatus, Prizes and School Books	All Other Purposes					
	\$	\$	\$	\$	\$	\$	\$	\$	
1	5,020 00		117 95	3,742 17	8,880 12	30,000	500		
2	2,188 50	50 00	4 45	466 75	2,709 70	5,000	500		
3	3,191 14	1,738 85	166 90	2,551 23	7,648 12	38,000	1,988		
4	5,982 50	1,253 79	231 84	3,239 39	10,707 52	43,000	503		
5	2,100 00		25 00	1,466 60	3,591 60	10,500	800		
6	4,328 98	115 83	40 35	464 99	4,950 15	20,000	400		
7	2,083 15	670 84		184 16	2,938 15	4,000	96		
8	4,305 00	2,180 51	304 50	2,246 50	9,036 51	75,000	1,000		
9	1,537 50	572 20	25 00	1,079 55	3,214 31	3,000	79		
10	1,025 00	41 20	40 00	943 00	2,019 20	3,000	197		
11	440 00	2,570 80	195 74	106 50	3,313 04	3,431	180		
12	5,945 00	67 00	17 48	699 01	6,728 49	25,000	400		
13	12,463 19	1,234 52	692 98	6,815 45	21,206 14	34,100	1,303		
14	2,800 00	294 10	90 50	1,209 21	4,393 81	17,500	900		
15	4,340 71	2,182 48	160 88	3,345 06	10,029 13	35,000	1,000		
16	1,950 00	404 00		1,413 69	3,767 69	21,500	500		
17	12,589 90		186 25	5,269 59	18,045 74	85,000	1,200		
18	1,750 00	553 71	57 80	630 89	2,992 43	5,000	380		
19	8,880 00	589 60		6,102 71	15,572 32	56,000	166		
20	13,400 00	9,104 10	2,000 00	18,500 00	43,004 10	268,200	27,300		
21	2,506 25	342 55	196 40	3,395 62	6,440 82	25,000	500		
22	2,317 50	4,800 00	49 00	7,017 84	14,184 34	48,000	1,000		
23	1,060 00	4 00	64 54	1,286 94	2,415 48	8,300	425		
24	1,027 50	8,164 97	14 12	1,931 44	11,138 03	21,000	300		
25	4,706 93	592 24	196 80	4,568 17	10,064 14	50,000	150		
26	12,362 00	824 67		7,001 32	20,188 00	90,000	1,600		
27	1,350 00	160 50	113 41	1,552 83	3,176 75	2,000	81		
28	1,000 00	228 00		465 70	1,693 70	20,000	700		
29	1,745 00	214 98	13 45	1,525 58	3,499 01	14,000	672		
30	8,620 00	1,948 07	184 97	10,689 49	21,442 48	60,000	1,000		
31	1,090 00	85 00	70 00	176 08	1,421 68	1,500	350		
32	900 00	100 00	25 00	322 63	1,347 65	4,000	100		
33	1,687 50	419 65		1,788 37	3,895 46	40,000	239		
34	5,952 05	105 00	12 10	1,114 57	7,183 67	40,000	2,400		
35	1,962 61	200 00	50 00	500 00	2,712 64	5,000	1,000		
36	1,845 00	19 30		311 45	2,175 75	4,000	200		
37	4,580 00	662 74	120 67	2,493 46	7,856 87	17,100	1,080		
38	1,901 25	32 00	136 61	462 51	2,532 37	25,000	255		
39	1,938 75	2,260 35	5 70	214 08	4,418 88	4,500	257		
40	1,280 00	5,073 50	200 00	2,366 53	8,920 03	17,622	400		
41	1,882 38	188 77	14 95	985 73	3,071 83	6,000	300		
42	16,978 80	2,852 15	220 00	13,880 90	33,931 85	175,000	1,500		
43	900 00	237 17		304 95	1,442 10	3,000	90		
44	2,533 93	424 91	34 25	1,789 50	4,782 76	5,000	300		
45	1,230 00	143 80	4 40	499 65	1,877 85	15,000	280		
46	904 21		7 44	383 38	1,295 03	3,000	97		
47	13,254 49	55 00	45 00	12,002 20	25,356 69	120,000	2,000		
48	2,251 25		91 00	2,787 35	5,129 60	5,600	600		
49	800 00	155 84		265 31	1,221 15	4,000	130		
50	2,425 28			1,923 94	4,349 22	20,000	1,500		
51	2,348 75	3,327 42	331 41	2,046 56	8,054 14	48,000	500		
52	922 50		93 98	301 34	1,317 82	5,000	150		
53	5,908 50	2,430 55	397 44	6,312 81	15,049 30	64,000	600		
54	3,186 67		31 52	10,169 32	13,387 51	45,000	1,500		

ROMAN CATHOLIC

I. TABLE F—FINANCIAL

Towns	Receipts									
	Legislative Grants		Municipal Grants and Assessments		Debentures		Balances, Subscribed and Other Sources		Total Amount Received	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
55 Rockland.....			12,320	71			2,507	66	14,828	37
56 St. Mary's.....	45	65	1,714	03			1,068	77	2,828	45
57 Sandwich.....	689	60	30,500	00	36,000	00	7,019	07	74,208	67
58 Seaforth.....	616	00	1,987	27			2,735	09	5,340	36
59 Smith's Falls.....	152	28	4,171	15			2,952	49	7,275	92
60 Sturgeon Falls.....	1,000	00	20,822	04			13,212	75	35,034	79
61 Sudbury.....	1,090	89	58,232	32	5,500	00	21,015	60	85,838	81
62 Tecumseh.....	2,209	75	6,859	70			25,519	09	34,588	54
63 Thorold.....	261	24	9,371	74			1	45	9,634	43
64 Tilbury.....	146	25	12,367	12			2,267	80	14,781	17
65 Timmins.....	719	36	56,058	77	10,978	00	2,196	89	69,953	02
66 Trenton.....	137	85	7,075	92			7,639	68	14,853	45
67 Vankleek Hill.....			2,953	75			1,323	06	4,276	81
68 Walkerton.....			2,784	17			4,478	02	7,262	19
69 Walkerville.....	146	28	3,626	88			2,090	84	5,864	00
70 Wallaceburg.....	193	07	7,556	51			2,151	95	9,901	53
71 Waterloo.....	270	23	11,811	07			14,056	63	26,137	93
72 Weston.....	74	01	4,009	13			777	03	4,860	17
73 Whithy.....	45	86	2,336	07			263	14	2,645	07
Totals.....	32,365	77	629,484	04	62,356	72	200,512	47	924,719	00
1 Rural Schools.....	169,547	34	440,262	08	122,778	42	370,225	86	1,102,813	70
2 Cities.....	28,941	06	1,483,807	73	44,000	00	299,524	56	1,856,273	35
3 Towns.....	32,365	77	629,484	04	62,356	72	200,512	47	924,719	00
4 Villages.....	10,803	25	37,493	95			27,604	14	75,901	34
5 Grand Totals, 1924.....	241,657	42	2,591,047	80	229,135	14	897,867	03	3,959,707	39
6 Grand Totals, 1923.....	217,621	07	2,407,950	35	1,172,257	00	1,001,589	12	4,799,417	54
7 Increases.....	24,036	35	183,097	45						
8 Decreases.....					943,121	86	103,722	09	839,710	15
9 Percentages.....	6.10		65.44		5.79		22.67			

SEPARATE SCHOOLS (Continued)

STATEMENT, ETC. (Concluded)

		Expenditure											
Teachers' Salaries		Sites and Building School Houses		Libraries, Maps, Apparatus, Prizes and School Books		All Other Purposes		Total Amount Expended		Value of School Sites, Buildings and Furniture		Value of Equipment	
\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
55	6,576 00	2,534 10		230 78		5,487 49		14,828 37		45,000		1,300	
56	1,075 00	280 00				506 72		1,861 72		5,000		300	
57	8,000 00	14,000 00				48,003 20		70,003 20		250,000		5,500	
58	1,966 08	15 85		57 69		666 99		2,706 61		6,900		510	
59	2,832 50	557 49		129 02		3,756 91		7,275 92		50,000		550	
60	14,371 65	1,073 66		420 88		14,750 52		30,616 71		95,000		1,900	
61	28,034 22	25,079 95		790 95		27,258 01		81,163 13		270,000		2,500	
62	6,215 50	25,880 05		55 75		2,202 67		34,353 97		110,000		789	
63	6,150 00	179 20		284 26		2,600 65		9,214 11		30,000		2,200	
64	2,450 10	271 88		47 90		3,574 42		6,344 30		90,000		334	
65	21,843 28	8,556 56		328 77		38,301 39		69,030 00		175,000		1,350	
66	2,495 75			118 75		6,948 44		9,562 94		10,000		473	
67	2,225 00	59 00		114 72		325 00		2,723 72		20,000		210	
68	2,712 00	3,553 97		32 50		867 76		7,166 23		20,000		1,500	
69	1,750 00	239 55		142 71		3,162 63		5,294 89		25,000		412	
70	3,122 50	67 60		119 90		4,549 00		7,859 00		30,000		650	
71	4,750 00	12,665 00		10 00		6,104 83		23,529 83		100,000		995	
72	2,609 50	181 23		12 20		1,490 77		4,293 70		29,700		312	
73	1,020 18	52 75				317 10		1,390 03		5,000		116	
	331,878 96	154,924 67		9,978 52		334,189 16		830,971 31		3,141,953		83,549	
1	463,987 69	185,477 08		12,013 06		258,897 95		920,375 78		1,661,231		72,570	
2	762,795 63	184,431 00		21,596 43		794,498 22		1,763,321 28		8,262,459		108,400	
3	331,878 96	154,924 67		9,978 52		334,189 16		830,971 31		3,141,953		83,549	
4	34,319 68	4,258 72		1,010 72		14,468 00		54,057 12		165,434		8,051	
5	1,592,981 96	529,091 47		44,598 73		1,402,053 33		3,568,725 49		13,231,077		272,570	
6	1,526,179 94	1,048,968 00		55,019 50		1,671,965 49		4,302,132 93		12,435,222		257,411	
7	66,802 02									795,855		15,159	
8		519,876 53		10,420 77		269,912 16		733,407 44					
9	44 64	14 82		1 25		39 29							

Cost per pupil, enrolled attendance: Rural Schools, \$41.43; Cities, \$39.45; Towns, \$33.62; Villages, \$28.45; Province, \$38.16.

ROMAN CATHOLIC

II. TABLE G—TEACHERS, SALARIES, CERTIFICATES, ATTENDANCE, PUPILS IN

Rural Schools	No. of Schools	Teachers												
		No. of Teachers	Male	Female	Average salary, male	Average salary, female	No. who have ever attended a Model School in Ontario	No. who have ever attended a Normal School in Ontario	No. who attended Nor. Coll. or Faculty or Coll. of Ed.	Number of University Graduates	1st Class or Interim 1st Class	2nd Class or Interim 2nd Class	3rd Class	District
1 Bruce	11	16	2	14	1,000	1,082		11	2		2	11		
2 Carleton	24	35		35		713	12	16				16	7	2
3 Essex	29	41	1	40	1,000	864	23	17	1		1	17	22	
4 Frontenac	11	11	1	10	1,000	905	1	10				10	1	
5 Grey	8	8		8		1,003		6	2		2	6		
6 Hastings	6	6		6		950	1	5				5	1	
7 Huron	7	9	1	8	1,100	1,037		5	1		1	8		
8 Kent	8	9		9		1,022	3	5				5	3	
9 Lambton	1	1		1		1,000		1				1		
10 Lanark	3	3	1	2	1,200	875		3				3		
11 Leeds and Grenville	2	2		2		600	1	1				1		1
12 Lennox and Addington	2	2		2		900		2				2		
13 Middlesex	5	5		5		1,030		5				5		
14 Norfolk	1	1		1		1,100		1				1		
15 Northumberland and Durham	6	6	1	5	900	900		6				6		
16 Ontario	1	2	1	1	1,200	1,000		2				2		
17 Peel	1	1		1		1,000		1				1		
18 Perth	8	15	1	14	1,000	1,043	1	10	5	1	5	10		
19 Peterborough	5	5	1	4	1,000	1,031		5				5		
20 Prescott and Russell	102	142	2	140	575	534	103	4	1		1	4	83	18
21 Renfrew	18	28		28		977	3	22	3	1	3	22	3	
22 Simcoe	4	8	2	6	1,175	750	3	5				5	3	
23 Stormont, Dun- das, Glengarry	25	40	4	36	970	900	18	15	3	3	6	14	14	
24 Victoria	2	3		3		1,067		2	1		1	2		
25 Waterloo	7	13		13		1,041		8	2		2	8		
26 Wellington	7	7		7		1,029		5	2	1	2	5		
27 York	2	3		3		873		3				3		
28 Districts	111	162	4	158	1,115	860	125	23	3		3	22	102	22
Totals	417	584	22	562	1,011	807	294	202	26	6	29	200	239	43
Cities														
1 Belleville	1	8		8		569		7				7		
2 Brantford	3	19		19		764	5	11	3	1	3	11		
3 Chatham	2	13		13		631		13				13		
4 Fort William	6	26		26		813		25				25		
5 Galt	1	4		4		825		4				4		
6 Guelph	3	15		15		600	3	12				12		
7 Hamilton	17	92	2	90	2,000	669	16	68	8	5	8	68		
8 Kingston	3	19	1	18	2,000	539		15	1		1	15	1	
9 Kitchener	3	28		28		601		23	5		5	23		
10 London	9	37	8	29	960	441	2	34	2	1	6	31		
11 Niagara Falls	1	8		8		900	2	6				5	1	
12 Oshawa	1	6		6		717		5				5		
13 Ottawa	37	244	44	200	852	584	154	99	5	3	5	70	89	2
14 Owen Sound	1	4		4		554		4				4		
15 Peterborough	4	34		34		1,676		29	3	2	3	29		
16 Port Arthur	4	16		16		709		15				15		
17 St. Catharines	5	16		16		903	3	11	2		2	11		
18 St. Thomas	1	7		7		500		7	1	1	1	6		
19 Sarnia	2	9		9		556		6	2	1	2	6		
20 S. Ste. Marie	7	33		33		814	4	28			1	27	4	
21 Stratford	2	11		11		500		10				10		
22 Toronto	36	273	28	245	1,018	624	42	220	6	7	19	227	3	
23 Windsor	15	67	7	60	1,200	662	10	62			2	59	5	
24 Woodstock	1	3		3		500		3				3		
Totals	165	992	90	902	979	675	241	717	38	21	58	686	103	2

SEPARATE SCHOOLS (Continued)
THE VARIOUS BRANCHES OF INSTRUCTION, AGE, SEX, AND GRADE, ETC.

			Number of Pupils on the Roll	Boys*	Girls	Average daily attendance	Percentage of actual aggregate to possible aggregate attendance	No. of pupils in Kindergarten-Primary	First Reader, Part I, or Primer	First Reader, Part II or First Book	Second Book	Third Book	Fourth Book	Beyond Fourth Book	
Kindergarten-Primary	Permanent Ungraded	Temporary													
1	...	3	626	329	297	456	88	92	81	117	155	148	33		
2	...	10	1,553	814	739	985	83	534	219	274	291	221	14		
3	...	1	1,710	886	824	1,173	84	481	255	288	387	276	23		
4	235	120	115	144	77	54	18	27	40	89	7		
5	181	87	94	123	85	30	22	20	38	40	31		
6	151	84	67	101	84	26	22	30	37	31	5		
7	267	127	140	206	84	29	22	34	73	61	48		
8	...	1	362	176	186	240	81	109	38	63	91	56	5		
9	44	22	22	37	95	4	4	4	14	18	...		
10	67	36	31	51	88	14	7	13	8	25	...		
11	14	9	5	10	87	4	2	4	1	3	...		
12	23	11	12	13	82	5	1	3	6	7	1		
13	97	57	40	66	87	10	9	7	32	35	4		
14	44	21	23	28	95	10	6	4	10	14	...		
15	81	44	37	54	79	10	11	10	17	28	5		
16	93	42	51	63	81	7	7	6	30	23	20		
17	18	12	6	12	91	3	1	3	6	5	...		
18	558	259	299	430	90	64	52	62	112	116	152		
19	170	93	77	116	86	21	23	21	43	62	...		
20	...	1	5,726	2,913	2,813	4,003	82	1,947	1,041	1,112	877	460	91		
21	979	481	498	653	89	186	89	165	208	164	167		
22	379	178	201	266	86	91	62	50	87	88	1		
23	...	2	1,380	628	752	908	84	401	186	180	204	223	186		
24	121	64	57	75	85	14	11	23	16	17	40		
25	...	3	469	220	249	362	90	68	51	79	137	98	36		
26	190	88	102	127	81	31	19	24	44	44	28		
27	158	84	74	64	89	44	38	22	35	22	...		
28	...	13	6,520	3,292	3,228	4,241	79	743	2,332	969	1,150	801	485	40	
...	...	11	62	22,216	11,177	11,039	15,007	82.7	941	6,618	3,266	3,795	3,800	2,859	937
1	...	1	359	185	174	290	88	82	28	71	89	89	...		
2	...	5	813	419	394	697	92	149	163	190	189	122	...		
3	546	284	262	405	85	143	73	84	125	121	...		
4	...	1	1,619	858	761	1,361	98	371	215	233	474	326	...		
5	190	87	103	151	90	34	29	33	56	38	...		
6	...	3	763	435	328	577	90	133	109	152	192	177	...		
7	...	16	4,019	2,105	1,914	3,194	93	724	596	802	829	682	386		
8	...	2	737	343	394	630	91	132	121	114	218	152	...		
9	1,328	675	653	1,053	93	193	195	340	287	281	32		
10	1,411	738	673	1,076	93	268	210	206	286	292	149		
11	...	1	416	217	199	313	92	44	39	63	51	144	75	...	
12	...	1	276	149	127	217	89	48	48	69	47	64	...		
13	...	16	10,228	4,915	5,313	7,392	93	2,054	2,149	2,223	1,842	1,225	522		
14	171	91	80	121	86	30	21	38	43	39	...		
15	...	2	1,317	641	676	1,029	94	219	184	197	235	270	212		
16	...	1	766	403	363	556	94	53	130	91	135	194	163	...	
17	...	3	758	360	398	605	89	173	119	147	188	131	...		
18	267	137	130	223	94	50	44	36	53	60	24		
19	...	1	370	200	170	299	93	68	58	73	79	57	35		
20	...	1	1,721	869	852	1,254	92	57	333	301	332	425	267	6	
21	...	1	492	248	244	382	92	85	69	88	137	113	...		
22	...	23	12,887	6,539	6,348	9,644	88	150	2,258	1,682	2,546	2,863	2,660	728	
23	...	1	3,131	1,614	1,517	2,144	91	762	530	583	780	476	...		
24	108	47	61	85	92	11	13	19	35	30	...		
3	76	64	44,693	22,559	22,134	33,698	91.28	517	8,489	7,111	8,762	9,810	7,910	2094	

ROMAN CATHOLIC

II. TABLE G—TEACHERS, SALARIES, CERTIFICATES, ATTENDANCE, PUPILS IN

Towns	No. of Schools	Teachers												
		No. of Teachers	Male	Female	Average salary, male	Average salary, female	No. who have ever attended a Model School in Ontario	No. who have ever attended a Normal School in Ontario	No. who attended Nor. Coll., or Faculty or Coll. of Ed.	Number of University Graduates	1st Class or Interim 1st Class	2nd Class or Interim 2nd Class	3rd Class	District
1 Alexandria	2	12		12	\$	\$	433	2	5			5	1	
2 Almonte	1	3		3			700		3			3		
3 Amherstburg	2	9		9			267	3	5			5		
4 Arnprior	2	10		10			590	3	9			9		
5 Barrie	1	3		3			700		2			2		
6 Blind River	1	6		6			587	6				3	1	
7 Bonfield	1	3	1	2	1,100		700	3				2	1	
8 Brockville	1	8		8			528		5			5		
9 Cache Bay	1	2		2			750	2				1	1	
10 Campbellford	1	2		2			500		2			2		
11 Charlton	1	1		1			1,072		1			1		
12 Chelmsford	2	5		5			1,160	4	1			1	4	
13 Cobalt	2	15	2	13	1,250		904	4	8	1	1	8	2	1
14 Cobourg	1	4		4			700		4			4		
15 Cochrane	1	8		8			459	2						
16 Collingwood	1	2		2			975		2			2		
17 Cornwall	4	26	5	21	540		576	7	12			12	7	
18 Dundas	1	3		3			567	1	2			2		
19 Eastview	2	15	1	14	1,600		643	7	1			1	1	1
20 Ford	4	20		20			580	6	9			9	9	2
21 Fort Frances	1	5		5			500		2			1	1	
22 Gananoque	1	4		4			450		4			4		
23 Goderich	1	2		2			650		2			2		
24 Hanover	1	2		2			500		1			1		
25 Haileybury	1	7		7			793	1	3			3		1
26 Hawkesbury	3	34	13	21	500		276		2		1	2	2	
27 Hearst	1	3		3			667	2						
28 Hespeler	1	2		2			500		2			2		
29 Ingersoll	1	3		3			567	2	2	1		1		
30 Iroquois Falls	1	5		5			1,440	3	2			2	3	
31 Kearney	1	1		1			1,000		1			1		
32 Keewatin	1	1		1			900	1					1	
33 Kenora	1	6		6			333	2					1	1
34 Lindsay	2	8	1	7	1,600		843	1	7			7	1	
35 Little Current	1	3		3			633		3			3		
36 Massey	1	2		2			900	2					2	
37 Mattawa	1	8	1	7	1,650		607	4	2	2	2	2	2	
38 Merritton	1	2	1	1	1,000		950		2			2		
39 Mount Forest	1	2		2			950		1			1		
40 New Liskeard	1	3		3			427	3					1	
41 Newmarket	1	2		2			950		2			2		
42 North Bay	4	23		23			701	7	13			13	3	4
43 Oakville	1	1		1			900		1		1			
44 Orillia	1	4		4			606		4			4		
45 Paris	1	2		2			600	2						
46 Parkhill	1	1		1			800		1			1		
47 Pembroke	2	19		19			692	3	14	1	1	15	2	
48 Perth	1	1		1			462		4			4		
49 Picton	1	4		4			800		1			1		
50 Prescott	1	4		4			562	1	3			3	1	
51 Preston	1	6		6			450		6			6		
52 Rainy River	1	1		1			900							1
53 Renfrew	1	12		12			517		8			8		

SEPARATE SCHOOLS (Continued)

THE VARIOUS BRANCHES OF INSTRUCTION, AGE, SEX AND GRADE, ETC. (Con.)

Kindergarten-Primary	Permanent Ungraded	Temporary	Number of Pupils on the Roll	Boys	Girls	Average daily attendance	Percentage of actual aggregate to possible aggregate attendance	No. of pupils in Kindergarten-Primary	First Reader, Part I, or Primer	First Reader, Part II, or First Book	Second Book	Third Book	Fourth Book	Beyond Fourth Book
1	4	2	574	288	286	438	90	106	174	84	104	106		
2			126	63	63	94	96	19	17	24	18	48		
3	4		364	157	207	279	92	43	42	52	90	105	32	
4	1		406	204	202	316	90	79	83	70	124	50		
5	1		145	76	69	109	92	25	14	34	30	42		
6		2	343	163	180	232	70	119	72	57	50	45		
7			123	68	55	87	94	36	28	21	20	18		
8		3	290	135	155	243	96	50	39	51	68	82		
9			159	78	81	115	88	85	18	30	18	8		
10			83	43	40	60	87	17	7	12	15	32		
11			30	14	16	11	91	7	3	5	2	13		
12			215	100	115	145	72	104	13	14	51	26	7	
13		3	723	396	327	502	87	124	51	82	201	153	103	9
14			157	63	94	103	84	49	16	18	38	36		
15		8	340	204	136	280	95	135	62	45	48	42	8	
16			62	35	27	47	89	9	10	7	13	23		
17	2	5	1,393	708	685	1,117	92	445	232	270	297	149		
18	1		136	73	63	104	89	29	15	25	31	36		
19		12	733	316	417	564	85	307	160	113	99	54		
20			1,018	466	552	759	92	282	209	225	196	106		
21		3	285	135	150	212	97	81	37	51	60	56		
22			194	88	106	156	88	33	24	35	43	59		
23			84	40	44	66	97	22	11	13	24	14		
24	1		100	58	42	79	91	14	11	28	27	20		
25		3	307	161	146	205	98	51	48	36	51	64	57	
26	1	29	1,309	624	685	989	92	308	180	328	275	122	96	
27		3	169	76	93	90	93	49	34	32	28	26		
28			47	25	22	38	89	6	7	13	11	10		
29			125	67	58	101	90	11	16	18	39	41		
30			172	74	98	122	92	28	22	44	36	42		
31			48	27	21	28	77	7	5	10	3	7	6	
32			29	13	16	19	97	9	4	4	6	6		
33		4	293	147	146	225	93	60	43	89	66	35		
34			333	167	166	249	90	58	34	68	74	99		
35			83	40	43	51	95	22	10	13	21	17		
36			104	48	56	71	74	25	15	23	18	23		
37		2	362	171	191	237	87	107	49	62	68	53	23	
38			81	37	44	54	81	15	13	18	17	18		
39	1		64	33	31	48	88	6	10	10	19	13	6	
40		2	133	61	72	82	93	36	21	40	25	11		
41			98	59	39	79	93	19	15	15	19	30		
42		3	1,304	609	695	909	94	30	258	233	234	316	233	
43			61	29	32	42	90	17	5	8	15	16		
44			215	103	112	165	87	46	25	50	42	52		
45		2	57	33	24	48	89	9	7	12	18	11		
46			33	21	12	22	74	8	9	6	6	4		
47	1		757	412	345	496	88	248	119	83	157	150		
48			188	104	84	158	94	36	24	44	44	40		
49			35	11	24	26	94	8	3	7	11	6		
50			159	95	64	136	84	24	20	37	34	44		
51			319	155	164	251	95	57	52	71	73	66		
52			49	21	28	37	77	16	4	16	8	5		
53	4		541	284	257	387	87	128	93	93	123	104		

ROMAN CATHOLIC

II. TABLE G—TEACHERS, SALARIES, CERTIFICATES, ATTENDANCE, PUPILS IN

Towns	No. of Schools	Teachers												
		No. of Teachers	Male	Female	Average salary, male	Average salary, female	No. who have ever attended a Model School in Ontario	No. who have ever attended a Normal School in Ontario	No. who attended Nor. Coll. or Faculty or Coll. of Ed.	Number of University Graduates	1st Class or Interim 1st Class	2nd Class or Interim 2nd Class	3rd Class	District
54 Riverside.....	1	5	5	5	710	4	1					1	4	
55 Rockland.....	2	19	19	19	387	10							10	
56 St. Mary's.....	1	2	2	2	500		2					2		
57 Sandwich.....	3	16	16	16	469	9	6	1		1	9	6		
58 Seaforth.....	1	2	2	2	950		1				1			
59 Smith's Falls..	1	6	6	6	458		6				6			
60 Sturgeon Falls.	1	20	20	20	756	18						15	3	
61 Sudbury.....	6	31	31	31	923	16	13	1			13	12	3	
62 Tecumseh.....	1	7	7	7	929	5	1				1	4	1	
63 Thorold.....	2	8	8	8	750	1	6	1		1	6			
64 Tilbury.....	1	6	6	6	408	4	1				1	4	1	
65 Timmins.....	4	27	27	27	969	4	12	1		1	12	4	8	
66 Trenton.....	1	5	5	5	530		4				4			
67 Vankleek Hill..	1	5	5	5	450	5						1	2	
68 Walkerton.....	1	6	6	6	467		3	1		1	3			
69 Walkerville....	1	5	5	5	350	1	4				4		1	
70 Wallaceburg...	1	6	6	6	500		6				5			
71 Waterloo.....	1	7	7	7	679		3				3			
72 Weston.....	1	3	3	3	867		3				3			
73 Whitby.....	1	1	1	1	1,000		1				1			
Totals.....	104	527	25	502	746	646	161	236	11	4	10	238	110	33
Totals														
1 Rural Schools..	417	584	22	562	1,011	807	294	202	26	6	29	200	239	43
2 Cities.....	165	992	90	902	979	675	241	717	38	21	58	686	103	2
3 Towns.....	104	527	25	502	746	646	161	236	11	4	10	238	110	33
4 Villages.....	22	46		46		783	12	26	3	3	4	25	8	1
5 Grand Totals, 1924.....	708	2149	137	2,012	941	707	708	1,181	78	34	101	1,149	460	79
6 Grand Totals, 1923.....	688	2053	126	1,927	921	736	652	1,048	72	32	90	1,054	325	161
7 Increases.....	20	96	11	85	20		56	133	6	2	11	95	135	
8 Decreases.....						29								82
9 Percentages....			6.37	93.62			32.94	54.95	3.63	1.58	4.70	53.47	21.4	3.67

SEPARATE SCHOOLS (Continued)

THE VARIOUS BRANCHES OF INSTRUCTION, AGE, SEX AND GRADE, ETC. (Con.)

Kindergarten-Primary	Permanent Ungraded	Temporary	Number of Pupils on the Roll	Boys	Girls	Average daily attendance	Percentage of actual aggregate to possible aggregate attendance	No. of pupils in Kindergarten-Primary	First Reader, Part I, or Primer	First Reader, Part II, or First Book	Second Book	Third Book	Fourth Book	Beyond Fourth Book	
54			205	101	104	138	68	.....	64	46	38	39	18	.....
55		9	821	407	414	597	92	16	257	176	234	88	50	.....
56			53	22	31	39	88	.....	9	8	15	11	10	.....
57			654	332	322	519	93	.....	169	51	219	85	101	29
58	1		72	38	34	61	94	.....	9	8	9	23	23	.....
59			249	119	130	199	89	.....	40	38	43	46	82	.....
60		2	1,264	667	597	826	94	188	180	176	257	261	189	13	
61		3	1,539	781	758	1,042	96	213	222	196	323	322	263	.....
62	1		287	150	137	215	87	.....	83	42	83	36	43	.....
63	1		517	243	274	383	91	.....	88	126	80	153	70	.....
64			289	141	148	241	97	.....	55	54	98	33	49	.....
65		2	1,319	697	622	911	96	.....	437	254	253	282	93	.....
66	1		265	131	134	195	93	.....	50	43	39	74	59	.....
67	2		230	95	135	169	90	.....	68	27	42	48	45	.....
68	2		251	122	129	208	83	.....	19	23	33	58	51	67
69			218	115	103	169	89	.....	40	43	48	52	35	.....
70	1		355	164	191	221	91	.....	114	58	61	64	58	.....
71	4		372	175	197	294	93	.....	60	58	53	97	104	.....
72			118	64	54	74	82	.....	24	16	26	29	23	.....
73			79	31	48	56	86	.....	14	10	15	21	19	.....
...	39	97	24,715	12,273	12,442	18,040	90.6	764	5,743	3,928	4,949	5,078	3,965	288	
1	...	11	62	22,216	11,177	11,039	15,007	82.7	941	6,618	3,266	3,795	3,800	2,859	937
2	3	76	64	44,693	22,559	22,134	33,698	91.28	517	8,489	7,111	8,762	9,810	7,910	2094
3	...	39	97	24,715	12,273	12,442	18,040	90.6	764	5,743	3,928	4,949	5,078	3,965	288
4	...	5	3	1,900	909	991	1,471	89.15	342	277	310	450	417	104
5	3	131	226	93,524	46,918	46,606	68,216	89.06	2222	21192	14582	17816	19138	15151	3423
6	13	156	254	91,051	45,891	45,160	64,497	84.64	2405	21860	14890	16984	17538	14347	3027
7	2,473	1,027	1,446	3,719	4.42	832	1,600	804	396
8	10	25	28	183	668	308
9	.14	6.09	10.52	50.16	49.83	72.94	2.37	22.66	15.59	19.05	20.46	16.20	3.66

ROMAN CATHOLIC SEPARATE SCHOOLS (Continued)

II. TABLE G—TEACHERS, SALARIES, CERTIFICATES, ATTENDANCE, PUPILS IN THE BRANCHES OF INSTRUCTION, AGE, SEX AND GRADE, ETC. (Continued)

	Rural Schools	Cities	Towns	Villages	Totals, 1924
No. of pupils admitted during the year to School for the FIRST TIME. (Pupils who previously attended some other School in Ontario not counted).....	2,491	5,450	3,085	193	11,219
No. of Boys who left School during the year to attend some other Public or Separate School in another School Section.....	632	1,250	518	40	2,440
No. of Girls who left School during the year to attend some other Public or Separate School in another School Section.....	667	1,081	569	39	2,356
No. of Boys who left the 4th Book Class during the year to attend a Secondary School (Continuation, High or Vocational).....	155	791	339	40	1,325
No. of Girls who left the 4th Book Class during the year to attend a Secondary School.....	203	758	419	48	1,428
No. of Boys who left the 5th Class during the year to attend a Secondary School.....	22	87	19	3	131
No. of Girls who left the 5th Class during the year to attend a Secondary School.....	77	117	23	9	226
No. of pupils who left to attend some Private School or College.....	138	376	211	18	743
No. of Pupils removed by death or disability..	156	105	92	13	366
No. of Pupils in Art.....	20,728	44,170	24,538	1,869	91,305
No. of Pupils in Geography.....	17,523	43,923	22,520	1,814	85,780
No. of Pupils in Music.....	19,976	44,462	24,445	1,829	90,712
No. of Pupils in Literature.....	18,573	44,611	23,540	1,826	88,550
No. of Pupils in Composition.....	19,787	44,611	24,304	1,826	90,528
No. of Pupils in Grammar.....	5,416	12,816	5,231	631	24,094
No. of Pupils in English History.....	5,221	17,199	8,646	728	31,794
No. of Pupils in Canadian History.....	10,933	22,422	11,547	1,035	45,937
No. of Pupils in Physiology and Hygiene.....	19,467	43,808	23,250	1,851	88,376
No. of Pupils in Nature Study.....	17,974	43,021	23,407	1,852	86,254
No. of Pupils in Physical Culture.....	20,965	44,641	23,813	1,837	91,256
No. of Pupils in Bookkeeping.....	6	181	32	.....	219
No. of Pupils in Arithmetic and Mensuration..	463	1,304	165	57	1,989
No. of Pupils in Algebra.....	597	1,274	174	68	2,113
No. of Pupils in Geometry.....	496	1,138	138	70	1,842
No. of Pupils in Latin.....	643	1,557	188	98	2,486
No. of Pupils in German.....	27	.....	.....	.....	27
No. of Pupils in French (beyond 4th Book)...	753	1,775	199	83	2,810
No. of Pupils in French (Primer to 4th Bk. incl.)	14,707	6,646	11,636	518	33,507
No. of Pupils in Elementary Science.....	327	1,508	151	57	2,043
No. of Pupils in Commercial Subjects.....	6	396	39	.....	441
No. of Pupils in Agriculture.....	2,487	3,242	1,548	255	7,532
No. of Pupils in Manual Training.....	996	30	681	.....	1,707
No. of Pupils in Household Science.....	370	1,586	53	97	2,106
No. of Schools where Medical Inspection is in force.....	46	49	18	1	114
Schools where Nurse Inspection with Medical Supervision is in force.....	16	68	10	.....	94
Schools where Nurse Inspection only is in force	7	48	23	.....	78
Total number of Nurses employed.....	5	28	25	.....	58
Schools where Dental Inspection is in force...	23	60	6	.....	89
Schools with a Library.....	293	151	88	18	550
No. of Volumes.....	48,483	77,484	38,972	3,988	168,927
Value of Libraries.....	\$22,335	\$43,704	\$25,226	\$2,740	\$94,005

ROMAN CATHOLIC SEPARATE SCHOOLS (Continued)
 II. TABLE G—ATTENDANCE BY AGE, SEX AND GRADE

Cities		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. & over	Totals
Kindergarten-Primary	Boys..	91	118	55	50	27	...	...	...	...	...	...	...	...	...	...	341
	Girls..	80	83	12	...	1	...	...	...	...	...	...	...	...	...	...	176
Primer	Boys..	444	1,730	1,227	528	186	76	49	24	18	...	...	...	...	...	...	4,282
	Girls..	449	1,742	1,269	523	130	52	23	10	9	...	...	...	...	...	...	4,207
First Book	Boys..	...	252	943	1,171	697	331	145	82	41	34	4	...	...	...	...	3,700
	Girls..	...	258	969	1,065	652	266	121	45	25	9	1	...	...	...	...	3,411
Junior Second Book	Boys..	...	...	97	423	534	351	180	110	55	30	13	...	...	...	...	1,793
	Girls..	...	...	89	428	519	421	192	74	34	35	10	...	...	...	...	1,802
Senior Second Book	Boys..	...	...	65	366	668	734	412	265	164	103	39	6	...	...	...	2,822
	Girls..	...	...	53	377	578	582	338	213	106	65	23	10	...	...	...	2,345
Junior Third Book	Boys..	...	...	...	55	372	655	579	427	301	169	82	31	...	...	...	2,681
	Girls..	...	...	18	96	450	696	640	433	254	126	41	21	...	...	...	2,775
Senior Third Book	Boys..	...	...	...	11	71	327	483	543	390	234	105	42	9	...	...	2,215
	Girls..	...	...	...	13	103	340	499	552	351	191	75	11	4	...	...	2,139
Junior Fourth Book	Boys..	...	...	...	1	2	108	262	434	385	292	145	50	13	...	...	1,692
	Girls..	...	...	...	...	5	83	298	439	379	314	129	30	14	...	...	1,691
Senior Fourth Book	Boys..	...	...	...	...	3	13	103	296	461	409	217	61	13	1	...	1,577
	Girls..	...	...	...	...	6	24	96	318	461	379	221	53	20	2	...	1,580
Junior Fifth Class	Boys..	...	...	...	...	...	...	3	36	87	140	111	45	36	1	1	460
	Girls..	...	...	...	...	...	...	2	25	84	160	152	75	30	3	...	531
Senior Fifth Class	Boys..	...	...	...	...	...	...	...	11	36	84	97	54	28	1	...	311
	Girls..	...	...	...	...	...	...	...	7	30	127	153	159	80	24	8	588
Totals by Sexes	Boys..	535	2,100	2,387	2,605	2,560	2,605	2,216	2,228	1,938	1,495	813	289	90	3	1	21,874
	Girls..	529	2,083	2,410	2,502	2,444	2,464	2,209	2,116	1,733	1,406	805	359	148	29	8	21,245
Grand Totals, Cities, 1924,		1,064	4,183	4,797	5,107	5,004	5,069	4,425	4,344	3,671	2,901	1,618	648	247	32	9	43,119

Incorporated Villages		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. & over	Totals
		Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..
Primer	Boys..	19	68	43	24	3	5	3	2	1	...	...	...	...	...	...	168
	Girls..	14	74	59	18	6	2	1	...	...	...	...	...	...	...	...	174
First Book	Boys..	...	8	35	39	31	23	6	2	4	...	...	...	...	...	...	148
	Girls..	...	6	46	39	22	13	2	...	...	...	1	...	...	...	...	129
Junior Second Book	Boys..	...	...	5	20	14	9	7	4	4	5	...	...	...	...	...	68
	Girls..	...	...	5	26	17	17	10	3	2	...	...	...	...	...	...	80
Senior Second Book	Boys..	...	...	3	10	16	20	12	8	7	4	1	...	...	...	...	81
	Girls..	...	...	11	14	15	20	12	4	4	1	...	...	...	...	...	81
Junior Third Book	Boys..	...	...	...	4	16	34	26	11	14	9	1	1	...	...	...	116
	Girls..	...	...	...	10	15	24	33	18	7	2	1	...	...	...	...	110
Senior Third Book	Boys..	...	...	...	1	4	13	28	22	12	15	5	1	...	...	...	101
	Girls..	...	...	...	2	8	20	43	28	9	11	2	...	...	...	...	123
Junior Fourth Book	Boys..	...	...	...	...	...	2	21	22	20	11	8	2	...	...	...	86
	Girls..	...	...	...	...	...	2	21	31	27	14	10	4	...	...	...	109
Senior Fourth Book	Boys..	...	...	...	...	...	2	4	16	28	13	11	4	...	...	...	78
	Girls..	...	...	...	...	...	...	7	21	28	31	5	3	1	...	...	96
Junior Fifth Class	Boys..	...	...	...	...	...	...	...	2	7	7	4	4	2	...	...	26
	Girls..	...	...	...	...	...	...	...	3	7	11	9	3	...	...	...	33
Senior Fifth Class	Boys..	...	...	...	...	...	...	...	...	2	5	5	3	...	1	...	16
	Girls..	...	...	...	...	...	...	...	1	1	4	6	9	3	1	...	25
Totals by Sexes	Boys..	19	76	86	98	84	108	107	89	99	69	35	15	2	1	...	888
	Girls..	14	80	121	109	83	98	129	109	85	74	34	19	4	1	...	960
Grand Totals, Villages, 1924.....		33	156	207	207	167	206	236	198	184	143	69	34	6	2	...	1,848

ROMAN CATHOLIC SEPARATE SCHOOLS (Concluded)
 II. TABLE G—ATTENDANCE BY AGE, SEX AND GRADE—(Concluded)

All Urban Schools	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. & over		Totals								
	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..	Boys..	Girls..							
Kindergarten-Primary	137	296	163	90	53	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	739	542		
Primer	142	231	101	43	25	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	7,514	7,060	
First Book	622	2,781	2,222	1,084	421	200	96	49	39	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5,884	5,432	
Junior Second Book	581	2,802	2,146	968	320	150	52	24	17	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3,004	3,214
Senior Second Book	...	317	1,308	1,745	1,184	659	330	187	94	52	8	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	4,171	3,632
Junior Third Book	...	329	1,389	1,696	1,058	531	252	98	50	25	4	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	4,189	4,374
Senior Third Book	...	...	126	625	839	607	340	247	123	76	21	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3,364	3,411
Junior Fourth Book	...	...	131	669	863	786	407	180	103	61	14	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,682	2,722
Senior Fourth Book	...	...	77	486	937	1,058	867	500	222	108	35	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,354	2,446
Junior Fifth Class	...	...	84	440	875	937	643	450	263	171	71	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	547	663
Senior Fifth Class	...	...	19	97	536	1,008	937	671	489	279	112	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	388	676
Totals by Sexes	20	143	642	1,068	984	734	837	847	591	34,836	34,172	
Grand Totals, All Urban, 1924...	69,008	...

NOTE:—Urban Schools include all cities, towns and incorporated villages.

All Rural Schools		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. & over	Totals
		Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..	Boys.. Girls..
Kindergarten-Primary	Boys..	80	141	121	65	81	...	...	...	...	...	...	...	...	...	...	488
	Girls..	82	130	125	60	56
Primer	Boys..	257	735	841	652	418	251	146	95	69	...	...	...	...	...	...	3,464
	Girls..	231	735	823	611	335	239	92	49	39	...	...	...	...	...	...	3,154
First Book	Boys..	...	47	219	415	364	289	207	118	65	25	9	...	...	...	...	1,758
	Girls..	...	44	251	399	337	246	170	90	51	16	4	...	...	...	...	1,608
Junior Second Book	Boys..	...	...	25	125	221	212	173	127	98	45	9	...	...	...	...	1,035
	Girls..	...	...	35	123	205	209	153	102	63	29	12	...	...	...	...	931
Senior Second Book	Boys..	...	...	9	67	157	187	157	154	105	54	38	11	...	...	...	939
	Girls..	...	...	21	100	136	172	167	139	76	56	18	5	...	...	...	890
Junior Third Book	Boys..	...	...	2	17	102	174	214	196	176	105	29	10	...	...	...	1,025
	Girls..	...	...	6	36	126	199	219	184	150	65	21	9	...	...	...	1,015
Senior Third Book	Boys..	...	...	...	4	30	107	185	175	180	142	61	13	9	...	...	906
	Girls..	...	...	...	8	49	123	189	194	152	90	39	9	1	...	...	854
Junior Fourth Book	Boys..	...	...	...	...	5	26	83	148	144	145	55	24	5	...	...	635
	Girls..	...	...	...	...	2	38	94	243	196	127	64	17	7	...	...	788
Senior Fourth Book	Boys..	...	...	...	...	...	7	24	76	137	156	97	48	9	3	...	557
	Girls..	...	...	...	...	...	7	46	108	170	176	110	56	16	3	...	692
Junior Fifth Class	Boys..	...	...	...	...	...	1	4	12	31	35	30	23	3	1	1	141
	Girls..	...	...	...	...	...	...	1	25	57	81	69	44	15	3	6	301
Senior Fifth Class	Boys..	...	...	...	...	...	...	...	1	5	14	26	23	21	11	5	106
	Girls..	...	...	...	...	...	...	...	1	15	28	60	76	65	33	17	295
Totals by Sexes	Boys..	337	923	1,217	1,345	1,378	1,254	1,193	1,102	1,010	721	354	152	47	15	6	11,054
	Girls..	313	909	1,261	1,337	1,246	1,233	1,131	1,135	969	668	397	216	104	39	23	10,981
Grand Totals, Rural Schools, 1924		650	1,832	2,478	2,682	2,624	2,487	2,324	2,237	1,979	1,389	751	368	151	54	29	22,035

CONTINUATION
I. TABLE H—FINAN

Continuation Schools	Receipts						Total Receipts			
	Legislative Grants		Municipal Grants (county)		Municipal Grants (local)			Debitures	Balances and other sources	
	\$	c.	\$	c.	\$	c.				
1 Aberfoyle.....	416	65	416	65	798	20	80	47	1,711	97
2 Acton.....	898	50	1,566	66	4,065	22	99	67	6,630	05
3 Agincourt.....	661	17	1,323	82	1,247	49	401	98	4,291	27
4 Ailsa Craig.....	859	55	2,478	41	1,400	00	1,391	91	6,129	87
5 Alvinston.....	879	50	3,943	77	1,180	30	124	00	6,127	57
6 Arkona.....			1,172	26	600	00	274	08	2,046	34
7 Ayr.....	893	80	893	80	1,000	00	3,058	50	5,846	10
8 Bancroft.....	852	83	1,200	00	1,000	00	1,442	80	4,495	63
9 Bath.....	825	91	1,695	25	900	00	85	75	4,000	09
10 Beachburg.....	880	87	2,851	65	1,216	27	17	07	4,965	86
11 Beaverton.....	902	89	2,196	38	2,253	81	100	95	5,454	03
12 Beeton.....	883	80	2,588	16	875	00	653	84	6,995	10
13 Belmont.....	907	05	2,135	77	2,432	60	777	03	6,578	05
14 Blackstock.....	409	85	254	88	1,114	90	538	91	6,318	54
15 Blenheim.....	922	85	1,521	58	3,910	00	2,556	61	9,331	77
16 Blind River.....	1,778	90			2,201	57	802	33	4,782	80
17 Blyth.....	877	80	2,949	62	948	38	220	38	4,996	18
18 Bobcaygeon.....	841	16	1,276	46	1,600	85	84	91	3,803	38
19 Bolton.....	891	70	1,302	04	4,147	42	12,937	60	21,383	48
20 Bothwell.....	875	30	1,538	14	2,100	00	255	78	4,769	22
21 Bovesville.....	433	65	433	65	701	40			1,568	70
22 Bridgeburg.....	916	65	8,276	41	5,208	32	176	80	14,578	18
23 Brooklin.....	419	19	419	19	1,513	70			2,352	08
24 Brownsville.....	458	20	557	26	845	37	10,000	00	4,592	27
25 Bruce Mines.....	2,556	88			1,704	00	3,697	08	7,957	96
26 Brussels.....	935	65	2,807	76	2,526	62	1,227	19	7,497	22
27 Burk's Falls.....	1,792	92			2,754	10	165	57	4,712	59
28 Caledon East.....	429	15	410	24	1,393	08	1	00	2,233	47
29 Cannington.....	881	78	1,315	31	1,176	46	559	44	1,569	57
30 Capreol.....	796	82			1,759	22			2,556	04
31 Cardinal.....	854	57	1,862	81	2,450	10			5,167	48
32 Carp.....	876	13	1,970	55	2,000	00	1,509	49	6,356	17
33 Claremont.....	902	53	3,823	52	1,651	33	24,000	00	400	00
34 Clifford.....	905	15	1,802	16	2,000	00	1,765	68	30,777	38
35 Cobden.....	431	81	986	54	1,108	46			6,472	99
36 Cochrane.....	1,404	00			2,594	30	187	76	2,526	81
37 Coldwater.....	915	40	1,470	65	2,144	12	19	37	4,186	06
38 Comber.....	789	50	789	50	1,200	00	1,811	33	4,549	54
39 Consecon.....			74	26	561	16	312	61	4,590	33
40 Cookstown.....	897	10	897	10	4,400	00	1,041	39	948	03
41 Copetown.....	435	00	435	00	1,324	06	626	42	7,235	59
42 Cremore.....	900	10	3,844	38	1,514	98	81	75	2,820	48
43 Danforth Park.....	858	09	3,253	02	5,700	00	1,338	73	6,341	21
44 Delaware.....	883	30	1,768	19	1,000	00	794	03	11,149	84
45 Delhi.....	891	35	1,470	28	1,518	59	61	60	5,927	32
46 Denbigh.....	726	85	1,199	46			452	04	3,941	82
47 Devizes.....	370	70	978	96	360	00	749	10	2,378	35
48 Dorchester.....	966	35	3,103	32	1,000	00	20,259	76	749	10
49 Drayton.....	2,111	72	4,866	85	128	64	1,260	67	26,590	76
50 Dresden.....	889	85	3,259	81	2,179	64	85	40	7,192	61
51 Drumbo.....	770	60	770	60	2,259	13	796	18	7,125	48
52 Dryden.....	2,272	00			2,805	72	907	11	4,707	44
53 Eganville.....	2,562	35	1,132	10	2,833	91			5,077	72
54 Eganville (R.C.S.S.)	741	97	776	49	700	00	276	64	6,805	00
55 Elmvale.....	911	55	1,884	92	1,000	00	979	21	3,197	67
							1,781	49	5,577	96

SCHOOLS
ANCILLARY STATEMENT

Expenditure

	Teachers' Salaries	Buildings, Sites, and all permanent improvements	Repairs to school accommodations	Library, scientific apparatus, maps, etc., typewriters, drawing models and equipment for physical culture	School books, stationery, fuel, examinations and other expenses	Total Expenditure
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	1,320 00	66 85	12 00	46 00	167 49	1,612 34
2	5,280 00	28 67	270 34	23 33	969 35	6,571 69
3	2,270 00	265 87	91 13	226 56	1,359 52	4,213 08
4	3,237 00	80 82	.....	44 74	674 05	4,036 61
5	5,080 00	98 70	94 34	323 76	530 77	6,127 57
6	1,500 00	51 26	.....	.....	267 10	1,818 36
7	3,380 00	233 00	.....	111 22	532 36	4,256 58
8	3,101 29	185 46	.....	280 91	927 97	4,495 63
9	3,100 00	.....	.....	79 73	314 35	3,494 08
10	3,300 00	253 04	49 56	500 20	863 06	4,965 86
11	4,100 00	.....	99 01	52 51	1,202 51	5,454 03
12	3,200 00	148 14	29 66	.....	2,004 78	5,382 58
13	3,944 75	.....	287 94	.....	2,210 89	6,443 58
14	1,302 75	.....	.....	16 93	302 09	1,621 77
15	5,141 52	2,541 37	2 00	.....	1,646 88	9,331 77
16	3,540 00	.....	.....	.....	1,242 80	4,782 80
17	3,200 00	117 07	32 68	83 38	444 06	3,877 19
18	3,138 90	138 50	.....	303 57	222 41	3,803 38
19	3,071 25	11,791 58	.....	476 85	5,563 66	20,903 34
20	2,815 00	.....	5 95	99 15	1,485 42	4,405 52
21	1,400 00	.....	9 50	24 65	134 55	1,568 70
22	9,100 00	745 75	5 30	86 80	2,497 72	12,435 57
23	1,500 00	.....	.....	277 08	575 00	2,352 08
24	1,885 00	4,229 09	.....	30 55	10,308 46	16,453 10
25	3,060 00	84 10	29 34	52 04	817 92	4,043 30
26	4,547 50	252 33	.....	182 01	818 40	5,800 24
27	3,360 00	362 60	82 53	183 00	699 72	4,687 85
28	1,440 00	.....	44 10	170 37	169 75	1,824 22
29	2,900 00	.....	120 00	118 13	1,062 29	4,200 42
30	1,500 00	465 22	41 22	344 65	205 05	2,556 04
31	3,480 00	312 90	.....	109 31	1,265 27	5,167 48
32	3,760 00	.....	.....	236 25	1,801 09	5,797 34
33	3,340 00	24,751 88	.....	21 22	2,664 28	30,777 38
34	3,000 00	.....	40 50	152 50	667 46	3,860 46
35	1,560 00	800 00	36 75	99 19	30 87	2,526 81
36	2,800 00	.....	70 00	500 24	627 45	3,997 69
37	3,281 00	440 99	112 83	.....	703 28	4,538 10
38	3,000 00	.....	.....	.....	347 50	3,347 50
39	480 00	314 08	.....	53 00	100 95	948 03
40	4,878 00	536 04	.....	7 00	792 71	6,213 75
41	1,400 02	.....	.....	45 84	774 74	2,220 60
42	5,340 00	.....	50 00	26 30	924 91	6,341 21
43	4,774 74	752 80	.....	1,304 97	797 81	7,630 32
44	3,040 00	.....	45 00	9 50	1,639 24	4,733 74
45	3,140 00	81 21	29 97	.....	690 64	3,941 82
46	1,460 00	85 80	.....	51 60	414 58	2,012 07
47	780 00	.....	13 95	4 00	152 15	950 10
48	3,360 60	21,458 07	.....	192 91	1,578 52	26,590 10
49	5,470 00	278 79	30 55	270 98	1,142 29	7,192 61
50	5,150 00	25 00	16 47	325 94	1,069 56	6,586 97
51	2,730 00	207 48	.....	111 08	697 54	3,746 10
52	3,348 75	467 15	95 00	135 44	1,031 38	5,077 72
53	3,779 92	1,789 32	.....	675 61	354 36	6,599 21
54	1,800 00	29 40	42 08	199 25	769 92	2,840 65
55	3,815 00	.....	.....	169 63	977 20	4,961 83

CONTINUATION
I. TABLE H—FINAN

Continuation Schools	Receipts									
	Legislative Grants		Municipal Grants (county)		Municipal Grants (local)		Debentures	Balances and other sources	Total Receipts	
	\$	c.	\$	c.	\$	c.				
56 Embro				635	00	850	00	1,485	00	
57 Emo	1,000	00		1,371	45			2,371	45	
58 Ennismore	857	62	2,337	22	800	00	35	08	4,029	92
59 Erin	650	55	920	91	1,668	99	1,496	35	4,736	80
60 Espanola	1,821	30		2,750	00		346	53	4,917	83
61 Fairbank				2,000	00		261	98	2,261	98
62 Fenelon Falls	876	76	966	18	3,055	94	53	55	4,952	43
63 Fenwick	429	10	1,647	84	1,068	58	12	47	3,157	99
64 Feversham	436	45	1,571	91	600	00	646	12	3,254	48
65 Finch	908	16	3,988	28	2,500	00	285	01	7,681	45
66 Fingal	888	75	2,040	66	1,311	14	652	56	4,893	11
67 Florence	436	00	1,011	80	900	00	192	90	2,540	70
68 Fordwich	819	95	1,639	90	1,150	00			3,609	85
69 Frankford	886	72	3,700	01	2,314	00	5,146	96	12,047	69
70 Gore Bay	5,094	63		1,167	98	10,000	00		16,262	61
71 Grand Valley	898	60	3,794	46	1,933	65	627	96	7,254	67
72 Haliburton	500	00		644	30		200	00	1,344	30
73 Hallville	2,898	62	898	25	3,336	69	4,383	28	15,941	29
74 Harrow	901	20	3,148	75	2,010	02			6,059	97
75 Havelock	893	34	1,496	48	2,332	75			4,722	57
76 Hepworth	442	40	1,357	87			1,051	25	2,851	52
77 Highgate	866	45	2,061	06	1,809	10	5,467	46	10,204	07
78 Holstein	835	60	1,681	76	2,386	98	156	95	5,061	29
79 Huntsville	3,102	47		5,767	69		141	75	9,011	91
80 Ilderton	833	95	1,771	77	1,000	00	263	15	3,868	87
81 Inglewood	610	80	1,488	51	1,613	60	493	93	4,206	84
82 Iroquois Falls	2,015	87		2,601	94				4,617	81
83 Islington	456	24	1,283	16	1,148	69	302	71	3,190	80
84 Janetville	421	87	442	29	1,125	79			1,989	95
85 Jarvis	453	50	1,206	77	604	24			2,264	51
86 Jockvale	436	38	436	38	1,100	00	98	06	2,070	82
87 Kars	874	34	2,321	15	2,000	00	66	05	5,261	54
88 Keewatin	1,801	60		3,328	09		70	00	5,199	69
89 Kenmore	828	98	2,051	70	1,000	00	451	94	4,332	62
90 Kinburn	826	66	3,008	86	1,000	00	70	30	4,905	82
91 Kinmount	722	90	824	94			573	91	2,121	75
92 Kirkland Lake	830	52		1,625	00		250	42	2,705	94
93 Lamfeth	1,701	18	1,876	79	2,000	00	44	51	5,622	48
94 Lanark	881	19	2,355	72	2,400	00	2,160	76	7,797	67
95 Lansdowne	881	12	1,506	25	1,000	00	5,573	76	8,961	13
96 Laurel	418	30	507	97	900	00			1,826	27
97 Lefroy	411	65	411	65	1,710	00	1,000	04	3,533	34
98 Lion's Head	438	35	1,095	88	624	15			2,158	38
99 Little Britain				1,526	38		920	25	2,446	63
100 Little Current	1,658	24		1,622	01		280	00	3,560	25
101 Lobo	861	10	2,308	38	1,500	00	865	29	5,534	77
102 Long Branch	864	16	1,041	87	3,004	88			4,910	91
103 Lucknow	892	35	3,543	41	2,323	81	1,275	69	8,035	26
104 Lynden				3,647	07	14,000	00		17,647	07
105 Lyndhurst	616	05	1,312	32	2,245	00	2,151	32	6,324	69
106 Malakoff	588	76	589	62	1,275	00	1,672	58	4,125	96
107 Mallorytown	538	96	1,444	28			1,045	17	3,028	41
108 Manitowaning	1,585	79		1,700	00		193	07	3,478	86
109 Manotick	631	38	2,254	34	2,155	92	601	17	5,642	81
110 Marmora	908	95	2,811	61	2,430	94	62	85	6,214	35

SCHOOLS (Continued)
FINANCIAL STATEMENT (Continued)

		Expenditure					
Teachers' Salaries		Buildings, Sites, and all permanent improvements	Repairs to school accommodations	Library, scientific ap- paratus, maps, etc., typewriters, drawing models and equipment for physical culture	School books, station- ery, fuel, examinations and other expenses	Total Expenditure	
\$	c.	\$	c.	\$	c.	\$	c.
56	546 00	864 00				74 18	1,484 26
57	1,287 00		264 24	680 21	140 00		2,371 45
58	3,180 00	53 50	25 00	108 90	399 91		3,767 31
59	2,210 00				2,420 60		4,630 60
60	3,968 96	93 50	355 19	173 20	222 97		4,813 82
61	553 30	950 00	38 00	466 68	254 00		2,261 98
62	3,311 45	903 28	137 95	165 68	434 07		4,952 43
63	1,874 25	355 20		310 53	214 55		2,754 53
64	1,562 50		2 00	29 21	161 79		1,755 50
65	5,827 28				1,545 39		7,372 67
66	2,900 00	143 50		71 42	832 10		3,947 02
67	1,500 00	99 46	35 51	97 53	457 80		2,190 30
68	2,980 00	100 00			529 85		3,609 85
69	3,300 00	5,232 41	160 56	228 44	894 47		9,815 88
70	3,360 00	12,000 00		61 00	841 61		16,262 61
71	4,498 00				1,768 27		6,266 27
72	740 00			364 43	239 87		1,344 30
73	4,100 00	727 64		252 80	6,317 86		11,398 30
74	4,400 00	299 87			1,360 10		6,059 97
75	3,970 00		21 65	220 44	510 48		4,722 57
76	1,300 00		150 00	25 00	353 00		1,828 00
77	3,340 00	97 31		65 26	508 49		4,011 06
78	3,100 00	198 90	9 00	158 40	482 32		3,948 62
79	6,112 50	85 00	94 00	140 60	1,149 30		7,581 40
80	3,070 00		30 00	80 26	324 77		3,505 03
81	2,040 00	176 10	48 58	186 50	1,272 29		3,723 47
82	3,110 00	182 88	219 07		1,105 86		4,617 81
83	2,060 00	495 02		50 84	584 94		3,190 80
84	1,400 00	105 00	14 66	151 81	95 56		1,767 03
85	1,700 00	110 25	24 20	158 03	272 03		2,264 51
86	1,500 00	38 18			244 53		1,782 71
87	3,160 00	131 30	34 64	160 61	622 19		4,108 74
88	4,200 00			39 81	959 88		5,199 69
89	3,300 00		10 65	25 10	952 97		4,288 72
90	3,110 00	47 02		124 18	685 75		3,966 95
91	1,440 00	87 12	9 00	439 10	145 53		2,120 75
92	1,830 00	537 58		214 97	104 66		2,687 21
93	2,840 00	272 00		69 60	519 31		3,700 91
94	4,400 00	238 00	330 05	125 00	220 92		5,313 97
95	3,050 00		95 16	259 66	1,342 02		4,746 84
96	1,300 00	202 25		68 84	255 18		1,826 27
97	1,270 35	50 00			981 67		2,302 02
98	1,333 30	100 00			585 01		2,018 31
99	810 00	962 69		233 69	440 25		2,446 63
100	3,120 00	150 00		8 00	282 25		3,560 25
101	3,060 00	16 50	44 35	85 06	1,292 55		4,498 46
102	3,714 72	424 00		608 98	163 21		4,910 91
103	4,835 00	710 42	121 20	61 73	1,205 07		6,933 42
104	1,000 00	16,096 25		319 78	231 04		17,647 07
105	2,530 00	475 09		265 14	588 52		3,858 75
106	2,060 00	131 94		165 51	639 41		2,996 86
107	2,210 00			421 58	396 83		3,028 41
108	2,380 00				288 63		2,668 63
109	2,050 00	17 67		122 70	582 67		2,773 04
110	5,038 00	55 00		48 10	479 00		5,620 10

CONTINUATION
I. TABLE H—FINAN

Continuation Schools	Receipts											
	Legislative Grants		Municipal Grants (county)		Municipal Grants (local)		Debentures		Balance and other sources		Total Receipts	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
111 Massey	1,705	50			1,197	64			93	10	2,996	24
112 Maxville	886	91	3,948	19	1,716	86			289	42	6,841	38
113 Melbourne	889	95	4,478	77	1,530	00			288	83	7,187	55
114 Merlin	869	75	2,124	48	1,000	00			492	45	4,486	68
115 Merrickville	829	83	1,409	52	1,758	88	12,500	00	651	99	17,150	22
116 Metcalfe	837	42	1,453	82	1,500	00			867	89	4,659	13
117 Millbrook	905	22	3,534	10	5,056	36			817	48	10,313	16
118 Milverton	894	70	2,465	11	3,918	33			2	00	7,280	14
119 Mindemoya	3,099	97			1,975	00			1,069	86	6,144	83
120 Minden	1,278	84			1,159	24			618	40	3,056	48
121 Minesing					865	41			450	00	1,315	41
122 Morriston	406	80	406	80	600	00			1,194	20	2,607	80
123 Mount Albert	889	00	2,047	12	1,000	00			43	20	3,979	32
124 Mount Brydges	1,017	80	3,383	25	1,000	00			2,719	25	8,120	30
125 Mount Elgin	877	85	2,083	20	2,300	00	1,294	94	4,648	29	11,204	28
126 Navan	586	74	1,967	43	600	00			2,139	04	5,293	21
127 New Dundee	425	20	425	20	785	98					1,636	38
128 New Hamburg	949	70	1,664	37	2,002	65					4,616	72
129 North Augusta	884	05	2,033	08	850	00			104	19	3,871	32
130 North Gower	844	00	1,399	84	1,880	00			297	93	4,421	77
131 Odessa	855	28	1,677	93	850	00			2,100	67	5,483	88
132 Oil Springs	876	15	1,359	51	2,406	08			369	19	5,010	93
133 Onondaga	427	30	799	64	1,400	00			909	08	3,536	02
134 Orono	899	51	2,376	88	2,301	78			5,160	23	10,738	40
135 Otterville	403	70	403	70	1,172	81					1,980	21
136 Paisley	905	60	2,712	63	1,573	77			69	35	5,261	35
137 Pakenham	874	84	1,237	45	1,904	81			2,719	06	6,736	16
138 Palmerston	888	60	1,940	19	1,039	91			141	91	4,010	61
139 Pickering	902	04	1,949	69	1,415	25	19,303	88	1,257	52	24,828	38
140 Plattsville	894	45	1,987	27	1,668	86					4,550	58
141 Port Burwell	870	80	870	80	3,179	71	18,364	45	2,532	02	25,817	78
142 Port Carling					1,674	61	11,568	94			13,243	55
143 Port Credit	904	20	4,034	49	1,307	70			4,352	93	10,599	32
144 Powassan	1,863	96			2,000	00			1,236	29	5,100	25
145 Princeton	642	15	735	64	2,876	52			4,011	25	8,265	56
146 Rainy River	2,278	90			3,013	14			2	00	5,294	04
147 Richard's Landing	1,234	64			1,800	00			2,179	56	5,214	20
148 Richmond	845	60	1,631	66	1,972	18	14,817	09	2,932	50	22,199	03
149 Ridgeway	965	40	4,584	27	5,781	41					11,331	08
150 Ripley	898	05	3,118	14	1,600	40			1,276	57	6,893	16
151 Rockwood	426	20	1,294	29	1,050	60			264	15	3,035	24
152 Rodney	885	85	1,636	25	2,800	00			864	26	6,186	36
153 Russell	865	72	2,193	42	1,750	00			853	73	5,662	87
154 St. George	876	10	2,273	94	2,250	00			1,486	36	6,886	40
155 Schomberg	434	47	542	68					1,264	76	2,241	91
156 Schreiber	1,352	00			1,853	85			17	00	3,222	85
157 Scotland	866	00	2,543	93	2,007	60	10,000	00	4,411	25	19,828	78
158 Seeley's Bay					1,250	53					1,250	53
159 Selkirk	763	15	2,164	40	1,000	00			526	00	4,453	55
160 Singhampton			450	00	400	00			137	49	987	49
161 Southamptton	900	80	2,252	00	2,419	04			504	00	6,075	84
162 South Mountain	890	94	3,139	70	2,100	00			2,358	00	8,488	64
163 South Porcupine	1,720	34			6,410	00			3	83	8,134	17
164 South River	849	12			923	26			15	13	1,787	51
165 Sparta	424	00	669	61	1,379	05			2	40	2,475	06

SCHOOLS (Continued)
ANCIAL STATEMENT (Continued)

		Expenditure					
Teachers' Salaries		Buildings, Sites, and all permanent improvements	Repairs to school accommodations	Library, scientific ap- paratus, maps, etc., typewriters, drawing models and equipment for physical culture	School books, station- ery, fuel, examinations and other expenses	Total Expenditure	
\$	c.	\$	c.	\$	c.	\$	c.
111	2,110 00			549 65	336 59	2,996 24	
112	5,070 00	107 00	285 63		1,378 75	6,841 38	
113	3,720 00			1,008 27	2,340 63	7,068 90	
114	3,120 00		320 00	103 22	720 35	4,263 57	
115	3,300 00	12,500 00		39 20	1,031 02	16,870 22	
116	3,200 00	274 90	53 91	233 67	802 64	4,565 12	
117	3,790 00		179 76	805 06	5,443 15	10,217 97	
118	3,520 00		3,320 14		440 00	7,280 14	
119	3,038 10	247 27	15 16	71 20	1,120 53	4,492 26	
120	1,866 67		8 60	432 04	749 17	3,056 48	
121	520 00	286 79		330 90	177 72	1,315 41	
122	1,280 90	80 00			454 43	1,815 33	
123	3,440 00			115 23	344 96	3,900 19	
124	3,900 00		142 90	217 49	1,596 44	5,856 83	
125	3,280 00	220 92		209 50	3,637 21	7,347 63	
126	2,154 75		31 95	17 25	923 04	3,126 99	
127	1,300 00	115 00			221 38	1,636 38	
128	3,600 00	300 00	50 00	100 00	566 72	4,616 72	
129	2,960 00	14 25	30 00	62 62	717 52	3,784 39	
130	3,200 00	197 61		97 11	736 40	4,231 12	
131	2,930 00	137 80	237 22	66 80	388 48	3,760 30	
132	3,200 00			9 28	589 66	3,798 94	
133	1,332 93	266 97		150 80	427 07	2,177 77	
134	4,052 50	306 05	74 70	237 29	758 35	5,428 89	
135	1,400 00	57 35	44 65	140 31	337 90	1,980 21	
136	4,265 00	52 50	21 85	42 62	879 38	5,261 35	
137	3,365 00		46 77	150 37	524 48	4,086 62	
138	3,340 00		96 69	85 08	414 90	3,936 67	
139	3,000 00	19,178 88	173 56	1,247 75	1,122 45	24,722 64	
140	3,400 00	520 72			629 86	4,550 58	
141	3,140 00	18,803 40		49 11	1,950 57	23,943 08	
142	850 00	11,569 01		525 60	298 94	13,243 55	
143	5,239 00	1,874 64	204 01	185 84	2,533 13	10,036 62	
144	2,980 00		215 00	110 00	505 00	3,810 00	
145	2,500 00			136 43	653 67	3,290 10	
146	4,080 00			262 54	951 50	5,294 04	
147	2,240 00	100 00		74 79	196 22	2,611 01	
148	2,978 00	17,926 08		447 09	847 86	22,199 03	
149	5,300 00		262 79	71 08	5,697 21	11,331 08	
150	4,427 80		39 35	43 42	2,174 03	6,684 60	
151	1,340 00	180 00		74 36	606 07	2,200 43	
152	4,700 00				1,265 81	5,965 81	
153	3,300 00		67 70	316 67	402 80	4,087 17	
154	4,270 00				2,616 40	6,886 40	
155	1,500 00	8 00		120 11	232 77	1,860 88	
156	2,580 00	30 00		520 01	83 79	3,213 80	
157	2,943 00	8,212 75		22 40	858 80	12,036 95	
158	440 00	195 00	206 02	359 51	50 00	1,250 53	
159	3,430 00	286 65	39 87	403 71	104 24	4,264 47	
160	520 00	48 00	21 25	268 54	129 70	987 49	
161	3,710 00	391 80		255 15	1,114 84	5,471 79	
162	3,265 00	582 72		70 72	1,264 91	5,183 35	
163	3,380 00	331 36	45 30	129 38	4,180 40	8,066 44	
164	1,519 21			53 57	214 73	1,787 51	
165	1,549 05	100 00			231 87	1,880 92	

CONTINUATION
I. TABLE H—FINAN

Continuation Schools	Receipts											
	Legislative Grants		Municipal Grants (county)		Municipal Grants (local)		Debentures		Balances and other sources		Total Receipts	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
166 Spencerville.....	870	48	1,769	22	850	00			1,767	28	5,256	98
167 Springfield.....	921	25	1,441	82	905	62			2,610	33	5,879	02
168 Sprucedale.....	1,652	35			500	00			1,315	87	3,468	22
169 Stayner.....	870	35	4,822	82	1,000	00			885	03	7,578	20
170 Stella.....	848	47	800	00	800	00			864	12	3,312	59
171 Stevensville.....	433	95	638	42	1,000	45			607	23	2,680	05
172 Stouffville.....	802	75	2,152	80	1,274	01			60	45	4,290	01
173 Sturgeon Falls.....	1,802	06			4,290	77			1,997	76	8,090	59
174 Sunderland.....	858	76	1,505	92	1,500	00			1,075	58	4,940	26
175 Sutton.....	867	88	1,207	94	2,508	94			717	91	5,302	67
176 Tamworth.....	895	51	2,984	50	2,065	53			193	16	6,138	70
177 Tara.....	896	45	2,556	88	676	85			51	73	4,181	91
178 Tavistock.....	902	90	1,423	24	1,727	96			3,066	19	7,120	29
179 Teeswater.....	913	70	3,505	53	2,500	00			947	88	7,867	11
180 Thamesford.....	901	72	1,460	99	2,530	76			37	47	4,930	94
181 Thamesville.....	885	10	1,954	08	3,600	00			16,864	38	23,303	56
182 Thornbury.....	906	85	3,272	51	2,481	17			117	60	6,778	13
183 Thorndale.....	1,696	66	18,214	34	10,561	38			256	77	30,729	15
184 Thornton.....	391	85	391	85	2,602	50			1,057	13	4,443	33
185 Tilbury.....	884	75	2,578	84	2,150	00			2,800	75	8,414	34
186 Tiverton.....	437	65	1,550	50	491	42			1,557	17	4,036	74
187 Tottenham.....	900	45	2,547	48	937	48					4,385	41
188 Wales.....	420	62	420	62	1,856	04			1,368	84	4,066	12
189 Warkworth.....	903	20	2,838	42	2,601	63			48	09	6,391	34
190 Wellington.....	1,097	30	897	30	5,732	34			1,863	48	9,590	42
191 West Lorne.....	878	20	2,202	64	3,240	25			650	96	6,972	05
192 Westmeath.....	451	49	546	12	624	08			35	31	1,657	00
193 Westport.....	894	17	1,718	80	547	57			17	10	3,177	64
194 Westport (R.C.S.S.).....	761	78	961	32	1,400	00			1,501	91	4,625	01
195 Wheatley.....	900	80	3,891	11	1,940	00			1,698	74	8,430	65
196 Winona.....	457	95	457	95	1,565	74			1,170	59	3,652	23
197 Wolfe Island.....	416	54	824	38	700	00			1	38	1,942	30
198 Woodville.....	870	29	2,427	48	3,000	00			38	72	6,336	49
199 Wroxeter.....	872	20	1,654	23	1,096	30			689	87	4,312	60
1 Totals, 1924.....	180,016	27	323,128	99	365,223	20	190,108	62	194,211	40	1,252,688	48
2 Totals, 1923.....	159,720	43	274,769	34	346,419	57	112,146	64	212,314	00	1,105,369	98
3 Increases.....	20,295	84	48,359	65	18,803	63	77,961	98			147,318	50
4 Decreases.....									18,102	60		
5 Percentages.....	14.37		25.79		29.15		15.18		15.50			

Cost per pupil, enrolled attendance: \$103.96.

SCHOOLS (Continued)

FISCAL STATEMENT (Concluded)

		Expenditure									
Teachers' Salaries		Buildings, Sites, and all permanent improvements		Repairs to school accommodations		Library, scientific apparatus, maps, etc., typewriters, drawing models and equipment for physical culture		School books, stationery, fuel, examinations and other expenses		Total Expenditure	
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
166	3,000 00	471	30			224	58	649	07	4,344	95
167	3,300 00					15	00	2,564	02	5,879	02
168	1,780 00	534	13			220	19	430	09	2,964	41
169	4,540 00	269	07	59	85	399	24	1,089	81	6,357	97
170	2,760 00	68	53			30	68	59	20	2,918	41
171	1,320 00	464	57			64	45	163	54	2,012	56
172	3,319 40			9	30			961	31	4,290	01
173	3,380 00	817	69	51	50			892	99	5,142	18
174	3,060 00	80	00	46	88			1,625	02	4,811	90
175	3,640 00	163	70			165	30	663	80	4,632	80
176	3,950 00			531	71	436	21	1,158	05	6,075	97
177	3,100 00	166	33	26	40	40	82	848	36	4,181	91
178	3,028 25	150	00			25	00	2,652	97	5,856	22
179	4,390 01	111	99	6	91	34	09	756	14	5,299	14
180	2,710 99			12	00	130	67	1,894	62	4,748	28
181	3,627 82	16,964	34			43	91	490	66	21,126	73
182	5,100 00			258	46			1,419	67	6,778	13
183	4,320 00	24,854	58	5	17	123	04	1,248	88	30,551	67
184	1,400 00	152	64			34	83	163	97	1,751	44
185	3,155 00	700	22	412	99	184	35	1,006	95	5,459	51
186	1,960 00	1,034	84					1,041	90	4,036	74
187	3,280 00	582	19	21	80	120	14	381	28	4,385	41
188	2,055 35	407	10			368	69	1,060	07	3,891	21
189	4,734 25	245	14					1,411	95	6,391	34
190	3,300 00	724	83			113	19	4,004	88	8,142	90
191	4,719 00	572	09					1,680	96	6,972	05
192	1,360 00	75	00			3	88	218	12	1,657	00
193	3,000 00					143	77	33	87	3,177	64
194	2,300 00	556	43			195	10	704	46	3,755	99
195	5,021 75	494	78					986	54	6,503	07
196	1,510 00	45	00	71	94	12	20	962	97	2,602	11
197	1,500 00	49	85			97	42	214	95	1,862	22
198	3,160 25	147	00			252	04	2,676	10	6,235	39
199	2,940 00			105	06	55	23	469	96	3,570	25
1	590,084 58	264,893	00	12,018	91	31,511	04	197,777	13	1,096,284	66
2	533,395 12	192,795	79	10,296	01	28,393	46	204,602	80	969,483	18
3	56,689 46	72,097	21	1,722	90	3,117	58			126,801	48
4	.....	.....	.....	.....	.....	.....	.....	6,825	67	.....	.....
5	53.83	24 16		1.09		2.87		18.04		.....	.....

CONTINUATION

II. TABLE I—SCHOOLS UNDER PUBLIC SCHOOL

Continuation Schools	Schools under Public or Separate School Board	Value of General									
		Library	Scientific Apparatus	Charts, Maps and Globes	Art Models	Typewriters	Biological Specimens	Equipment for Physical Culture	Gymnasium, not including Equipment	Museum	Aquarium or Herbarium
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1 Aberfoyle.....		162	152	85	44		64				
2 Acton.....	1	360	674	75	55	100	56	46			
3 Agincourt.....	1	310	435	120	54		74	57			
4 Ailsa Craig.....	1	192	320	50	27		60				
5 Alvinston.....	1	318	442	56	55		64	65			
6 Arkona.....	1	279	195	81	47		57	9			
7 Ayr.....		382	370	83	56		44				
8 Bancroft.....	1	400	449	109	57		64	66			
9 Bath.....	1	301	320	82	33		61				
10 Beachburg.....	1	337	443	24	49		23	42			
11 Beaverton.....	1	404	676	111	48	125	92	72			
12 Beeton.....	1	248	332	78	34		62				
13 Belmont.....	1	478	619	51	48		53				
14 Blackstock.....	1	136	109	66	11		28	31			
15 Blenheim.....	1	457	651	71	61		56	16			
16 Blind River.....	1	494	574	68	39		61	59			
17 Blyth.....	1	485	445	99	92		68	17			
18 Bobcaygeon.....	1	290	295	61	44		52	23			
19 Bolton.....	1	427	342	72	61		62				
20 Bothwell.....	1	343	281	44	29		56	64			
21 Bowesville.....	1	204	163	68	41		24	4			
22 Brooklin.....	1	194	91	61	35		34				
23 Brownsville.....	1	251	433	51	57		73	30			
24 Bruce Mines.....	1	236	461	80	48		67	41			
25 Brussels.....	1	425	383	103	53		61	123			
26 Burk's Falls.....	1	379	445	116	44		76	45			
27 Caledon East.....	1	161	140	54	19		38				
28 Cannington.....	1	208	708	39	79		46	86			6
29 Capreol.....	1	131	240	46	46						
30 Cardinal.....	1	337	393	65	54		66	30			
31 Carp.....	1	307	339	89	34		65				
32 Chatsworth.....	1	360	392	78	51		48	16			
33 Claremont.....	1	294	490	112	39		39	20			
34 Clifford.....	1	427	359	90	58	100	69	15			
35 Cobden.....	1	189	167	65	40		69				
36 Cochrane.....	1	335	443	51	49		54	52			
37 Coldwater.....	1	427	548	82	62		60				
38 Comber.....	1	147	146	47	35		30	43			
39 Consecon.....	1	90	25	68	23						
40 Cookstown.....	1	353	741	39	70		40	9			
41 Copetown.....	1	245	130	134	20		37				
42 Creemore.....	1	372	401	42	62		69	50			
43 Danforth Park.....	1	403	510	146	52	524	39	91			
44 Delaware.....	1	323	393	71	51		59	20			
45 Delhi.....	1	290	621	95	73		46	40			
46 Denbigh.....	1	124	170	45	29		36	23			
47 Dorchester.....	1	129	410	91	38		47	19			
48 Drayton.....	1	47	553	84	33		55				
49 Dresden.....	1	329	544	44	52		55	45			
50 Drumbo.....	1	273	332	103	72		38	7			
51 Dryden.....	1	479	624	79	69		77	51			
52 Eganville.....	1	570	400	92	63		48	36			
53 Eganville (R.C.S.S.)	1	616	432	108	68		82	305	3,000	18	4
54 Elmvale.....	1	414	527	62	105		63	86			
55 Embro.....	1	102	85	90	28			5			
56 Emo.....	1	215	409	63	34		39				

CONTINUATION
 II. TABLE I—SCHOOLS UNDER PUBLIC SCHOOL

Continuation Schools	Schools under Public or Separate School Board	Value of General									
		Library	Scientific Apparatus	Charts, Maps and Globes	Art Models	Typewriters	Biological Specimens	Equipment for Physical Culture	Gymnasium, not including Equipment	Museum	Aquarium or Herbarium
57 Ennismore		\$ 329	\$ 386	\$ 82	\$ 66		\$ 40	\$ 41			
58 Erin	1	317	352	34	57		51				
59 Espanola		500	461	95	47		90	40			
60 Fairbank	1	363	181	120	156		73				
61 Fenelon Falls	1	382	427	76	48		53	29			
62 Fenwick	1	231	214	63	52		46				
63 Feversham	1	212	153	66	52		50				
64 Finch	1	547	737	117	72		89	69			
65 Fingal	1	298	651	82	51		53	40			
66 Florence	1	162	227	78	53		97				
67 Fordwich		94	291	93	42		26				
68 Frankford	1	332	384	80	45		68	10			
69 Gore Bay	1	324	536	49	48		48	17			
70 Grand Valley	1	438	505	85	80		48	100			
71 Haliburton	1	154	269	41	30		47				15
72 Hallville	1	335	396	130	31		37	95			
73 Harrow	1	325	884	57	46		64	101			
74 Havelock	1	475	430	89	41		52	12			
75 Hensall	1	268	250	80	34		65				
76 Hepworth	1	185	206	50	60		73				
77 Highgate	1	360	292	54	41		51	32			
78 Holstein	1	241	418	90	28		38	40			
79 Ilderton		219	335	92	36		71	27			
80 Inglewood	1	149	281	107	34		76				2
81 Iroquois Falls	1	369	493	188	38		57	88			
82 Islington	1	281	160	78	57		33	23			
83 Janetville	1	160	233	28	57		44				
84 Jarvis	1	251	209	58	55		48	49			
85 Jockvale	1	179	165	58	22		34	10			
86 Kars	1	367	407	68	57		44	71			
87 Keewatin	1	442	530	110	42	300	39	17			
88 Kenmore	1	328	523	30	55		74	22			
89 Kinburn	1	322	360	77	30		51	24			
90 Kinmount	1	218	234	87	77		61				
91 Kirkland Lake		173	159	111	17		15	6			
92 Lambeth	1	254	419	93	40		64	75			
93 Lanark	1	385	426	62	41		56	27			
94 Lansdowne	1	349	426	124	42		56	11			
95 Laurel	1	71	112	52	22		55				
96 Lefroy		144	99	30	22		24				
97 Lion's Head	1	159	250	48	44		43	17			
98 Little Britain	1	175	84	150	44		50				
99 Little Current	1	320	328	91	48		41	72			
100 Lobo		302	434	117	68		45	2			
101 Long Branch	1	313	632	83	30		34	200			
102 Lucknow	1	382	656	102	51		73	21			
103 Lynden	1	85	180	20	25		10				
104 Lyndhurst		287	400	25	40		35				
105 Melakoff	1	294	325	53	31		48				
106 Mallorytown	1	228	305	23	54		47	15			
107 Manitowaning	1	182	436	85	47		41	23			
108 Manotick	1	283	345	38	50		42	20			
109 Marmora		305	951	85	75		61				
110 Massey	1	385	400	56	18		54	11			
111 Maxville	1	327	501	38	49		65	84			
112 Melbourne	1	368	495	83	26		42	82			

SCHOOLS (Continued)

BOARD, VALUE OF EQUIPMENT, ETC. (Continued)

Equipment		Religious and other Exercises					Destination of Pupils							
Pictures	Total Value of General Equipment	Schools in which the Bible or Selections therefrom are used	Schools in which Passages are Memorized	Schools Opened with Prayer	Schools Closed with Prayer	Commencement Exercises	Commerce	Agriculture	The Trades	Colleges and Universities, including the Law School	Normal and Model Schools	Other Schools	Other Occupations	Without Occupation
57	8	952			1	1		1			5	2	2	
58	65	876	1	1	1						3	1	5	
59	35	1,268				1	1	1			1	2	3	4
60	16	909			1									
61	38	1,053			1	1		3	1	1	1	2	1	1
62	3	609	1		1			1	1				1	3
63		533	1		1		2					5		3
64	35	1,666	1		1	1		15		3	5	9	3	1
65	50	1,225			1			3	1			14		1
66		617	1		1			2						
67		546	1		1	1		10		1	2	2	2	2
68	5	924			1			5	1					1
69		1,022	1		1		3		1		5	6	7	4
70	10	1,266	1		1	1					2	6	2	1
71		556	1		1									
72		1,024	1		1			6	3		1	2	1	1
73		1,477	1		1	1	3	7	1		1	3	1	
74	20	1,119	1		1		5	3	4		3	1	1	1
75		697			1									
76	53	627	1		1	1		4				6	2	
77	30	860			1		1	4				11	5	
78	29	884	1		1	1			2		1	1		2
79		780	1		1	1				1	4			
80		649	1		1			8					5	
81	40	1,273	1		1		4			1	1	1	1	
82	12	644			1		1	1				13		
83		522	1		1	1						1		
84		670	1		1			3				5		
85		468			1	1		1			3		1	
86	10	1,024	1		1	1	1	1			3	3		4
87		1,480	1		1					1	1	1	11	
88	10	1,042			1			3			5	3		
89		864	1		1			22			3	4	2	
90	13	690	1		1		2	1			1			2
91		481	1		1		2		1			3		
92		945	1		1			1			1	5	5	3
93	10	1,007			1	1	3	4		1	3	2	8	
94	5	1,013	1		1		1	2		1	2	4	2	5
95		312	1		1	1		3				2	1	
96		319	1		1			1				4	1	1
97		561	1		1			1				2	1	1
98		503	1		1									
99	22	922			1		3					9	8	12
100		968			1	1	1	5		1		1	1	7
101	12	1,304			1	1	6					10	3	2
102	15	1,300	1		1	1	6	9	1	2	5	14	2	
103		320	1		1									
104		787	1		1	1		1			1	2	1	1
105		751	1		1									2
106	36	708	1		1	1		1				1		
107		814			1		3	5			6	2	5	2
108	7	785	1		1			1			2		1	1
109		1,477			1	1	2	14	1	2	2	5		
110		924	1		1			2				2	4	1
111	20	1,084	1	1	1			6	1		6	5	2	1
112	48	1,144	1		1		6	7			5	5		

CONTINUATION

II. TABLE I—SCHOOLS UNDER PUBLIC SCHOOL

Continuation Schools	Schools under Public or Separate School Board	Value of General									
		Library	Scientific Apparatus	Charts, Maps and Globes	Art Models	Typewriters	Biological Specimens	Equipment for Physical Culture	Gymnasium, not including Equipment	Museum	Aquarium or Herbarium
113 Merlin	1	302	371	50	58		49	27			
114 Merrickville	1	263	344	51	41		56		64		
115 Metcalfe	1	424	485	57	63		55	55			
116 Millbrook	1	426	430	187	67		70	105			
117 Milverton	1	341	451	159	32		89	50			
118 Mindemoya	1	223	605	82	32		63				
119 Minden	1	162	497	54	48		89				
120 Minesing	1	174	109	29	32		70				
121 Morriston	1	65	146	33	44		32				
122 Mount Albert	1	453	467	102	58		30				
123 Mount Brydges	1	411	446	63	45		59	84			
124 Mount Elgin	1	186	311	93	36						
125 Navan	1	317	309	43	25		74	10			
126 New Dundee	1	92	70	48	18		37				
127 New Hamburg	1	414	454	63	51		82	16			
128 North Augusta	1	399	377	76	30		35	47			
129 North Gower	1	366	409	72	50		52				
130 Odessa	1	362	379	69	50		37	30			
131 Oil Springs	1	342	420	36	54		56	17			
132 Onondaga	1	135	143	91	37		53				
133 Orono	1	396	432	121	57		52	6			
134 Otterville	1	61	56	45	21		18				
135 Paisley	1	319	500	71	63		107	31			
136 Pakenham	1	362	495	81	53		53				
137 Palmerston	1	430	340	85	71		56	22			
138 Pickering	1	313	806	107	88		51				
139 Plattsville	1	432	514	67	76		58				
140 Port Burwell	1	367	606	93	41		36				
141 Port Carling	1	146	320	17	20		63	43			
142 Port Credit	1	491	547	141	73		83	21			
143 Powassan	1	266	499	54	34		59				
144 Princeton	1	371	312	65	38		57	30	8		
145 Rainy River	1	465	643	104	21		44				
146 Richard's Landing	1	259	238	8	28		92				
147 Richmond	1	189	448	81	50		64	26			
148 Ridgeway	1	404	729	104	50	100	37	7			
149 Ripley	1	426	326	62	58		79			12	
150 Rockwood	1	188	125	76	10		108				
151 Rodney	1	370	367	200			53	15		4	
152 Russell	1	335	301	50	72			56			
153 St. George	1	416	472	74	57		74				
154 Schomberg	1	227	166	66	57		88	37			
155 Schreiber	1	39		65			12				
156 Scotland	1	330	269	83	62		59	29			
157 Seely's Bay	1	44	62	65	9						
158 Selkirk	1	300	391	63	37		22	12			
159 Singhampton	1	116	89	3	41		31				
160 Southampton	1	532	634	94	56	60	100	9			
161 South Mountain	1	300	603	70	7		61	27			
162 South Porcupine	1	546	379	36	35		57	7			
163 South River	1	168	98	76	20		39				
164 Sparta	1	195	167	76	51		31				
165 Spencerville	1	313	357	40	59		53				
166 Springville	1	502	614	173	79		108	20			
167 Sprucedale	1	250	232	133	51	145	69	51			
168 Stavner	1	190	401	37	62		60	18			

SCHOOLS (Continued)

BOARD, VALUE OF EQUIPMENT, ETC. (Continued)

Equipment		Religious and other Exercises					Destination of Pupils							
Pictures	Total Value of General Equipment	Schools in which the Bible or Selections therefrom are used	Schools in which Passages are Memorized	Schools Opened with Prayer	Schools Closed with Prayer	Commencement Exercises	Commerce	Agriculture	The Trades	Colleges and Universities including the Law School	Normal and Model Schools	Other Schools	Other Occupations	Without Occupation
113	857	1		1			1	2		2	3	1		3
114	834	1		1				1	2		2	5	3	4
115	1,139	1		1		1	1	5	2		2	2	5	8
116	1,285	1		1							4	9	7	
117	1,122			1			2	2	3		7	3	3	
118	1,005			1			4	2			3	3	2	1
119	850	1		1							1		1	2
120	414	1		1		1								
121	320	1		1								7	1	
122	1,130	1		1		1		4	1		2	2	1	2
123	1,132	1		1			1	6				10	2	2
124	626	1		1			2	2		1				1
125	788	1		1			2	3			1	2	3	
126	265	1		1		1						1		
127	1,080	1		1					1		2	7	3	4
128	964	1		1		1	1	6						
129	949	1		1			1	2			1		2	
130	938	1		1	1	1		2		3	1	2		1
131	925	1		1			2	4			1	1		1
132	459			1				3				7	4	
133	1,079	1		1		1		6	1		3	5	4	
134	201	1		1									1	
135	1,091	1		1			4	11	3		4	6	3	2
136	1,044			1			1	2				4	2	5
137	1,004	1		1		1	1	8	6			4	2	4
138	1,368	1		1			2			1		5	3	4
139	1,191	1		1				10			8	1	2	
140	1,168	1		1				3	1	1	1	1	1	1
141	609	1		1	1									
142	1,431	1		1	1	1	4	2		1	6	6	8	5
143	912	1		1			1			4	1			
144	891	1		1			1	7	1			4		4
145	1,287	1	1	1			4	3		1	4	4	1	
146	625	1		1	1			1			2	1		1
147	858	1		1			2				5	2		
148	1,441			1			3	7	1	1	2	2	3	2
149	963	1		1		1	1	3	1		5	11	4	1
150	507	1		1			2	5				6	1	3
151	1,009			1			1	3	2	4	3	3		4
152	847	1		1				2	2	1		4	6	
153	1,093			1				13		1	7	9	4	
154	647	1		1				5				12	4	
155	116	1		1						1		1	3	
156	856	1		1			4	2			3		1	
157	180	1		1										
158	870	1		1		1	1	11	1		2	2	1	
159	290	1		1	1									
160	1,485	1		1		1	1	1	7	2	2	2	2	3
161	1,105	1		1		1		5			4	12	10	
162	1,087	1		1		1			2			4	6	3
163	401	1		1										2
164	523	1		1				4		1		2	1	
165	886	1		1		1		4			2	1	1	7
166	1,496	1		1			1	10				4		2
167	958	1		1								2	1	
168	768	1		1		1	3	7			5	3	1	1

CONTINUATION

II. TABLE I—SCHOOLS UNDER PUBLIC SCHOOL

Continuation Schools	Schools under Public or Separate School Board	Value of General									
		Library	Scientific Apparatus	Charts, Maps and Globes	Art Models	Typewriters	Biological Specimens	Equipment for Physical Culture	Gymnasium, not including Equipment	Museum	Aquarium or Herbarium
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
169 Stella.....	1	275	384	82	28	50	60	55	..	..	..
170 Stevensville.....	1	141	176	102	58	..	72	..	..	..	..
171 Stouffville.....	1	243	419	117	30	..	70	68	..	..	..
172 Sturgeon Falls.....	1	499	730	89	64	..	73	74	..	..	..
173 Sunderland.....	1	365	347	101	40	..	54	14	..	..	..
174 Sutton.....	1	349	449	78	29	..	48	..	..	..	..
175 Tamworth.....	..	268	291	63	35	..	74	24	..	..	..
176 Tara.....	1	341	501	75	60	..	45	..	..	..	..
177 Tavistock.....	1	455	432	63	48	..	40	20	..	..	..
178 Teeswater.....	1	476	490	89	46	..	99	75	..	..	..
179 Thamesford.....	1	235	399	102	49	..	53	28	..	14	..
180 Thamesville.....	1	481	407	79	70	..	35	68	..	..	..
181 Thornbury.....	1	474	679	75	71	..	48	29	..	..	..
182 Thorndale.....	1	365	391	113	51	..	47	4	..	..	..
183 Thornton.....	..	125	109	60	17	..	19	..	..	..	..
184 Tilbury.....	1	330	375	129	47	..	90	10	..	14	..
185 Tiverton.....	1	240	363	9	61	..	28	6	..	..	..
186 Tottenham.....	1	544	516	88	93	..	54	52	..	..	..
187 Wales.....	..	145	91	73	41	..	65	12	..	..	..
188 Warkworth.....	1	464	680	106	59	..	69	36	..	..	..
189 Wellington.....	1	337	359	73	26	..	74	..	7,000	..	..
190 West Lorne.....	1	330	445	64	69	..	56	36	..	..	..
191 Westmeath.....	1	199	256	53	30	..	59	10	..	13	..
192 Westport.....	1	350	442	38	35	..	71	18	..	..	..
193 Westport (R.C.S.S.).....	1	342	382	65	54	..	60	37	..	..	..
194 Wheatley.....	1	394	276	185	66	..	36	87	..	..	..
195 Winona.....	1	219	288	69	45	..	99	16	..	..	..
196 Wolfe Island.....	1	124	60	68	28	..	38	7	..	..	..
197 Woodville.....	1	261	289	67	43	..	66	..	..	..	..
198 Wroxeter.....	1	377	375	80	52	..	45	13	..	..	..
1 Totals, 1924-25.....	178	60,206	74,882	15,199	9,269	1,454	10,673	5,067	10,164	26	84
2 Totals, 1923-24.....	172	54,859	70,775	13,441	8,638	810	9,932	5,329	14,372	28	94
3 Increases.....	6	5,347	4,107	1,758	631	644	741	..	..	..	..
4 Decreases.....	..	..	..	..	..	..	..	262	4,208	2	10
5 Percentages.....	89.9	31.76	39.50	8.02	4.89	.77	5.63	2.67	5.36	.01	.04

SCHOOLS (Continued)

BOARD, VALUE OF EQUIPMENT, ETC. (Concluded)

Equipment		Religious and Other Exercises					Destination of Pupils							
Pictures	Total Value of General Equipment	Schools in which the Bible or Selections therefrom are used	Schools in which Passages are Memorized	Schools Opened with Prayer	Schools Closed with Prayer	Commencement Exercises	Commerce	Agriculture	The Trades	Colleges and Universities including the Law School	Normal and Model Schools	Other Schools	Other Occupations	Without Occupation
169	9	893	1	.....	1	.....	1	.....	.....	.....	3	.....	.....	1
170	11	552	1	.....	1	.....	.....	3	1	.....	.....	3	3	.....
171	.....	947	1	.....	1	.....	4	13	.....	.....	1	3	1	1
172	.....	1,529	1	.....	.....	1	3	2	3	.....	5	4	1	4
173	50	971	1	.....	1	.....	1	2	.....	1	3	7	.....	5
174	5	958	.....	.....	1	.....	1	5	2	8	3	3	6	3
175	.....	755	1	.....	1	.....	.....	10	5	.....	7	5	6	.....
176	.....	1,022	.....	.....	1	.....	2	8	.....	.....	4	3	1	.....
177	15	1,073	1	.....	1	.....	.....	.....	.....	.....	4	.....	.....	2
178	.....	1,275	.....	.....	1	.....	1	.....	.....	1	3	2	1	3
179	.....	880	1	.....	1	.....	.....	.....	.....	.....	2	2	.....	1
180	.....	1,140	1	.....	1	.....	1	2	1	3	2	6	1	.....
181	.....	1,376	1	.....	1	.....	.....	8	2	.....	1	8	.....	4
182	.....	971	1	.....	1	.....	2	2	.....	3	4	4	.....	8
183	.....	330	1	.....	1	.....	.....	1	.....	.....	.....	6	.....	1
184	.....	995	1	.....	1	.....	.....	3	3	.....	1	4	2	2
185	12	719	1	.....	1	.....	.....	1	1	.....	.....	4	1	3
186	8	1,355	.....	.....	1	.....	.....	5	.....	2	2	1	3	5
187	12	439	.....	.....	1	.....	.....	.....	.....	.....	2	2	1	.....
188	10	1,424	1	.....	1	.....	6	.....	.....	2	8	2	3	.....
189	.....	7,869	1	.....	1	.....	2	5	.....	.....	.....	6	.....	5
190	25	1,025	.....	.....	1	.....	1	11	2	1	4	10	6	2
191	14	634	.....	.....	1	.....	.....	1	.....	.....	1	11	.....	2
192	.....	954	1	.....	1	.....	.....	3	.....	1	2	1	.....	.....
193	90	1,030	1	1	1	1	1	3	1	.....	3	1	1	1
194	5	1,049	1	.....	1	.....	3	3	1	5	5	2	.....	.....
195	.....	736	1	.....	1	.....	.....	3	.....	.....	.....	13	2	.....
196	.....	325	1	.....	1	.....	1	1	.....	.....	.....	5	1	1
197	.....	726	.....	.....	1	.....	3	2	.....	.....	2	5	5	.....
198	.....	942	.....	.....	1	.....	3	7	1	2	2	2	.....	.....
1	2,565	189589	152	6	197	25	61	223	619	112	95	340	699	355
2	2,047	180325	145	7	188	32	53	212	464	97	49	383	680	266
3	518	9,264	7	.....	9	.....	8	11	155	15	46	.....	19	89
4	.....	.....	.....	1	.....	7	.....	.....	.....	.....	43	.....	.....	.....
5	1.35	.....	76.77	3.03	99.49	12.63	30.81	7.93	22.02	3.98	3.38	12.10	24.87	12.63

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Continuation Schools	Attendance					Number of Pupils in—				Number of Pupils from—			
	Number of Pupils on the Roll for the Year	Boys	Girls	Average Daily Attendance	Number Admitted for the First Time to a Second'y Sch.	Lower School, Form I	Lower School, Form II	Middle School	Upper School	Sch. Sec. or Sect'ns forming the Cont'n School District	County Outside Con. Sch. District	Adjacent County or Counties	Other Places
1 Aberfoyle.....	12	2	10	11	5	5	7			9	2	1	
2 Acton.....	83	31	52	71	28	30	27	26		55	15	13	
3 Agincourt.....	61	29	32	45	23	24	20	17		28	30	3	
4 Ailsa Craig.....	48	24	24	41	20	20	13	15		14	34		
5 Alvinston.....	114	49	65	94	36	28	39	47		28	54	32	
6 Arkona.....	36	21	15	30	17	18	18			16	16	4	
7 Ayr.....	68	30	38	58	14	25	17	26		57		11	
8 Bancroft.....	66	28	38	53	28	28	21	17		36	30		
9 Bath.....	44	20	24	40	14	14	11	19		17	26	1	
10 Beachburg.....	72	22	50	67	33	23	14	35		39	32	1	
11 Beaverton.....	99	50	49	82	34	34	14	40	11	54	30	14	1
12 Beeton.....	46	12	34	38	24	27	7	12		16		30	
13 Belmont.....	79	29	50	67	26	26	17	36		40	22	17	
14 Blackstock.....	25	10	15	22	14	14	11			7	18		
15 Blenheim.....	94	37	57	84	28	32	32	30		50	44		
16 Blind River.....	47	14	33	40	17	17	11	19		42		5	
17 Blyth.....	57	22	35	52	20	19	15	23		24	33		
18 Bobcaygeon.....	51	20	31	45	20	20	14	17		32	16	3	
19 Bolton.....	73	23	50	54	29	29	22	22		33	40		
20 Bothwell.....	50	19	31	36	12	16	15	19		25	16	9	
21 Bovesville.....	11	5	6	9	5	5	6			7	4		
22 Brooklin.....	34	9	25	29	21	21	13			14	20		
23 Brownsville.....	31	15	16	26	15	15	9	7		23	6	2	
24 Bruce Mines.....	48	12	36	35	21	22	11	15		22	11	15	
25 Brussels.....	76	38	38	69	18	19	27	30		42	34		
26 Burk's Falls.....	58	26	32	55	29	29	15	14		42	16		
27 Caledon East.....	24	3	21	22	16	14	10			8	16		
28 Cannington.....	53	18	35	47	13	13	19	21		26	26	1	
29 Capreol.....	16	5	11	14	11	11	5			16			
30 Cardinal.....	59	20	39	43	23	23	17	19		41	17	1	
31 Carp.....	85	36	49	78	24	27	22	36		35	50		
32 Chatsworth.....	42	17	25	36	10	10	15	17		13	29		
33 Claremont.....	56	22	34	47	16	16	16	24		20	36		
34 Clifford.....	50	20	30	44	19	20	12	18		33	1	16	
35 Cobden.....	36	18	18	30	21	21	15			21	15		
36 Cochrane.....	36	15	21	27	19	19	13	4		36			
37 Coldwater.....	53	29	24	39	21	23	13	17		23	29	1	
38 Comber.....	37	8	29	32	14	12	10	15		20	17		
39 Consecon.....	11	3	8	9	5	5	5	1		11			
40 Cookstown.....	57	19	38	50	10	10	11	36		31	26		
41 Copetown.....	11	5	6	9	4	4	7			11			
42 Creemore.....	87	32	55	69	27	27	24	36		35	33	18	1
43 Danforth Park.....	124	50	74	95	80	89	25	10		62	62		
44 Delaware.....	42	18	24	35	10	10	17	15		14	28		
45 Delhi.....	75	33	42	64	29	29	19	27		74	1		
46 Denbigh.....	16	5	11	13	11	11	5			8	6	2	
47 Dorchester.....	52	17	35	41	14	14	16	22		27	24		1
48 Drayton.....	111	42	69	94	44	44	29	38		30	81		
49 Dresden.....	105	41	64	90	37	37	30	38		93	12		
50 Drumbo.....	40	22	18	34	10	12	12	16		22	18		
51 Dryden.....	47	19	28	38	18	18	14	15		42	5		
52 Eganville.....	60	22	38	55	18	18	18	24		43	17		
53 do (R.C.S.S.).....	73	32	41	66	22	22	18	33		28	29	13	3
54 Elmvale.....	87	29	58	68	31	31	29	27		35	52		
55 Embro.....	26	7	19	22	26	26				6	17	3	
56 Emo.....	45	15	30	36	19	19	8	18		22	23		

SCHOOLS (Continued)
AND IN THE VARIOUS SUBJECTS, ETC.

Number of Pupils from Families whose Head is occupied as below								No. of Pupils in the Various Subjects				
Commerce	Agriculture	Law, Medicine, Dentistry or the Church	Teaching	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History
1	10					2		12	12	12		
2	5	31	4	29	1	12	1	23	83	83	31	21
3	2	37	1	1	6	13	1	44	61	61	27	13
4	3	33		4	8			13	48	48	23	10
5	12	87		5	10			55	114	114	40	27
6	1	24		6		2	3	18	36	36	18	
7	9	32	3	13	7	2	2	7	68	68	25	1
8	15	26		8	6	9		14	66	66	33	13
9		26	2	4	4	8			44	44	14	17
10	12	49	1	4	5	1		11	72	72	28	30
11	18	44	1	18	6	7	4		98	98	34	30
12	2	35	2	4	3				46	46	27	8
13	7	58		11	1	2		43	76	77	26	16
14	1	20		3		1		9	23	23	14	
15	30	48	1	5	4	3	2	7	94	94	34	19
16	17	3	3	12	6	6			47	47	17	8
17	7	34		8	1		7	9	57	57	20	13
18	8	20		10	7	6			51	51	20	13
19	4	42	2	11	7	2	5		73	73	31	17
20	3	23	1	6	12	4	1	22	50	50	18	11
21		9		2					11	11	5	
22		25	1	5	1	1	1	7	34	34	21	
23	3	18		1	7	1		14	24	23	13	5
24		28	1	4	5	8	2	2	48	48	24	
25	16	40	3	3	12	2		26	76	76	19	17
26	6	15	4	15	11	1	6	8	58	58	29	9
27	2	15	2	4	1			10	24	24	14	
28	1	37	3	4	4	2	2	7	53	53	13	20
29	1			2	10	3			16	16	11	
30	2	25			32			7	59	59	24	10
31	4	52	1	10	12			14	85	85	27	24
32	2	33		3	3		1	15	42	42	14	17
33	5	40	1	3	2	3	2	16	55	55	18	13
34	16	29	3	1			1	14	45	44	20	12
35	3	17		3	9	4		6	36	36	24	
36	5	3	2	3	6	16		3	36	36	22	4
37	9	23	2	1	5	7	6	15	53	53	22	8
38		21	2		1	13			37	37	13	8
39	1	7		1	1		1		9	9	9	
40	4	37	1	4	3	8		8	57	57	10	20
41	2	9						2	11	11	5	
42	16	48	1	7	8	4	3	23	87	87	31	23
43	20			82	14	4	4	15	124	124	89	9
44	2	32	3	2	2	1			42	42	14	15
45	8	45	4	8	5	3		1	75	75	31	18
46	16								16	16	11	3
47	5	22	3	10	9	3		16	52	52	14	
48	9	82	2	6	5	1	6	28	111	111	45	
49		53	3	17	16	10	6	39	104	104	39	26
50		26	1	13				12	34	34	11	4
51	7	11	1	13	11	4			47	47	18	3
52	21	18	3	5	4	6	3	18	60	60	17	24
53	6	26	2	2	8	29			73	73	38	19
54	7	51		8	11	7	3	11	87	87	31	32
55	1	19	1	2	2	1			26	26	2	
56	9	24	2	3	5	2		22	44	44	20	13

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Number of Pupils in the Various Subjects (Continued)

Continuation Schools	Ancient History	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	Trigonometry	French	Latin
1 Aberfoyle.....		5	12	7	5	7		12	12
2 Acton.....	17	28	30	29	52	47		70	71
3 Agincourt.....	13		20	19	42	29		48	44
4 Ailsa Craig.....	9	21	14	16	30	23		48	48
5 Alvinston.....	31	30	35	39	52	72		72	67
6 Arkona.....		18	18	18	18	18		33	32
7 Ayr.....	25	25	17	18	25	31		57	48
8 Bancroft.....	10	28	21	21	28	33		48	52
9 Bath.....	15	14	12	12	25	18		31	33
10 Beachburg.....	5	26	11	12	63	23		46	28
11 Beaverton.....	31	34	12	15	75	58		61	61
12 Beeton.....	9	34	7	7	27	27		37	42
13 Belmont.....	28		17	18	44	45		58	59
14 Blackstock.....		14	9	11	16	10		21	20
15 Blenheim.....	21	32	32	32	52	48		55	54
16 Blind River.....	7	17	11	12	7	13		38	38
17 Blyth.....	17	19	15	17	32	28		18	23
18 Bobcaygeon.....	10	20	16	22	31	29		49	44
19 Bolton.....	16	29	22	23	36	39		22	30
20 Bothwell.....	13	15	11	17	27	24		32	25
21 Bowesville.....		5	6	6	5	6		11	10
22 Brooklin.....		21	13	11	21	13		30	32
23 Brownsville.....	2	14	8	8	25	13		14	16
24 Bruce Mines.....		21	11	11	27	16		30	30
25 Brussels.....	17	20	27	29	40	49	7	54	54
26 Burk's Falls.....	9	29	16	17	40	25		41	40
27 Caledon East.....		14	10	10	14	10		23	22
28 Cannington.....	19	13	19	18	44	40		21	18
29 Capreol.....		11	5	5	11	5		16	16
30 Cardinal.....	6	23	18	22	32	31		35	36
31 Carp.....	26	28	25	27	50	42		55	48
32 Chatsworth.....	11	11	15	17	17	33		27	25
33 Claremont.....	20	15	18	18	31	32		38	33
34 Clifford.....	14	20	12	16	29	22		32	28
35 Cobden.....		21	15	15	21	15		30	29
36 Cochrane.....	4	19	14	14	19	18		32	19
37 Coldwater.....	14	24	15	17	45	28		45	46
38 Comber.....	6	13	9	13	14	18		26	30
39 Consecon.....		9		1	9			9	9
40 Cookstown.....	33	10	11	11	38	29		26	27
41 Copetown.....		4	7	7	4	7		11	8
42 Creemore.....	31	28	24	24	53	48	2	56	59
43 Danforth Park.....	7	57	24	25	98	32		116	79
44 Delaware.....	8	10	16	16	24	26		30	26
45 Delhi.....	13	29	20	22	52	35		55	57
46 Denbigh.....	4	15	5	13	12	5		4	4
47 Dorchester.....		14	16	16	24	30		46	36
48 Drayton.....		45	30	32	69	60		81	85
49 Dresden.....	26	37	33	28	70	61		68	61
50 Drumbo.....	10	12	12	11	17	20		18	18
51 Dryden.....	13	31	14	15	31	28		35	38
52 Eganville.....	18	18	19	24	55	37		38	33
53 Eganville (R.C.S.S.).....	28	38	9		59	18		49	47
54 Elmvale.....	20	31	29	35	56	56		65	65
55 Embro.....		2		2	26			25	25
56 Emo.....	13		7	10	30	18		30	29

SCHOOLS (Continued)
AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

Number of Pupils in the Various Subjects (Continued)

	Zoology	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Agriculture	Manual Training	Household Science
1	12								11			
2	24	32	23	18				31	82			
3	44		11	8				24	61			
4	35		6	4				23	48			
5	8	60	28	31								
6	18	18						19	36			
7	42		10	16				29	68			
8		49	17	16				30	66			
9	1	23	7	7				14	44			
10			33	11				28	72	37		
11	15	35	32	32				47				
12		34	8	7				28	46			
13	43		19	22				26	79			
14	22								22			
15	32	32	18	17				32	94			
16	6	15	8	7				17	47			
17	34		14	13				27	57			
18	34		10	12				20				
19	21	30	10	11				31	73			
20	11	16	5	10				9	50			
21	11							5	11			
22	34							21	34			
23		20	2	4				20	31			
24	32	2	4	4				22	46			
25	27	19	18	18				19	76			
26		45	7	6				31	58			
27	24							14	24			
28	19	13	20	20				14	53			
29	16							11	16			
30	12	17	14	6				24	59			
31	22	28	21	14				28	85			
32	11		16	8				14	42			
33	16	16	18	17				15	56			
34	12	20	13	11				20	50			
35	36							22	36			
36		32	4	4				19	36			
37		36	14	5				22	53			
38	9	13	9	6				13	37			
39		9						9	9			
40	11	10	22	20				10	57			
41	11							4	11			
42	24	27	28	22				31	87			
43	13	14	7	7	75	75	75	18	124			
44		25	9	8				26	42			
45	29	21	16	16				30	75			
46	16							12	16			
47	16	14	12	12				14	52			
48								45	111	92		
49	23	22	24	20				28	105			
50	22		4	9				16	34			
51		18	9	9				31	47			
52		19	18	20				36	60			
53	24	20	15	22				39	73			
54	60		23	21				31	86			
55		26						26	26			
56	8	20	13	18				24	45			

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Continuation Schools	Attendance				Number of Pupils in—				Number of Pupils from—				
	Number of Pupils on the Roll for the Year	Boys	Girls	Average Daily Attendance	Number Admitted for the First Time to a Second ^y Sch.	Lower School, Form I	Lower School, Form II	Middle School	Upper School	Sch. Sec. or Sect ⁿ s forming the Cont ⁿ School District	County Outside Con. Sch. District	Adjacent County or Counties	Other Places
57 Ennismore.....	50	25	25	42	16	18	12	20	...	10	32	8	...
58 Erin.....	51	17	34	43	19	16	10	25	...	24	26	1	...
59 Espanola.....	50	20	30	41	17	18	12	17	3	47	3	...	...
60 Fairbank.....	49	23	26	40	40	40	9	...	...	44	5	...	...
61 Fenelon Falls..	91	37	54	85	31	36	16	39	...	59	30	2	...
62 Fenwick.....	43	15	28	39	19	20	13	10	...	17	24	2	...
63 Feversham.....	14	7	7	13	8	8	6	...	...	8	6	...	...
64 Finch.....	113	55	58	96	44	46	22	45	...	28	85	...	...
65 Fingal.....	44	16	28	39	17	17	15	12	...	11	32	...	1
66 Florence.....	25	12	13	24	10	6	19	...	...	9	9	7	...
67 Fordwich.....	50	21	29	43	11	12	17	21	...	21	29	...	...
68 Frankford.....	86	36	50	72	31	31	19	36	...	25	19	42	...
69 Gore Bay.....	71	28	43	62	20	22	18	31	...	41	28	...	2
70 Grand Valley..	86	31	55	77	33	35	11	40	...	84	2	...	...
71 Haliburton.....	16	6	10	13	6	8	6	2	...	15	...	...	1
72 Hallville.....	64	28	36	54	19	19	18	27	...	44	12	7	1
73 Harrow.....	64	34	30	41	30	31	11	22	...	41	23	...	...
74 Havelock.....	59	23	36	39	26	26	11	22	...	35	21	3	...
75 Hensall.....	58	25	33	52	19	19	17	22	...	58	...	...	...
76 Hepworth.....	14	9	5	12	6	6	8	...	...	12	2	...	...
77 Hightate.....	60	35	25	43	13	15	23	22	...	18	42	...	...
78 Holstein.....	44	22	22	40	19	19	9	16	...	23	21	...	...
79 Ilderton.....	40	17	23	34	11	11	11	18	...	4	36	...	...
80 Inglewood.....	48	22	26	40	21	22	13	13	...	25	23	...	...
81 Iroquois Falls..	56	26	30	47	23	23	12	21	...	43	11	2	...
82 Islington.....	26	16	10	21	17	17	9	...	...	25	...	1	...
83 Janetville.....	19	7	12	18	10	10	9	...	...	6	13	...	...
84 Jarvis.....	41	11	30	37	20	20	21	...	...	16	22	3	...
85 Jockvale.....	12	6	6	11	7	12	...	...	...	8	4	...	...
86 Kars.....	63	16	47	56	17	17	13	33	...	22	40	1	...
87 Keewatin.....	51	22	29	46	22	22	9	20	...	50	1	...	...
88 Kenmore.....	48	25	23	44	12	13	14	21	...	17	28	3	...
89 Kinburn.....	65	25	40	55	23	23	16	26	...	26	38	1	...
90 Kinmount.....	23	8	15	19	11	12	11	...	...	11	3	9	...
91 Kirkland Lake..	40	24	16	29	24	26	14	...	...	40	...	...	...
92 Lambeth.....	48	19	29	41	16	16	11	21	...	19	29	...	...
93 Lanark.....	76	24	52	63	16	15	28	33	...	40	35	1	...
94 Lansdowne.....	58	22	36	34	25	24	10	24	...	33	25	...	...
95 Laurel.....	14	5	9	12	6	8	6	...	...	6	7	...	1
96 Lefroy.....	34	10	24	29	18	18	16	...	...	31	3	...	...
97 Lion's Head.....	31	15	16	24	22	23	8	...	...	17	14	...	...
98 Little Britain..	32	15	17	31	32	18	14	...	...	9	23	...	...
99 Little Current..	47	18	29	37	16	15	20	12	...	43	4	...	...
100 Lobo.....	42	18	24	27	9	10	8	24	...	15	27	...	...
101 Long Branch...	71	38	33	54	36	37	16	18	...	60	11	...	...
102 Lucknow.....	97	34	63	85	35	35	33	29	...	35	33	29	...
103 Lynden.....	31	12	19	26	13	14	7	10	...	15	16	...	...
104 Lyndhurst.....	48	20	28	39	11	15	14	19	...	25	23	...	...
105 Malakoff.....	16	12	4	12	3	3	7	6	...	15	1	...	...
106 Mallorytown...	39	12	27	32	13	13	18	8	...	18	21	...	...
107 Manitowaning .	33	10	23	22	13	13	8	12	...	9	23	...	1
108 Manotick.....	49	8	41	42	16	18	11	20	...	16	33	...	...
109 Marmora.....	77	37	40	65	30	30	21	20	6	49	25	3	...
110 Massey.....	32	13	19	30	9	8	14	10	...	30	...	1	1
111 Maxville.....	119	47	72	99	34	34	29	56	...	42	47	30	...
112 Melbourne.....	61	21	40	54	28	28	10	23	...	21	34	6	...

SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

Number of Pupils from Families whose Head is occupied as below								No. of Pupils in the Various Subjects				
Commerce	Agriculture	Law, Medicine, Dentistry or the Church	Teaching	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History
57	49					1		20	50	50	15	17
58	36	1		10	1	1	1		51	51	17	16
59	3			29	6	7		3	50	50	18	16
60	10	2	2	21	3	9	1	7	49	49	40	
61	15	34	4	12	6	11	9	5	91	91	35	24
62	3	31		4		1	4	13	43	43	21	9
63	4	9	1					8	14	14	8	
64	7	85	3	9	2	7		20	113	113	46	24
65	2	28	1	3	2	7	1	4	44	44	17	7
66	7	16	1			1			25	25	6	
67		39		4	6		1	11	50	50	15	21
68	2	61		5	9	6	3	7	86	86	33	19
69	12	21	3	10	13	9	2	6	71	71	23	25
70		55	1	10	20			37	86	86	36	29
71	1	2		1	6	6			16	16	8	2
72	10	44			10			30	64	64	19	17
73	13	29	1	8	6	4	3		64	64	31	10
74	10	18	1	27	3	3		10	59	59	26	12
75	9	24	2	9	6	8		6	57	57	19	16
76		12			2				12	12	4	
77	3	45	1	1	4	6			57	60	15	14
78	3	33	1	3		4		23	44	44	21	10
79		37	1		1	1		6	40	40	12	4
80	5	18	1	2	13	7	2	15	48	48	22	4
81	5	2		36	3	7	1	35	56	56	31	8
82	2	6	1	5	3	6	2		26	26	26	
83		16			1	1	2		19	19	10	
84	6	27		2	4	2		21	41	41	20	
85		12							12	12	7	
86	9	40		12		2			63	63	20	23
87	2	2		11	32	4		31	51	51	22	15
88	2	33	2	4	7				48	48	13	21
89	4	57		2	2			12	65	65	23	10
90	4	13		1	4	1		5	23	23	11	
91	9			9	20	2		27	40	40	36	
92	1	36		3	3	6	2	27	47	48	16	15
93	6	36	4	6	5	18	1	4	76	76	16	23
94	18	32	2	5	1			4	58	58	26	19
95		13				1			13	13	7	
96		23			5	6		16	34	34	18	
97				4	3	24		10	31	31	25	
98		26	1	3		1		3	32	32	18	
99	7	9	1	9	8	8	5	14	47	47	19	5
100	1	36			2	2	1	4	42	42	12	17
101	41	1	1	12	6	6	2		71	71	37	12
102	17	62	1	14	1	2		29	97	97	39	19
103	6	19			4	2		2	31	31	14	8
104	4	35		3	3	3		3	48	48	19	19
105		16						2	13	10	3	3
106	2	37						18	39	39	13	6
107	2	19		3	1	7	1	6	22	22	8	12
108	2	36		6	1	4			49	49	20	19
109	21	27	4	3	22			9	77	77	30	6
110	9	8	2	1	3	9			32	32	8	23
111	13	88	8	7		3		6	119	119	40	34
112	5	42		1	3	10			60	60	31	8

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Continuation Schools	Number of Pupils in the Various Subjects (Continued)								
	Ancient History	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	Trigonometry	French	Latin
57 Ennismore.....	16		12	12	28	24		23	22
58 Erin.....	8	17	10	10	35	21		26	23
59 Espanola.....	8	23	8	15	32	24	4	31	31
60 Fairbank.....		40	9	9	40	9		49	42
61 Fenelon Falls.....	30	34	20	19	67	42		54	56
62 Fenwick.....	10	20	14	13	29	21		30	22
63 Feversham.....		8	6	6	8	6		14	12
64 Finch.....	24	46	22	25	80	58		77	75
65 Fingal.....	5	17	14	16	25	18		28	28
66 Florence.....		6	17	18	9	17		22	20
67 Fordwich.....	14	12	17	17	24	33		32	27
68 Frankford.....	33	31	20	25	61	49		62	56
69 Gore Bay.....	22	22	22	24	55	44		40	37
70 Grand Valley.....	33	37	6	11	60	40	4	52	52
71 Haliburton.....	2	9	5	5	16	8			8
72 Hallville.....	22		18	18	42	42		50	40
73 Harrow.....	9	31	11	11	43	25		50	46
74 Havelock.....	13	26	11	14	36	19		37	35
75 Hensall.....	13	19	20	20	16	17		32	37
76 Hepworth.....		4	8	8	4	8		12	12
77 Highgate.....	16	15	23	15	51	29		31	34
78 Holstein.....	9	19	11	13	27	14		30	30
79 Iderton.....	8	11	12	13	20	20		29	28
80 Inglewood.....	12	22	13	14	35	35		34	31
81 Iroquois Falls.....	17	2	37	12	39	26		50	45
82 Islington.....		26		9	17	9		26	25
83 Janetville.....		10	9	9	10	9		19	19
84 Jarvis.....		20	21	21	20	21		35	29
85 Jockvale.....		8	4	4	8	4		12	12
86 Kars.....	27	17	13	21	44	42		44	49
87 Keewatin.....	10	22	9	9	39	17		45	32
88 Kenmore.....	12	13	14	14	34	20		40	35
89 Kinburn.....	18	23	16	20	10	11		26	26
90 Kinmount.....		11	11	12	13	10		17	16
91 Kirkland Lake.....			4	12		40		40	40
92 Lambeth.....	11	16	11	11	33	20		17	24
93 Lanark.....	15	16	26	26	40	42		43	37
94 Lansdowne.....	16	25	10	10	38	23		47	46
95 Laurel.....		6	7	6	7	6		13	12
96 Lefroy.....		18	16	15	18	16		30	30
97 Lion's Head.....		23	11	14	23	11		23	25
98 Little Britain.....		20	14	14	18	14		32	29
99 Little Current.....	9	16	21	24	24	24		23	24
100 Lobo.....	19	15	5		23	27		13	24
101 Long Branch.....	7	37	16	18	50	27		61	61
102 Lucknow.....	21	35	33	34	62	61		62	66
103 Lynden.....	10	14	7	7	19	16		28	22
104 Lyndhurst.....	18	15	14	18	34	33		24	24
105 Malakoff.....	3	2	7	7	6	11		8	7
106 Mallorytown.....	4	13	18	18	17	22		35	24
107 Manitowaning.....	8	8	9	9	19	15		16	14
108 Manotick.....	14	19	12	12	37	27		42	40
109 Marmora.....	11	33	20	21	44	37	5	51	49
110 Massey.....	10	8	14	17	18	23		21	22
111 Maxville.....	40	35	26	30	61	71		86	76
112 Melbourne.....	11	18	9	15	46	30		49	49

SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

Number of Pupils in the Various Subjects (Continued)

	Zoology	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Agriculture	Manual Training	Household Science
57	30	1	17	18				18	49			
58		27	7	18				25	51			
59	9	12	12	9	12			9	50			
60	9	40						43	49		19	21
61	14		28	34				34	89	38		
62		20	9	2				21	42			
63	6	8						6				
64	22	46	38	33				47	113			
65	31		5	9				17	44			
66	15	8						7	25			
67	17	16	12	11				12				
68	20	31	30	33				26	86			
69	15	27	19	26				24	70			
70	7	37	30	32				8	91			
71	13		2	2				8				
72		37	25	25				19	64			18
73	11	31	12	10				31	64			
74	11	26	12	13				36	59			
75	17	19	18	10				19	57			
76		12						12	12			
77	23	16	12	13				41	60			
78	11	20	10	10				9	44			
79	10	12	11	7				12	40			
80	35		8	10				22	48			
81	38	2	11	12	35			38	56			
82		26						17	26			5
83	19							10	19			
84	22	20						20	41			
85	12							8	12			
86		30	26	24				19				
87		31	13	12	22		25		51			
88		27	12	12				13	48			
89	15	25	21	16				26	65			
90	23							15	23			
91	40							40	40			
92	8	19	8	19					45			
93	24	14	19	15				43	76			
94	33		14	11				27	58			
95	1	12						13	13			
96	3	31						18	34			
97	29	4						29				
98	14	32						30	32			
99	20	20	7	4				16	47			
100		12	15	17				15	42			
101	17	37	11	13				37	71			
102	34	38	29	25				39	97			
103	20		2	10				14	31			
104		29	19	19				29	48			
105	7		4	4				2	16			3
106	28		4	5				12	39			
107	20		7	8				12	24			
108	29		11	13				18	49			
109	44	1	9	11				25	77			
110		20	10	9				8	32			
111	28	42	25	23				40	119			
112		35	12	15				16	60			

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Continuation Schools	Attendance					Number of Pupils in—				Number of Pupils from—			
	Number of Pupils on the Roll for the Year	Boys	Girls	Average Daily Attendance	Number Admitted for the First Time to a Second'y Sch.	Lower School, Form I	Lower School, Form II	Middle School	Upper School	Sch. Sec. or Sect's forming the Cont'n School District	County Outside Con. Sch. District	Adjacent County or Counties	Other Places
113 Merlin	75	29	46	64	33	33	12	29	1	75			
114 Merrickville	64	22	42	52	21	21	18	25		48	12	4	
115 Metcalfe	39	16	23	32	12	13	13	13		18	21		
116 Millbrook	94	46	48	85	26	26	34	27	7	45	49		
117 Milverton	83	45	38	76	32	34	16	33		34	49		
118 Mindemoya	35	13	22	34	8	8	13	14		13	22		
119 Minden	31	9	22	24	8	14	5	12		11	20		
120 Minesing	24	6	18	20	24	16	8			8	16		
121 Morriston	15	9	6	13	6	6	9			15			
122 Mount Albert	50	15	35	32	20	20	15	15		35	10	5	
123 Mount Brydges	62	26	36	51	27	27	15	20		50	12		
124 Mount Elgin	33	11	22	28	10	10	10	13		11	22		
125 Navan	33	9	24	27	5	5	9	19		33			
126 New Dundee	14	7	7	13	7	7	7			6	7	1	
127 New Hamburg	57	30	27	47	17	17	17	23		39	8	10	
128 North Augusta	52	22	30	43	15	16	15	23		19	33		
129 North Gower	49	17	32	43	12	12	12	25		24	24	1	
130 Odessa	54	21	33	37	25	25	12	17		17	30	7	
131 Oil Springs	35	9	26	30	8	10	11	14		25	10		
132 Onondaga	11	1	10	9	7	8	3			11			
133 Orono	82	37	45	67	29	30	21	31		29	51		2
134 Otterville	23	16	7	21	11	11	12			16	6	1	
135 Paisley	88	36	52	75	23	24	28	36		44	42	2	
136 Pakenham	45	17	28	37	13	13	9	23		40		5	
137 Palmerston	83	40	43	73	32	35	17	31		54	19	10	
138 Pickering	38	11	27	33	19	19	10	9		20	18		
139 Plattsville	51	30	21	42	10	10	15	26		15	30	6	
140 Port Burwell	38	15	23	29	7	7	19	12		30	7	1	
141 Port Carling	25	5	20	17	11	11	6	8		18	7		
142 Port Credit	103	39	64	88	43	45	26	32		41	62		
143 Powassan	67	21	46	54	15	15	17	35		33	27	6	1
144 Princeton	35	11	24	30	13	13	7	15		32		3	
145 Rainy River	56	18	38	47	14	19	17	20		56			
146 Richard's L'd'g.	25	10	15	19	12	12	4	9		23	2		
147 Richmond	62	20	42	33	17	18	15	29		21	41		
148 Ridgeway	85	36	49	72	37	37	13	35		40	45		
149 Ripley	93	44	49	76	27	27	22	44		28	65		
150 Rockwood	33	10	23	29	23	23	10			17	16		
151 Rodney	96	45	51	82	36	36	17	42	1	55	25	16	
152 Russell	44	23	21	40	14	14	10	20		34	8	2	
153 St. George	58	17	41	49	16	16	20	22		47	5	6	
154 Schomberg	20	10	10	16	9	10	10			12	6	2	
155 Schreiber	75	27	48	61	51	51	15	9		75			
156 Scotland	42	20	22	33	13	14	9	19		15	18	9	
157 Seely's Bay	16	6	10	11	10	12	4			10		6	
158 Selkirk	67	25	42	51	29	32	13	22		23	44		
159 Southampton	12	7	5	11	11	11	1			7	2	3	
160 Southampton	51	19	32	47	29	24	11	16		45	6		
161 South Mountain	52	26	26	46	15	16	11	25		14	32	6	
162 South Porcupine	37	19	18	32	9	12	12	13		36		1	
163 South River	13	9	4	11	8	8	5			13			
164 Sparta	25	13	12	15	9	10	15			22	3		
165 Spencerville	79	26	53	76	34	26	19	34		28	51		
166 Springfield	45	21	24	35	16	17	12	16		23	22		
167 Sprucedale	56	19	37	47	18	17	23	16		17	38		1
168 Stayner	108	44	64	94	30	30	42	36		53	55		

SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

	Number of Pupils from Families whose Head is occupied as below							Number of Pupils in the Various Subjects					
	Commerce	Agriculture	Law, Medicine, Dentistry or the Church	Teaching	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History
113	4	58				9	4		12	75	75	33	13
114	8	31	2		12	6		5	18	64	64	21	16
115	7	30	2						1	39	39	14	8
116	15	59	3		7	6	4		9	72	68	26	23
117	8	51	4	2	12	4		2		83	83	34	23
118	4	29	2						9	35	35	11	11
119		24	3				4		7	31	31	15	6
120		19			1	2	2			24	24	16	
121	2	4	1		2	3	1	2	15	15	15		
122	5	24	5	1	9	5		1		50	50	21	7
123	3	46	1	2	3	3	3	1	15	62	62	27	10
124	2	23	3		1	4			10	33	33	10	7
125		29				2	2		2	33	33	5	9
126		12			1	1			2	14	14	7	
127	12	18	1	1	7	9	4	5		57	57	17	20
128	2	43	1		6				13	52	52	16	13
129	6	35	3			1	4		8	24	24	14	14
130		44	1		8	1			13	54	54	19	10
131	4	11	3		5	1	11		10	35	35	12	6
132		9					2		3	11	11	8	
133	3	62	2		6	4	5		21	82	82	31	34
134	2	13	1		4	3				23	23	11	
135	2	45	6		10	25			28	88	88	24	27
136	4	30	1		1	5	3	1		45	45	15	13
137	6	28	2		19	27	1		8	83	83	37	15
138	4	22	2		8	2			9	38	38	19	7
139	1	36	2		7	2	3		15	51	51	10	17
140	10	8	2		2	10	5	1	18	38	38	7	7
141	3	9			6	7			2	25	25	12	5
142	25	34	7	3	15	9	9	1	25	103	103	47	16
143	20	32	3		5	7				54	54	11	23
144	2	24			4	2	3		6	35	35	13	10
145	11	16	1		6	16	6		5	51	51	20	15
146	3	13			2	2	4	1		25	25	12	9
147	6	41	5		6	3	1		30	55	55	19	17
148	17	41	2		13	5	2	5	13	85	85	37	22
149	14	68	1		5	5			1	85	83	30	17
150	7	17	2		6	1			10	32	32	23	
151	8	49	3		9	8	10	9	17	96	96	36	32
152		18	2			10	14		8	44	44	17	10
153	5	34			15	4			18	58	58	20	18
154	2	14	2		1	1			13	20	20	13	
155			2		73					75	75	53	8
156	4	26	4		3	1	4		5	42	42	11	9
157	1	10	1		2	2				16	16	12	
158	4	44	4		2	13			46	67	67	32	13
159	1	10			1				1	12	12	11	
160		7	5		29	8	2		12	51	51	25	11
161		40	5				7		4	52	52	18	20
162	4	2			12	6	13			37	37	13	23
163	4	1			1	7			1	13	13	8	
164		20	2				3			25	25	10	
165		57	5		17				14	79	79	28	17
166	4	32			3	3		3	12	45	45	17	4
167	3	17				20	16		17	56	56	17	16
168	22	53	2		8	6	17		42	108	108	30	24

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Continuation Schools	Number of Pupils in the Various Subjects (Continued)								
	Ancient History	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	Trigonometry	French	Latin
113 Merlin.....	16	33	12	.....	45	25	.....	42	37
114 Merrickville.....	21	21	18	21	36	31	.....	31	24
115 Metcalfe.....	9	15	13	13	28	22	.....	30	30
116 Millbrook.....	18	22	30	29	37	50	.....	75	57
117 Milverton.....	27	16	16	19	58	42	.....	62	73
118 Mindemoya.....	14	8	13	13	20	26	.....	17	13
119 Minden.....	11	.....	5	17	23	13	.....	19	13
120 Minesing.....	.....	15	9	8	16	8	.....	24	24
121 Morriston.....	.....	6	15	12	6	9	.....	15	15
122 Mount Albert.....	8	20	16	16	20	24	.....	26	31
123 Mount Brydges.....	11	27	15	16	27	15	.....	40	46
124 Mount Elgin.....	1	10	10	10	8	5	.....	.....	.....
125 Navan.....	16	5	10	11	11	13	.....	6	5
126 New Dundee.....	.....	7	7	7	7	7	.....	11	12
127 New Hamburg.....	14	17	18	18	35	36	.....	46	45
128 North Augusta.....	10	16	13	13	26	12	.....	32	34
129 North Gower.....	.....	14	12	12	12	35	.....	21	21
130 Odessa.....	10	17	11	12	35	23	.....	39	30
131 Oil Springs.....	9	8	9	11	17	19	.....	33	33
132 Onondaga.....	.....	8	3	3	8	3	.....	11	10
133 Orono.....	23	30	22	21	54	46	.....	47	46
134 Otterville.....	.....	11	12	12	11	12	.....	23	23
135 Paisley.....	26	24	28	28	44	49	.....	43	37
136 Pakenham.....	14	23	10	10	22	21	.....	41	32
137 Palmerston.....	29	35	13	19	48	31	.....	40	50
138 Pickering.....	9	19	10	8	24	18	.....	28	21
139 Plattsville.....	8	10	15	15	36	17	.....	51	50
140 Port Burwell.....	12	7	19	20	9	18	.....	32	26
141 Port Carling.....	6	15	4	10	21	7	.....	8	10
142 Port Credit.....	20	45	26	29	85	41	.....	94	87
143 Powassan.....	23	11	16	17	18	31	.....	32	33
144 Princeton.....	10	13	6	6	30	17	.....	30	31
145 Rainy River.....	14	19	15	18	35	28	.....	32	28
146 Richard's Landing.....	7	12	4	5	20	13	.....	18	19
147 Richmond.....	22	16	14	14	36	35	.....	30	26
148 Ridgeway.....	22	37	13	13	58	43	.....	68	33
149 Ripley.....	28	27	22	24	50	51	.....	54	63
150 Rockwood.....	.....	23	10	10	23	10	.....	33	25
151 Rodney.....	23	36	17	17	24	28	.....	15	14
152 Russell.....	12	14	12	12	34	28	.....	21	20
153 St. George.....	12	16	16	18	30	32	.....	45	48
154 Schomberg.....	.....	10	10	10	10	10	.....	11	9
155 Schreiber.....	7	51	15	.....	60	19	.....	62	45
156 Scotland.....	10	14	8	13	14	24	.....	23	21
157 Seeley's Bay.....	.....	15	4	4	12	4	.....	15	14
158 Selkirk.....	7	.....	15	15	17	19	.....	40	31
159 Singhampton.....	.....	11	1	1	11	1	.....	12	12
160 Southampton.....	11	24	11	11	46	19	.....	35	32
161 South Mountain.....	17	16	11	30	23	20	.....	32	34
162 South Porcupine.....	8	12	13	11	32	3	.....	34	37
163 South River.....	.....	8	5	5	8	5	.....	13	10
164 Sparta.....	.....	10	14	15	10	14	.....	20	13
165 Spencerville.....	16	28	22	22	29	33	.....	11	8
166 Springfield.....	9	17	12	13	26	23	.....	32	32
167 Sprucedale.....	39	40	23	20	14	15	.....	40	.....
168 Stayner.....	22	30	42	42	98	96	4	86	89

SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

Number of Pupils in the Various Subjects (Continued)

	Zoology	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Agriculture	Manual Training	Household Science
113	.....	45	16	12	.....	.....	.....	45	75	.....	.....	.....
114	18	21	9	19	.....	.....	.....	24	64	.....	.....	.....
115	13	12	9	6	.....	.....	.....	15	39	.....	.....	.....
116	51	4	20	24	.....	.....	.....	22	81	.....	.....	.....
117	15	34	24	22	.....	.....	.....	.....	83	.....	.....	.....
118	14	11	12	12	.....	.....	.....	16	35	.....	.....	.....
119	19	.....	8	9	.....	.....	.....	17	31	.....	.....	.....
120	24	.....	.....	.....	.....	.....	.....	23	24	.....	.....	.....
121	15	.....	.....	.....	.....	.....	.....	.....	15	.....	.....	.....
122	35	.....	8	8	.....	.....	.....	35	50	.....	.....	.....
123	.....	.....	4	1	.....	.....	.....	27	62	.....	.....	.....
124	12	10	5	9	.....	.....	.....	11	33	.....	.....	.....
125	9	.....	11	7	.....	.....	.....	5	33	.....	.....	.....
126	14	.....	.....	.....	.....	.....	.....	7	14	.....	.....	.....
127	.....	.....	18	16	.....	.....	.....	18	57	34	.....	.....
128	13	16	13	13	.....	.....	.....	16	52	.....	.....	.....
129	12	12	18	17	.....	.....	.....	14	49	.....	.....	.....
130	32	.....	7	10	.....	.....	.....	20	54	.....	.....	.....
131	12	10	6	8	.....	.....	.....	13	35	.....	.....	.....
132	.....	11	.....	.....	.....	.....	.....	8	.....	.....	.....	.....
133	22	30	24	24	.....	.....	.....	30	82	.....	.....	.....
134	23	.....	.....	.....	.....	.....	.....	11	23	.....	.....	.....
135	28	24	18	18	.....	.....	.....	21	88	.....	.....	.....
136	.....	13	12	13	.....	.....	.....	15	44	.....	.....	.....
137	12	.....	22	22	.....	.....	.....	38	83	33	.....	.....
138	10	19	6	7	.....	.....	.....	29	38	.....	.....	.....
139	15	10	8	15	.....	.....	.....	10	51	.....	.....	.....
140	1	25	11	10	.....	.....	.....	7	38	.....	.....	.....
141	5	16	6	6	.....	.....	.....	1	25	.....	.....	.....
142	25	45	18	15	.....	.....	.....	45	103	.....	.....	.....
143	15	12	26	17	.....	.....	.....	15	67	.....	.....	.....
144	10	19	13	5	.....	.....	.....	13	35	.....	.....	.....
145	35	.....	11	12	.....	.....	.....	14	54	.....	.....	.....
146	16	.....	6	6	.....	.....	.....	12	25	.....	.....	.....
147	14	16	22	13	.....	.....	.....	.....	55	.....	.....	.....
148	.....	.....	19	18	.....	.....	.....	37	84	50	.....	50
149	22	28	24	27	.....	.....	.....	27	92	.....	.....	.....
150	33	.....	.....	.....	.....	.....	.....	23	33	.....	.....	.....
151	17	36	28	15	.....	.....	.....	36	96	.....	.....	.....
152	12	14	18	16	.....	.....	14	16	44	.....	.....	.....
153	18	16	13	13	.....	.....	.....	20	58	.....	.....	.....
154	10	10	.....	.....	.....	.....	.....	10	20	.....	.....	.....
155	67	.....	8	8	.....	.....	.....	68	.....	.....	.....	.....
156	.....	23	11	10	.....	.....	.....	14	42	.....	.....	.....
157	4	13	.....	.....	.....	.....	.....	12	16	.....	.....	.....
158	42	.....	7	14	.....	.....	.....	32	67	.....	.....	.....
159	12	.....	.....	.....	.....	.....	.....	11	12	.....	.....	.....
160	35	.....	12	12	.....	.....	.....	24	51	.....	.....	.....
161	11	18	18	12	.....	.....	.....	.....	52	.....	.....	.....
162	23	.....	5	8	.....	.....	.....	13	37	.....	.....	.....
163	5	8	.....	.....	.....	.....	.....	8	13	.....	.....	.....
164	22	.....	.....	.....	.....	.....	.....	19	25	.....	.....	.....
165	19	26	33	33	.....	.....	.....	27	79	.....	.....	.....
166	29	.....	8	7	.....	.....	.....	18	45	.....	.....	.....
167	40	2	15	16	56	4	12	.....	56	.....	.....	.....
168	42	30	21	22	.....	.....	.....	30	108	.....	.....	.....

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Continuation Schools	Attendance					Number of Pupils in—				Number of Pupils from—			
	Number of Pupils on Roll for the Year	Boys	Girls	Average Daily Attendance	Number Admitted for the First Time to a Secondary Sch.	Lower School, Form I	Lower School, Form II	Middle School	Upper School	Sch. Sec. or Sect'ns forming the County School District	County Outside Con. Sch. District	Adjacent County or Counties	Other Places
169 Stella	25	9	16	18	8	8	5	12		4	19	2	
170 Stevensville	17	8	9	12	17	13	4			7	10		
171 Stouffville	84	28	56	70	29	32	21	31		38	40	5	1
172 Sturgeon Falls	66	28	38	55	25	28	17	21		38	28		
173 Sunderland	64	24	40	58	26	26	18	20		27	37		
174 Sutton	82	26	56	58	19	27	17	38		53	29		
175 Tamworth	76	24	52	62	24	24	19	33		31	39	6	
176 Tara	61	27	34	53	19	19	14	28		22	34	5	
177 Tavistock	75	38	37	64	28	29	22	24		75			
178 Teeswater	107	54	53	91	42	42	31	34		48	59		
179 Thamesford	49	19	30	44	23	23	10	16		28	17	4	
180 Thamesville	71	34	37	61	33	34	18	19		33	38		
181 Thornbury	105	43	62	91	41	42	24	39		37	68		
182 Thorndale	70	27	43	60	22	23	15	32		18	50	2	
183 Thornton	26	10	16	23	14	15	11			18	7		1
184 Tilbury	71	30	41	49	27	33	17	21		34	26	11	
185 Tiverton	46	21	25	39	23	26	16	4		16	30		
186 Tottenham	84	33	51	44	27	27	17	40		68		16	
187 Wales	23	11	12	20	14	14	9			11	12		
188 Warkworth	94	38	56	75	35	36	31	27		94			
189 Wellington	60	24	36	51	24	26	15	19		46	14		
190 West Lorne	78	33	45	68	19	19	31	28		49	29		
191 Westmeath	21	11	10	18	12	12	9			12	9		
192 Westport	56	25	31	47	14	12	10	34		33	18	5	
193 do (R.C.S.S.)	68	23	45	59	16	16	20	32		29	31	8	
194 Wheatley	91	35	56	74	39	39	25	26	1	49	42		
195 Winona	29	5	24	23	19	19	10			19	8	2	
196 Wolfe Island	10	2	8	7	5	6	4				10		
197 Woodville	67	32	35	62	29	30	15	22		22	41	4	
198 Wroxeter	43	19	24	32	9	10	8	25		19	24		
1 Totals, 1924-25	10545	4,275	6,270	8,772	3,964	4,049	2,895	3,571	30	5,774	4,190	561	20
2 Totals, 1923-24	9,337	3,713	5,624	7,853	3,579	3,662	2,704	2,971		5,145	3,635	493	64
3 Increases	1,208	562	646	919	385	389	191	600	30	629	555	68	
4 Decreases													44
5 Percentages		40.54	59.45	83.19	37.59	38.40	27.45	33.86	28	54.76	39.73	5.32	.19

SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

Number of Pupils from Families whose Head is occupied as below—								Number of Pupils in the Various Subjects					
Commerce	Agriculture	Law, Medicine, Dentistry or the Church	Teaching	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History	
169	....	21	....	2	2	....	....	....	24	24	13	4
170	1	6	1	2	5	2	....	17	17	17	13	....
171	14	55	2	7	2	3	1	7	84	84	36	21	
172	16	7	1	19	12	10	1	32	66	66	28	16	
173	4	44	1	4	2	6	3	13	64	64	29	15	
174	10	36	3	8	3	22	....	5	82	82	20	27
175	....	53	1	9	4	6	3	7	76	76	27	23
176	11	40	2	1	5	1	1	3	51	49	19	20	
177	1	27	4	11	28	3	1	14	63	64	29	9	
178	10	59	2	9	11	6	10	42	107	107	42	19	
179	11	29	....	....	8	1	....	....	49	49	25	16
180	11	50	3	5	2	....	....	51	71	71	34	14
181	1	59	4	19	20	....	....	20	105	105	45	21
182	....	59	....	5	1	5	....	19	70	70	23	19
183	1	21	1	....	....	2	1	5	26	26	15	....
184	10	28	2	7	9	15	....	35	71	71	33	14
185	....	37	3	2	....	....	4	6	46	46	29	5
186	....	50	13	18	3	....	....	17	80	80	28	24
187	....	15	2	3	....	1	1	1	23	23	14	....
188	7	72	6	1	....	3	5	8	85	84	37	22
189	8	32	....	....	7	12	1	13	60	60	27	20
190	7	36	3	7	24	1	....	20	75	75	27	26
191	2	9	....	1	....	8	1	....	21	21	12	....
192	6	26	3	1	3	4	11	2	4	56	12	15	
193	7	43	....	....	9	4	....	5	2	68	18	27
194	15	50	....	....	6	11	5	4	25	91	37	17
195	2	21	....	....	3	3	....	....	8	29	20	....
196	....	6	....	1	....	1	2	....	9	9	6	....
197	1	50	2	....	9	1	4	....	10	67	32	19
198	4	32	1	1	....	....	5	....	....	43	11	10
1	1,129	5,807	293	42	1,282	1,048	752	192	2,106	10,372	10,364	4,209	2,322
2	982	5,132	220	62	1,083	901	774	183	2,106	9,214	9,215	3,828	2,052
3	147	675	73	199	147	9	1,158	1,149	381	270
4	20	22
5	10.71	55.07	2.78	.40	12.15	9.93	7.13	1.82	19.97	98.35	98.28	39.91	22.02

CONTINUATION

III. TABLE J—ATTENDANCE, PUPILS IN THE SCHOOLS

Continuation Schools	Number of Pupils in the Various Subjects (Continued)								
	Ancient History	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	Trigonometry	French	Latin
169 Stella.....	6	8	.....	4	18	15	.....	13	15
170 Stevensville.....	.....	13	4	4	13	4	.....	12	9
171 Stouffville.....	26	33	22	22	48	47	.....	69	65
172 Sturgeon Falls.....	16	28	17	19	43	33	.....	48	23
173 Sunderland.....	14	26	19	20	42	33	.....	43	35
174 Sutton.....	18	18	18	17	35	32	.....	37	41
175 Tamworth.....	25	26	18	22	42	33	.....	38	34
176 Tara.....	11	20	14	14	51	33	.....	36	37
177 Tavistock.....	8	29	15	17	39	28	.....	33	33
178 Teeswater.....	22	42	32	33	60	59	.....	78	80
179 Thamesford.....	19	25	10	10	31	23	.....	32	33
180 Thamesville.....	11	34	19	18	11	12	.....	53	60
181 Thornbury.....	22	42	24	24	105	50	.....	76	68
182 Thorndale.....	17	23	20	20	47	27	.....	12	13
183 Thornton.....	.....	17	11	10	15	11	.....	22	20
184 Tilbury.....	14	33	19	19	44	31	.....	47	47
185 Tiverton.....	5	39	14	3	31	20	.....	36	36
186 Tottenham.....	34	27	17	21	31	23	.....	10	12
187 Wales.....	.....	14	9	9	14	9	.....	23	20
188 Warkworth.....	7	38	32	35	45	51	.....	68	68
189 Wellington.....	4	26	14	15	40	33	.....	60	57
190 West Lorne.....	23	21	26	30	69	52	.....	37	27
191 Westmeath.....	.....	11	8	10	11	8	.....	17	20
192 Westport.....	17	.....	22	10	26	25	.....	41	34
193 Westport (R.C.S.S.).....	18	17	20	20	35	46	.....	51	53
194 Wheatley.....	15	37	28	25	58	40	4	66	70
195 Winona.....	.....	20	10	10	21	8	.....	6	24
196 Wolfe Island.....	.....	.....	3	4	6	3	.....	9	9
197 Woodville.....	17	31	15	14	31	32	.....	48	50
198 Wroxeter.....	17	15	9	16	30	25	.....	29	21
1 Totals, 1924-25.....	2,324	3,861	2,901	3,045	6,302	5,081	30	7,082	6,682
2 Totals, 1923-24.....	1,954	3,605	2,672	2,936	5,680	4,551	.....	6,398	6,099
3 Increases.....	370	256	229	109	622	530	.....	684	583
4 Decreases.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5 Percentages.....	22.04	36.61	27.51	28.87	59.76	48.18	.28	67.16	63.36

SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Concluded)

Number of Pupils in the Various Subjects (Concluded)

	Zoology	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Agriculture	Manual Training	Household Science
169	13	.....	5	9	.....	.....	.....	8	24	.....	.....	.....
170	17	.....	.....	.....	.....	.....	.....	.....	17	.....	.....	.....
171	22	32	24	23	.....	.....	.....	33	84	.....	.....	.....
172	30	17	20	20	.....	.....	.....	30	66	.....	.....	.....
173	44	.....	14	13	.....	.....	.....	26	64	.....	.....	.....
174	12	24	17	18	.....	.....	.....	19	.....	.....	.....	.....
175	19	24	18	19	.....	.....	.....	26	76	.....	.....	.....
176	14	21	21	19	.....	.....	.....	19	61	.....	.....	.....
177	16	29	12	11	.....	.....	.....	29	69	.....	.....	.....
178	29	44	24	21	.....	.....	.....	29	107	.....	.....	.....
179	.....	.....	.....	.....	.....	.....	.....	25	49	48	.....	.....
180	19	34	7	14	.....	.....	.....	.....	71	.....	.....	.....
181	24	43	21	18	.....	.....	.....	43	105	.....	.....	.....
182	14	24	16	27	.....	.....	.....	24	70	.....	.....	.....
183	23	16	.....	.....	.....	.....	.....	.....	26	.....	.....	.....
184	18	36	10	15	.....	.....	.....	19	71	.....	.....	.....
185	.....	42	5	4	.....	.....	.....	27	46	.....	.....	.....
186	.....	44	29	27	.....	.....	.....	27	84	.....	.....	.....
187	23	.....	.....	.....	.....	.....	.....	17	23	.....	.....	.....
188	42	31	11	13	.....	.....	.....	37	.....	.....	.....	.....
189	15	26	18	10	.....	.....	.....	27	60	.....	.....	.....
190	29	22	21	20	.....	.....	.....	22	78	.....	.....	.....
191	8	12	.....	.....	.....	.....	.....	11	21	.....	.....	.....
192	22	.....	18	20	.....	.....	.....	.....	56	.....	.....	.....
193	.....	38	21	10	.....	.....	.....	18	68	.....	.....	.....
194	25	35	22	16	.....	.....	.....	35	91	.....	.....	.....
195	10	19	.....	.....	.....	.....	.....	19	29	.....	.....	.....
196	9	.....	.....	.....	.....	.....	.....	7	10	.....	.....	.....
197	15	32	18	18	.....	.....	.....	33	67	.....	.....	.....
198	17	2	18	17	.....	.....	.....	8	43	.....	.....	.....
1	3,325	3,089	2,248	2,180	200	79	126	4,014	9,780	332	19	97
2	2,856	3,269	1,861	1,800	49	39	61	3,578	8,882	244	20	42
3	469	.....	387	380	151	40	65	436	898	88	.....	55
4	.....	180	.....	.....	.....	.....	.....	.....	.....	.....	1	.....
5	31.53	29.29	21.32	20.67	1.89	.75	1.19	38.06	92.74	3.15	.18	.92

CONTINUATION
IV. TABLE K—ATTENDANCE OF

Continuation Schools	Lower School, Form I																
	Boys										Girls						
	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years
1 Aberfoyle.....			2											3			
2 Acton.....		2	3	2	2		1						2		8	2	1
3 Agincourt.....			5	2	4									7	2	3	3
4 Ailsa Craig.....			2	6	2							1	2	2	3	1	1
5 Alvinston.....			2	5	4	2								1	3	4	3
6 Arkona.....	2	1	6	1	4									1	1	1	1
7 Ayr.....	1	1	2	2	4								3	4	3	3	1
8 Bancroft.....		2	1	3	2	3	1		1		1			2	1		6
9 Bath.....			3		2	3						1		3	1		1
10 Beachburg.....	1				3	1	1						1	5	7	2	2
11 Beaverton.....			1	6	6	5	1	1						1	6	4	3
12 Beeton.....		1	1	1	4			1					1	1	9	6	2
13 Belmont.....		1	4		1								2	9	5	3	1
14 Blackstock.....				1	2	1	1						2	3	1	2	1
15 Blenheim.....			3	5	6	2							1	1	6	4	4
16 Blind River.....			2	5									1	1	5	3	
17 Blyth.....			2	2	1	2					1		2	6	1	2	
18 Bobcaygeon.....		1	2	2	2	4						1	1	1	2	3	1
19 Bolton.....		1	4	3	3									2	7	7	2
20 Bothwell.....		1	1	1	4	1	1						1		2	2	2
21 Bowesville.....		2		1									1	1			
22 Brooklin.....		1	1	5								1	3	2	4	3	1
23 Brownsville.....		1		3	2							2	1		3	2	1
24 Bruce Mines.....				4		1								2	8	6	
25 Brussels.....		1	2	2	4	1							2	3	1	2	
26 Burk's Falls.....	2		3	4	4								2	4	6	4	
27 Caledon East.....		1	1		1								3	5	2	1	
28 Cannington.....		1			2								1	3	3	3	
29 Capreol.....			2		1	1						1	1	2	3	1	
30 Cardinal.....			1	3	1	4	2						1	1	3	4	2
31 Carp.....	1	2	4	1	3								1	7	3	5	
32 Chatsworth.....			1		1									1	3	2	2
33 Claremont.....			2	2	3								2	1	4	2	
34 Clifford.....		1		1	3	2								2	5	2	3
35 Cobden.....		2	2	4	1	2	1						1	3		1	4
36 Cochrane.....				4	2	1							2	2	3		5
37 Coldwater.....			1	7	3		1							2	1	5	2
38 Comber.....					2	1								1	1	5	2
39 Consecon.....			1	1										1		2	
40 Cookstown.....				2	1	1									2	1	
41 Copetown.....			2			1									1		
42 Creemore.....			1	4	2	1							5	4	2	4	2
43 Danforth Park.....	1	1	9	21	4		1						2	16	15	18	1
44 Delaware.....		1	2	1	1								1	2	2		
45 Delhi.....		1	6	2	2	2	1						1	2	5	6	
46 Denbigh.....			1	1	1									3	3	2	
47 Dorchester.....		2	1	2											6	2	1
48 Drayton.....		4	3	2	6	1							1	10	11	3	2
49 Dresden.....		2	10	2	2	2						1	2	3	8	5	
50 Drumbo.....			1	3	2									1	2	2	1
51 Dryden.....			1		1	1	1							1	2	3	5
52 Eganville.....		1	1	2	2	1							2	1	4	3	1
53 Eganville (R.C.S.S.).....	1	1	1	1	1	1							3	2	3	3	3
54 Elmvale.....		1	2	4	1							1	3	6	5	3	3
55 Embro.....			3	4									1	4	8	4	
56 Emo.....	2	1	3	1								1		5	4	2	
57 Ennismore.....		1	4	3	1								2	4	2	1	

SCHOOLS (Continued)
PUPILS BY AGE, SEX AND GRADE

	Lower School, Form II																												
	Boys										Girls																		
	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over		
1																				2	2	2	1	5					
2																					3	6	3						
3	2																				3	3	1						
4																					1	1	2	1	1				
5	2	2																			2	7	1	2					
6																					2	5	4	1	1				
7	1																				3	3	3	1					
8	5																				4	4	3	1					
9																					1	1	3	1					
10																					3	2	1	1					
11																					2	1	1	1					
12	1																				1	4	2						
13																					8	2	1						
14																					2	2							
15																					7	4	1						
16																					4	1	2						
17																					2	1							
18	1																				3								
19																					2	2	1						
20																					1	1							
21																					1								
22																					2								
23																					1	2	1						
24	1																				1	1							
25																					6	4	3	1					
26																					2	3							
27																					3	3							
28																					1	1	4						
29																					1	3	4						
30	1																				6	1							
31																					1	1	1						
32																					4	2	1						
33																					3	3	1						
34	1																				2	2							
35																					1	2	1						
36																					2	1							
37	1																				2	2	1						
38																					1	2							
39																					1								
40	2																				1	2							
41																					1	1							
42																					1	3	3	2					
43																					2	4	1						
44																					5	2	1						
45	1																				1	6	1						
46																					1	1							
47																					4	2							
48	1																				2	4	1						
49																					3	3	2						
50																					1	5	1						
51	2	1																			1	1	2						
52																					1	4	2						
53	1	1																			1	2							
54	2																				1	2							
55	1	1																			5	1							
56																					1	1							
57																					2	2							

CONTINUATION
IV. TABLE K—ATTENDANCE OF PUPILS

Continuation Schools	Middle School																				
	Boys										Girls										
	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over			
1 Aberfoyle																					
2 Acton		1	2	5	2	1						2	4	3	4	1	1				
3 Agincourt				2	6			1						2	4			1		1	
4 Ailsa Craig		1	1	2	1		1	1					2	2	3	1					
5 Alvinston		1	6	2	5	3	2				1	2	8	8	3	5					
6 Arkona																					
7 Ayr		1	1	5	4	1	1				1	3	7	1	1						
8 Bancroft					3	1		1				3	3	2	4						
9 Bath			2	1	1	1	3					1	4	2	2	2					
10 Beachburg			3	1	5	1						1	7	2	2	2	1				
11 Beaverton		1	3	5	10	4	1			1	3	7	6	4	2	2	1				
12 Beeton				1	3							2	3	3							
13 Belmont		1	3	5	2	1		1				2	6	6	7	2					
14 Blackstock																					
15 Blenheim				2	4	1						1	8	9	5						
16 Black River				2	1			1				3	5	4	2	1					
17 Blyth			1	4	3	1					1	1	5	3	1	1	1		1	1	
18 Bobcaygeon			1		1	1						2	2	3		1	2				
19 Bolton		1		1	2	2						2	3	6	4						
20 Bothwell		1	2		3	1		1			1	2		3	3	1			1		
21 Bowesville																					
22 Brooklin																					
23 Brownsville			1					1					3	1	1						
24 Bruce Mines			1	2	2			1					3	2	2	2					
25 Brussels		1	1	6	1	2	1					4	4	8	1	1					
26 Burk's Falls				3	2							2	1	3	3						
27 Caledon East																					
28 Cannington		1	1	4							2	6	2	4	1						
29 Capreol																					
30 Cardinal			1	1	1		1		1				2	2	6	3	1				
31 Carp			4	4	6	1						4	7	7	2	1					
32 Chatsworth				4	1							2	1	4	4		1				
33 Claremont			2	1	3	2					1	3	3	3	4	2					
34 Clifford				3	3	1	3				2		2	1	1	2					
35 Cobden																					
36 Cochrane			1	1	1							1									
37 Coldwater			4	1	3	3					1			1	1	1				2	
38 Comber						1							7	5	1	1					
39 Consecon														1							
40 Cookstown				4	2	4	1				1	3	5	11	3	1	1				
41 Copetown																					
42 Creemore		1	1	1	5	4					1	4	9	5	4	1					
43 Danforth Park			1									2	4	1							
44 Delaware			2	1		2					1	2	5							2	
45 Delhi			3	4	1	2	1					4	5	2	2	3					
46 Denbigh																					
47 Dorchester			1	2	2		1					4	1	7	4						
48 Drayton			2	4	7	1	1				1	2	3	8	6	3					
49 Dresden			1	2	5	2		1				4	12	6	4						
50 Drumbo			1	4	1	2						2	5	1							
51 Dryden		1	4	1	1	1						1		6							
52 Eganville		1		2	2	1						4	6	5	3						
53 Eganville (R.C.S.S.)			5	8	5	2							6	4	2	1					
54 Elmvale		1	3	1	4	2						2	4	3	3	2				2	
55 Embro																					
56 Emo		1	1	1	2							3	5	4	1						
57 Ennismore			3	1	4	2	1				1		3	3	2						

SCHOOLS (Continued)

BY AGE, SEX AND GRADE (Continued)

	Upper School														Total Number of Boys	Total Number of Girls	Total Number Enrolled		
	Boys							Girls											
	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	14 years	15 years	16 years	17 years	18 years	19 years				20 years	21 and over
1																	2	10	12
2																	31	52	83
3																	29	32	61
4																	24	24	48
5																	49	65	114
6																	21	15	36
7																	30	38	68
8																	28	38	66
9																	20	24	44
10																	22	50	72
11			1	1	1		1				3	3	1				50	49	99
12																	12	34	46
13																	29	50	79
14																	10	15	25
15																	37	57	94
16																	14	33	47
17																	22	35	57
18																	20	31	51
19																	23	50	73
20																	19	31	50
21																	5	6	11
22																	9	25	34
23																	15	16	31
24																	12	36	48
25																	38	38	76
26																	26	22	58
27																	3	21	24
28																	18	35	53
29																	5	11	16
30																	20	39	59
31																	36	49	85
32																	17	25	42
33																	22	34	56
34																	20	30	50
35																	18	18	36
36																	15	21	36
37																	29	24	53
38																	8	29	37
39																	3	8	11
40																	19	38	57
41																	5	6	11
42																	32	55	87
43																	50	74	124
44																	18	24	42
45																	33	42	75
46																	5	11	16
47																	17	35	52
48																	42	69	111
49																	41	64	105
50																	22	18	40
51																	19	28	47
52																	22	38	60
53																	32	41	73
54																	29	58	87
55																	7	19	26
56																	15	30	45
57																	25	25	50

CONTINUATION
IV. TABLE K—ATTENDANCE OF PUPILS

Continuation Schools	Lower School, Form I																
	Boys										Girls						
	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years
58 Erin			1	3	2	1	1						2	4	2		
59 Espanola	1	2	2		2							2	4	3	1	1	
60 Fairbank		2	10	6	1							1	5	10	3	1	
61 Fenelon Falls	1		6	2	2							1	3	6	6	3	
62 Fenwick	1	1	4	1	2								4	3		1	
63 Feversham		1	1	2									2		2		
64 Finch		3	4	10	2	1						1	5	4	5		
65 Fingal		1	1	3	2							1	2	3	2		
66 Florence		2	1									1	2				
67 Fordwich		1		2	1	2							2	2	2		
68 Frankford			3	8	2	1	1					1	6	2	3	2	
69 Gore Bay			2	3	2	3	1						5	3	1	1	
70 Grand Valley		2	5	6								2	3	8	4	5	
71 Haliburton	1	1	2		1								1	1	1	1	
72 Hallville	1	1	3	1	2			1				1	4	1	2		
73 Harrow		1	7	3	7							1	2	3	4	2	
74 Havelock			3	6	1	1	1						1	4	5	1	
75 Hensall			3	1	1	1						4	3	4	2		
76 Hepworth	1	1		1			1						3	1	1		
77 Highgate		3	2	4	2							1	1	2			
78 Holstein		1	4	2	1		2			1		1	3	3	1		
79 Ilderton		1	2	1	1								1	3	1		
80 Inglewood		2	3	4	1							1	2	5	4		
81 Iniquois Falls			2	4	2	4							1	3	4	3	
82 Islington			2	3	6	1						2	1	2			
83 Janetville			3	1									3	3			
84 Jarvis		1	2	3	2							2	1	4	4	1	
85 Jockvale		1	2		1	1	1					2	2	1	1	1	
86 Kars			1	3	1							1	3	6	2		
87 Keewatin		1	1	2	2								1	8	6		
88 Kenmore			1	1	3	1								2	4		
89 Kinburn		2	2	3	1	1							5	3	1		
90 Kinmount			1	2	1					1			3	2	1	1	
91 Kirkland Lake		4	3	2	2	1						1	2	9	1		
92 Lambeth			2	3	1							1	5	3	1		
93 Lanark	1		1	2	1								2	4	4		
94 Lansdowne		2	3	1	1							4	5	5	1	2	
95 Laurel			1	1	1							1	1	2	1		
96 Lefroy			1	2								1	4	7		1	
97 Lion's Head		2	2	3	1	1						2	5	2	3	1	
98 Little Britain		1	3	1	3							2	1	6	3		
99 Little Current		2		2	3	1						1	2	1	1	2	
100 Lobo			1	3	1	1							2	1	1		
101 Long Branch		1	3	9	8	3							2	8	2	1	
102 Lucknow			6	2	8	3	1					2	2	5	5	1	
103 Lynden				2	2	2	1			1				6			
104 Lyndhurst			2	2	1	2						1	3	1		2	
105 Malakoff				1	1									1	1		
106 Mallory town			1	1	3							2	3	2	1		
107 Manitowaning					2	2		1						1	4	1	
108 Manotick				1	1								1	2	9	2	
109 Marmora			2	3	5	4	1					2	4	2	4	1	
110 Massey	1	2	1										1	1	1	2	
111 Maxville		4	2	5	2	1	1					1	2	3	7	4	1
112 Melbourne		2	2	3	1	1						3	8	6	2		
113 Merlin		1	2	4	5	1						1	4	3	5	6	
114 Merriekville				3	4	2	1						1	2	3	2	1

CONTINUATION
IV. TABLE K—ATTENDANCE OF

Continuation Schools	Middle School																			
	Boys										Girls									
	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over		
58 Erin			1	1	1	1	1					3	6	6	4		1	1		
59 Espanola			4	2		1	1					1	2	2	3		1			
60 Fairbank																				
61 Fenelon Falls		3	2	5	2	5	1		2			2	3	5	5	4				
62 Fenwick				2	1							4	2	1						
63 Feversham																				
64 Finch			4	2	4	4	2					6	6	15	1		1			
65 Fingal			2	4								1	1	1	1	1		1		
66 Florence																				
67 Fordwich		1	1	2	2	2	1	1	1			1	3	4				2		
68 Frankford			2	6	3	2	2	1	1	1		5	4	3	4	2	1			
69 Gore Bay			1	1	2	4		2	1			1	2	2	5	5	3		2	
70 Grand Valley			2	5	3	3	1					1	1	5	9	5	3	1	1	
71 Haliburton														1						
72 Hallville					4	4			1			1	2	5	1	2	3	3	1	
73 Harrow			2	2	1	3	1		1			2	3	4	2	1				
74 Havelock				3	2	2							3	4	5	2	1			
75 Hensall			2	3	2	1	1					1	5	6		1				
76 Hepworth																				
77 Highgate		3	4	1	1	2					2	1	1	5	2					
78 Holstein			1	2	1	2	1					1	1	3	1	3		1		
79 Ilderton			1	3	2	2	1						2	1	1	5				
80 Inglewood			1	2		1							2	5	1	1				
81 Iroquois Falls			2	3	2							1	1	5	1	4	2			
82 Islington																				
83 Janetville																				
84 Jarvis																				
85 Jockvale																				
86 Kars		1	1	3	1	2	1					2	3	11	2	2	1	2	1	
87 Keewatin			5	1	3	3						2	4	2						
88 Kenmore		1	3	3	1			1				1	5	3	3					
89 Kinburn			1	3	4	1	1					1	2	5	3	2	2		1	
90 Kinmount																				
91 Kirkland Lake																				
92 Lambeth			3	2	1	1							3	7	3		1			
93 Lanark		1	3	5	3							1	5	6	7	2				
94 Lansdowne			2			3		1				1	6	5	5			1		
95 Laurel																				
96 Lefroy																				
97 Lion's Head																				
98 Little Britain																				
99 Little Current			1	1			1					1	1		5		1	1		
100 Lobo	1		1	6	2						1		4	5	2	2				
101 Long Branch			1	2		2	1	1					2	1	4	4				
102 Lucknow		1		3	2								5	9	6	1	2			
103 Lynden						1	1						4	2		2				
104 Lyndhurst				2	4	1	1						2	3	3	3				
105 Malakoff			1		3	1								1						
106 Mallorytown			1		1			1					1	3	1					
107 Manitowaning						2								2	3	3	1	1		
108 Manotick					1									4	3	7	3	2		
109 Marmora				1	5	1	1	2					1	3	1	4			1	
110 Massey			3	1									2	3	1					
111 Maxville		4	5	3	6	1					1	2	10	8	9	4	2	1		
112 Melbourne		1	1	3	2		1		1		2	1	3	5	1	1	1			
113 Merlin		1	2	5	3	2							3	6	4	1	2			
114 Merrickville				3	1	1	2	1					1	4	3	5	2	2		

SCHOOLS (Continued)

PUPILS BY AGE, SEX AND GRADE (Continued)

	Upper School														Total Number of Boys	Total Number of Girls	Total Number Enrolled		
	Boys							Girls											
	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	14 years	15 years	15 years	16 years	18 years	19 years				20 years	21 and over
58	17	34	51
59	1	.	.	.	1	1	.	.	.	20	30	50
60	23	26	49
61	37	54	91
62	15	28	43
63	7	7	14
64	55	58	113
65	16	28	44
66	12	13	25
67	21	29	50
68	36	50	86
69	28	43	71
70	31	55	86
71	6	10	16
72	28	36	64
73	34	30	64
74	23	36	59
75	25	33	58
76	9	5	14
77	35	25	60
78	22	22	44
79	17	23	40
80	22	26	48
81	26	30	56
82	16	10	26
83	7	12	19
84	11	30	41
85	6	6	12
86	16	47	63
87	22	29	51
88	25	23	48
89	25	40	65
90	8	15	23
91	24	16	40
92	19	29	48
93	24	52	76
94	22	36	58
95	5	9	14
96	10	24	34
97	15	16	31
98	15	17	32
99	18	29	47
100	18	24	42
101	38	33	71
102	34	63	97
103	12	19	31
104	20	28	48
105	12	4	16
106	12	27	39
107	10	23	33
108	8	41	49
109	.	.	1	.	.	.	.	.	.	.	.	1	1	.	.	.	37	40	77
110	13	19	32
111	47	72	119
112	21	40	61
113	1	.	.	.	.	29	46	75
114	22	42	64

CONTINUATION
IV. TABLE K—ATTENDANCE OF PUPILS

Continuation Schools	Lower School, Form I															
	Boys										Girls					
	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years
115 Metcalfe			1	1	1								1	4	2	1
116 Millbrook		1	3	1	4		3						2	3	5	3
117 Milverton		1	2	10	2	3	1						3	7	3	1
118 Mindemoya			1											2	2	2
119 Minden			1	1	2								2	1	1	3
120 Minesing			1	1	1							1	3	2	1	4
121 Morriston			1	4											1	
122 Mount Albert	1	2	2	2	1							1	1	6	4	
123 Mount Brydges	1	1	4	5	4	2	1						1	2	3	3
124 Mount Elgin		1	1	2	1								2		3	
125 Navan				1	1								2	1		
126 New Dundee			3	1	1								1	1	1	
127 New Hamburg			2	5	2							2	3	3		
128 North Augusta			1		4								4	5	2	
129 North Gower				1	2		1						2	1	2	
130 Odessa			2	3	2	1							4	7	4	
131 Oil Springs				2									2	1	1	4
132 Onondaga						1					1	2	1	2		
133 Orono	1	2	2	4	5						2	3	3	4	3	1
134 Otterville			5	3									1	2		
135 Paisley		1	2	7	3	1						1	1	6	2	
136 Pakenham			1			1						1	2	2	4	2
137 Palmerston			2	9	3	2						1	3	6	7	2
138 Pickering				2	1						1	3	3	5	4	
139 Plattsville		2	2	1	1	1						1	1		1	
140 Port Burwell			2	1										4		
141 Port Carling					1	1						1	2	1	5	
142 Port Credit		6	5	7	1							5	2	11	6	2
143 Powassan					1	2						1	5	2	1	1
144 Princeton			1	3		1						1	2	3	2	
145 Rainy River			1	2	1	1	1						3	1	3	4
146 Richard's Landing	1			1		2						1	2	2	2	1
147 Richmond				3	1	1					1	2	3	4	3	
148 Ridgeway			1	7	4	4	3						1	10	5	1
149 Ripley		2	6	3	1	1						2	8	3	1	
150 Rockwood		1	1	3	1						1	5	4	4		2
151 Rodney			1	4	6	3						1	4	7	5	2
152 Russell	1	1	2	1	3							2	2	2		
153 St. George			1	2								1	4	3	3	2
154 Schomberg	1		2	2							1	1	1	1	1	
155 Schreiber		1	7	3	4	4						6	8	10	4	3
156 Scotland	1		1		2			1				1	1	3	3	1
157 Seeley's Bay	1			3		1						1		1	2	3
158 Selkirk			4	3	3	1						2	3	4	9	1
159 Singhampton		1	1		1	1							1	2		1
160 Southampton		1			2							1	2	9	4	
161 South Mountain		2	1	5	2	2							2	1	1	
162 South Porcupine				1	4	2	1						1	2		
163 South River			2			1	2							1	1	
164 Sparta			1	3	1	2							1			
165 Spencerville				3	6	1	1				1	3	7	4		
166 Springfield		1	2	4	2	1	1						1	2	1	2
167 Sprucedale			2	1	4									4	6	
168 Stayner			6	2	3		1						4	7	6	1
169 Stella			1										1	4		2
170 Stevensville				3	2									5	2	1
171 Stouffville			2	5	5	1		1					2	6	5	3

SCHOOLS (Continued)
BY AGE, SEX AND GRADE (Continued)

	Lower School, Form II																											
	Boys										Girls																	
	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	
115	1				1	1		3	1		1									2	1	2	1	1				
116	1					1	1	1	5	6	6	1								2	5	4	3					
117	1						1	1	4	6	1	2	2							1	2	4	1					
118			1								2	2	2							2	2	4	1	1				
119		2									1									1	2	1						
120		2							1	2	2									2	3	2						
121							1		2	1									2	2	1							
122								2	1	1							1	1	2	2	2	5						
123									2	1		1					1	2	3	3		2						
124							1				2						1	2	4		1	2						
125							1		3								2	1	1	1	2					1		
126									1						1			2	2	2	2	2					1	
127						2		2	2	3		1					1	4	1	1	1							
128							1		3	1							2	3	3	5	3	2	1	2				
129	3							1										1	1	5	2	2	1	2				
130					2			3	2	1								3	1	2	2	2						
131									1	2								1	3	3	1							
132			1														2		2	1	3	1						
133							2	3	3	1	1							2	1	3	5							
134							2	4	1	1	1						1	1	4	9	2							
135							1	6	1	1	1							4	2	2	2	2						
136							1	1	1	1					1			1	2	2	2	1						
137							1	2	2	1	1						1	1	2	2	4	4						
138								4	1	1								1	1	2	2	1		1				
139							2	2	2	1	2						1	2	1	1	1	1						
140								6	1	1									3	5	3							
141						1	1										1		1	2	2	2						
142						1	3		2	1							1	2	4	10	4							
143	1					1	1	2	2	3								5	3	2	2							
144						1	1	1	1	1									2	2	3							
145	2							1	2	1							1	2	4	3	3	2		1				
146						1	1	1	1	3									2	6	2	1						
147								3	3									2	2	2	2	2						
148	1							3				1							3	1	4	1						
149							2	1	4	3								1	4	2	3	1	1					
150	1							3	1	1								1	2	2	1							
151	2		1						4	3	2	1							1	2	2	2	1	1				
152						2		1	1	1									3	2	4	2						
153							3	1	1	1	1							1	4	4	2	3						
154							2	2	1	1										3	1							
155	1					2	2	1	1									1	3	1	2							
156							1	4	1	1								2	4	2	2							
157								1	1									1	1	1								
158			1	1			1	2	2	1								2	2	1	1			1				
159																												
160								3	1	1									2	3	2							
161							1		2	1									1	2	4							
162	1							2	2			1								3	3	1						
163	1							2	2											1								
164		1						3	2	1										1	2	3	2					
165								3	3										2	5	2	2	3	2				
166						1	2	1	2	1									1	4	2	1						
167							1	4	1	2	1								2	8	2	2						
168							2	3	9	2	1								2	9	11	2				1		
169								1	1	2											1							
170							1	1	1	1									1									
171	1	1							2		1								3	5	5	3	2					

CONTINUATION
IV. TABLE K—ATTENDANCE OF

Continuation Schools	Middle School																			
	Boys										Girls									
	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over		
115 Metcalfe			2	2	1	2					1	1	1	1		1	1			
116 Millbrook				3	4	4					4	6	2	3		1				
117 Milverton		1	5		5	2	1				1	7	9	2						
118 Mindemoya				1	2	2					1	1	2	1				2		
119 Minden			1	1	2							2	4	2						
120 Minesing																				
121 Morriston																				
122 Mount Albert				3							1	2	3	6						
123 Mount Brydges				1	2	1					1	5	5	2	1	2				
124 Mount Elgin				1	1	1	1				2	2	2	3	1	2				
125 Navan				1	1	1					2	7	1	3	3					
126 New Dundee																				
127 New Hamburg			1	5	1	4						2	4	3	3					
128 North Augusta			4	6	2						1	2	2	2	2	2				
129 North Gower				3	2	3	4				3	2	2	3	3					
130 Odessa			2	2	3						1	2	4	1	1			1		
131 Oil Springs			1	3								2	4	2	2					
132 Onondaga																				
133 Orono		3	1	5	2	1		1			1	7	4	4	2					
134 Otterville																				
135 Paisley			1	7	2	3					2	6	4	9	2					
136 Pakenham			3	3	1	2	3					5	3	2	1					
137 Palmerston			4	8	2	2		1				5	2	4	1	2				
138 Pickering		1		1	1					1	3	1	1							
139 Plattsville				1	4	7		2					2	6	2	1	1			
140 Port Burwell			2		2							2	1	4	1					
141 Port Carling			1									1	2	3	1					
142 Port Credit			3	5	3	3		1			1	5	5	4	2					
143 Powassan			1	2	2	5					1	4	9	6	3	2				
144 Princeton			1	1	1			1				2	3	1	4	1				
145 Rainy River			1	3	3			1				2	2	5	2	1				
146 Richard's Landing			1		1	1					1	1		2	1			1		
147 Richmond			2	3	3	1	1	2			4	2	5	3	3					
148 Ridgeway			1	5	4	3					1	3	5	9	3	1				
149 Ripley		1		10	5	4			1			2	3	9	5	3		1		
150 Rockwood																				
151 Rodney				8	6	3	3		1			3	8	6	2	1	1			
152 Russell		2	4	3	2						3	4	2							
153 St. George		1	2	3	1	1						5	5	2	2					
154 Schomberg																				
155 Schreiber		1	2									1	2	2	1					
156 Scotland			1	3	3	1	1					3	3	2	2					
157 Seeley's Bay																				
158 Selkirk		1		2		4		1			2	6	3	1	2					
159 Singhamton																				
160 Southampton				4		1	1	1				1	2	3	2			1		
161 South Mountain			1	2	4	2		1			2	3	7	1	2					
162 South Porcupine			2	1	2	1						2	4			1				
163 South River																				
164 Sparta																				
165 Spencerville	1	2	3	1	5					1	1	4	8	6	1		1			
166 Springfield			2	3		1						2	4	3				1		
167 Sprucedale				3							1	2	9				1			
168 Stayner				3	5	3	1	3					6	4	10	1				
169 Stella		1		2	1							1	4	1		2				
170 Stevensville																				
171 Stouffville				2	4		2	2	1				1	6	5	5	3			

SCHOOLS (Continued)

PUPILS BY AGE, SEX AND GRADE (Continued)

	Upper School																Total Number of Boys	Total Number of Girls	Total Number Enrolled
	Boys								Girls										
	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over			
115	16	23	39
116	46	48	94
117	45	38	83
118	13	22	35
119	9	22	31
120	6	18	24
121	9	6	15
122	15	35	50
123	26	36	62
124	11	22	33
125	9	24	33
126	7	7	14
127	30	27	57
128	22	30	52
129	17	32	49
130	21	33	54
131	9	26	35
132	1	10	11
133	37	45	82
134	16	7	23
135	36	52	88
136	17	28	45
137	40	43	83
138	11	27	38
139	30	21	51
140	15	23	38
141	5	20	25
142	39	64	103
143	21	46	67
144	11	24	35
145	18	38	56
146	10	15	25
147	20	42	62
148	36	49	85
149	44	49	93
150	10	23	33
151	45	51	96
152	23	21	44
153	17	41	58
154	10	10	20
155	27	48	75
156	20	22	42
157	6	10	16
158	25	42	67
159	7	5	12
160	19	32	51
161	26	26	52
162	19	18	37
163	9	4	13
164	13	12	25
165	26	53	79
166	21	24	45
167	19	37	56
168	44	64	108
169	9	16	25
170	8	9	17
171	28	56	84

CONTINUATION

IV. TABLE K—ATTENDANCE OF PUPILS

Continuation Schools	Lower School, Form I																
	Boys										Girls						
	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 ye
172 Sturgeon Falls			4	4	2	4						1	3	6	2	2	
173 Sunderland			2	3	2	1						2	2	4	2		
174 Sutton		2	2	2	3	2	1					1	5	3	2	4	
175 Tamworth			1	3	3	3		1				1	2	4	4	2	
176 Tara			1	4	1							2	2	4	2	2	
177 Tavistock	1	3	4	3		2						1	2	8	3	2	
178 Teeswater			3	6	9	2						1	4	7	7	2	
179 Thamesford		1	1	6	2								4	5	1	3	
180 Thamesville			8	5	3	2		1						4	7	2	
181 Tharnbury		1	4	4	3	3	1					2	5	9	6	3	
182 Thorndale		2	5	3								1	3	5	3	1	
183 Thornton				5	1	1						2	3	1	2		
184 Tilbury	1		1	5	4	4							5	2	5	5	
185 Tiverton	1	1	2	3	3	4						1	1	3	3	1	2
186 Tottenham		2	2	5	2	1						2	5	3	3	2	
187 Wales		2	2	1		2						2	2	2			
188 Warkworth		4	3	3	7							4	4	7	4		
189 Wellington	1		6	2	4	1						1	2	5	2	1	
190 West Lorne	1	3	2	4	1							2	2	2		2	
191 Westmeath	1		1		4	1								4		1	
192 Westport		1	1		2	1							1	2	3	1	
193 Westport (R.C.S.S.)			3	3	1							6	2			1	
194 Wheatley			4	4	3	3	2						1	10	9	2	
195 Winona		1	1	1									2	8	5	1	
196 Wolfe Island						1								1	4		
197 Woodville		1	4	6	3	1						1	2	5	7		
198 Wroxeter				2	2								2		4		

CONTINUATION

IV. TABLE K—ATTENDANCE OF PUPILS

Continuation Schools	Middle School																	
	Boys								Girls									
	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over
172 Sturgeon Falls.....			1	4	1	1			1		1	2	4	1				1
173 Sunderland.....			1	2		3	1				2	3		5	2	1		
174 Sutton.....		1	2	3	2	1	1	1			1	3	7	9	4	1		2
175 Tamworth.....				1	2	3		1				2	7	10	5	2		
176 Tara.....			1	6	7	1					1	4	6	1	1			
177 Tavistock.....	1	1	6	2	3	1					1	2	4	3				
178 Teeswater.....			3	2	1	4	2				2	2	9	7	1	1	1	1
179 Thamesford.....				2	2	1					2	1	2	3	3			
180 Thamesville.....		1	2	2		3					3	1	3	2	2			
181 Thornbury.....	1	2	1	1	2	6	2			1	2	2	7	7	4	1		
182 Thorndale.....		1	2	4		2					1	5	4	7	6			
183 Thornton.....																		
184 Tilbury.....		1		3	1	2		1			2	2	5	1	2		1	
185 Tiverton.....		1						1			1		1					
186 Tottenham.....		1	2	4	4					2	1	2	12	6	4	1		1
187 Wales.....																		
188 Warkworth.....		2	2	1	2		1				1	2	4	5	5	2		
189 Wellington.....			1	2	1				1		1	3	7	1	2			
190 West Lorne.....		2	3	4	3	3					1	2	6	4				
191 Westmeath.....																		
192 Westport.....			1	4	5	4	2		3			3	4	5		3		
193 Westport (R.C.S.S.)..			2	3	2	1					2	4	7	5	4	2		
194 Wheatley.....		2	1	1	3	1					2	1	7	6	2			
195 Winona.....																		
196 Wolfe Island.....																		
197 Woodville.....			2	1	4	1	1		1			2	2	5		1	1	1
198 Wroxeter.....	1	3	3	1	3						2	2	7	1	2			

SUMMARY OF PUPILS

		11 yrs.	12 yrs.	13 yrs.	14 yrs.
LOWER SCHOOL Form I	Boys.	29	139	385	532
	Girls.	31	227	508	707
LOWER SCHOOL Form II	Boys.		12	103	232
	Girls.	1	25	159	415
MIDDLE SCHOOL	Boys.			7	63
	Girls.			13	115
UPPER SCHOOL	Boys.				
	Girls.				
TOTALS BY SEXES	Boys.	29	151	495	827
	Girls.	32	252	680	1,237
GRAND TOTALS, 1924-25.		122	806	2,350	4,128

SCHOOLS (Concluded)

AGE, SEX AND GRADE (Concluded)

	Middle School														Total Number of Boys	Total Number of Girls	Total Number Enrolled		
	Boys							Girls											
	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	14 years	15 years	16 years	17 years	18 years	19 years				20 years	21 and over
172	28	38	66
173	24	40	64
174	26	56	82
175	24	52	76
176	27	34	61
177	38	37	75
178	54	53	107
179	19	30	49
180	34	37	71
181	43	62	105
182	27	43	70
183	10	16	26
184	30	41	71
185	21	25	46
186	33	51	84
187	11	12	23
188	38	56	94
189	24	36	60
190	33	45	78
191	11	10	21
192	25	31	56
193	23	45	68
194	35	56	91
195	5	24	29
196	2	8	10
197	32	35	67
198	19	24	43

BY AGE, SEX AND GRADE

15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs.	20 yrs.	21 yrs. and over	TOTALS
398	193	48	9	2	2	2	1,739
515	216	69	21	9	3	4	2,310
384	273	123	28	3	2	1	1,161
505	385	173	49	14	6	2	1,734
226	382	336	222	70	31	29	1,366
381	644	539	316	124	43	30	2,205
.....	5	1	1	.....	1	1	9
1	8	6	5	.....	.....	1	21
1,008	853	508	260	75	36	33	4,275
1,402	1,253	787	391	147	52	37	6,270
4,820	4,212	2,590	1,302	444	176	140	10,545

COLLEGIATE INSTITUTES

I. TABLE L—FINANCIAL

Collegiate Institutes	Receipts											
	Legislative Grants		Municipal Grants (county)		Municipal Grants (local)		Debentures		Balances and other sources		Total Receipts	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Barrie.....	1,913	50	13,378	87	15,624	62			2,989	06	33,906	05
2 Brantford.....	2,664	25	11,711	97	54,476	05	18,459	24	6,369	27	93,680	78
3 Brockville.....	2,020	24	8,301	20	28,300	00			629	16	39,250	60
4 Chatham.....	1,692	50	11,185	58	24,679	44			8,727	99	46,285	51
5 Clinton.....	1,491	50	8,893	93	7,700	00			482	85	18,568	28
6 Cobourg.....	1,879	50	8,930	20	16,000	00			10,564	84	37,374	54
7 Collingwood.....	2,125	50	9,096	43	17,697	51			2,882	69	31,802	13
8 Fort William.....	5,906	42			34,982	41			352	31	41,241	14
9 Galt.....	2,568	25	27,656	31	13,215	26	51,985	83	5,313	60	100,739	25
10 Goderich.....	1,338	00	6,491	32	12,000	00	57,900	00	6,240	79	83,970	11
11 Guelph.....	1,813	23	12,804	63	41,267	87	46,877	98	1,037	77	103,801	48
12 Hamilton, Cen- tral.....	5,008	41	18,596	06	146,845	00			14,495	33	184,944	80
13 Ingersoll.....	1,677	36	7,291	99	17,469	00			1,474	76	27,913	11
14 Kingston.....	1,683	50	9,424	33	50,000	00			2,425	58	63,533	41
15 Kitchener- Waterloo.....	2,012	16	11,591	71	28,975	25			3,023	09	45,602	21
16 Lindsay.....	1,967	50	21,442	14	14,080	59			2,354	14	39,844	37
17 London.....	2,887	33	19,672	80	219,496	26	8,000	00	4,318	41	254,374	80
18 Morrisburg.....	1,628	50	5,874	98	6,398	51			1,927	30	15,829	29
19 Napanee.....	1,759	86	10,303	41	8,869	38			8,043	72	28,976	37
20 Niagara Falls.....	2,053	25	4,479	08	19,458	53			6,310	61	32,301	47
21 North Bay.....	7,828	40			46,519	31			2,652	44	57,000	15
22 Orillia.....	1,728	77	7,538	79	19,499	42			9,300	23	38,067	21
23 Ottawa.....	1,966	50	14,282	25	160,071	60	41,864	17	27,924	59	246,109	11
24 Owen Sound.....	2,298	25	9,548	79	32,813	50			11,830	81	56,491	35
25 Perth.....	1,749	50	12,928	90	15,035	94			6,924	05	36,638	39
26 Peterborough.....	1,417	50	2,569	00	53,200	00			5,629	93	62,816	43
27 Picton.....	2,035	50	12,359	29	7,300	00			11,402	91	33,097	70
28 Port Arthur.....	3,711	00			49,823	10			1,343	02	54,877	12
29 Renfrew.....	2,062	00	20,853	58	12,500	00			4,437	72	39,853	30
30 St. Catharines.....	2,059	50	20,578	53	58,640	96	13,168	78	97,541	75	191,989	52
31 St. Mary's.....	1,782	50	7,712	31	11,000	00	20,000	00	2,096	65	42,591	46
32 St. Thomas.....	2,230	33	11,159	01	55,000	00			2,451	70	70,841	04
33 Sarnia.....	2,541	50	4,738	28	30,703	94			38,406	51	76,390	23
34 Sault Ste. Marie	5,942	11			39,708	04			2,977	09	48,627	24
35 Seaforth.....	1,624	50	10,692	31	4,983	27			4,112	75	21,412	83
36 Smith's Falls.....	1,932	50	9,641	14	30,000	00			906	84	42,480	48
37 Stratford.....	1,855	00	7,378	04	52,791	07			398	91	62,423	02
38 Strathroy Toronto:	1,972	47	10,671	39	4,200	00			648	42	17,492	28
39 Harbord.....	2,671	83			275,845	47	88,139	80	135,807	58	502,464	68
40 Humberstone.....	1,696	50			113,370	81	1,685	30	52,663	92	169,416	53
41 Jarvis.....	1,795	50			158,270	07	5,254	13	223,849	14	389,168	84
42 Malvern.....	1,893	50			69,554	57	594	82	11,144	98	83,187	87
43 North.....	2,189	33			81,144	53			13,877	17	97,211	03
44 Oakwood.....	3,307	50			112,174	99			11,932	38	127,414	87
45 Parkdale.....	1,683	50			95,579	63			206	25	97,469	38
46 Riverdale.....	3,245	50			118,866	21	2,379	23	53,522	43	178,013	37
47 Vankleek Hill.....	1,739	50	10,511	11	5,250	00			14,158	92	31,659	53
48 Walkerville.....	2,717	75	12,862	50	55,000	00			12,040	95	82,621	20
49 Windsor.....	3,706	41	10,712	70	113,741	34	28,648	35	7,440	87	164,249	67
50 Woodstock.....	2,187	50	16,574	94	30,276	24			5,327	97	54,366	65
Totals.....	121,662	91	440,439	80	2,690,399	66	384,957	63	862,922	15	4,500,382	18

AND HIGH SCHOOLS

STATEMENT

Expenditure

	Teachers' Salaries		Buildings, Sites and all permanent improvements		Repairs to school accommodations		Library, scientific apparatus, maps, etc., typewriters, and equipment for physical culture		Art, manual training, house-hold science and agricultural dept. equipment		School books, stationery, prizes, fuel, examinations, and all other expenses		Total Expenditure	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1	26,897	00	282	60	552	10	655	82			4,739	17	33,126	69
2	62,390	23	18,772	00	2,836	30					9,682	25	93,680	78
3	27,956	00			459	81	1,351	59			8,692	51	38,459	91
4	30,994	45	734	26	821	96	512	37			7,845	17	40,908	21
5	13,419	32			99	54	316	81			2,602	17	16,437	84
6	21,270	00	924	53	1,979	41	2,099	15	14	40	4,697	10	30,984	59
7	21,720	00	584	75	126	46			31	95	6,412	14	28,875	30
8	32,761	94	100	30	176	85	1,008	80			7,193	25	41,241	14
9	35,040	81	55,076	12	2,274	80	306	35			7,626	00	100,324	08
10	14,388	00	49,479	58	12,512	63	53	72			3,671	67	80,105	60
11	31,577	66			3,242	10	459	21			62,677	83	97,956	80
12	112,257	02	113	48			345	32			48,652	80	161,368	62
13	18,950	00	174	00	763	37	642	37	227	00	4,017	53	24,774	27
14	51,540	83	944	50	706	03	581	71			6,772	35	60,545	42
15	22,585	58	959	12	906	60	389	77			12,602	70	37,443	77
16	30,532	48	664	12	367	14	169	05			6,636	96	38,369	75
17	147,186	97	18,418	31	3,148	46	2,947	38	9	45	82,664	23	254,374	80
18	12,601	80			115	90	367	55			2,744	04	15,829	29
19	17,647	50			243	32	593	48			4,864	30	23,348	60
20	22,420	00			1,066	74	653	48			8,161	25	32,301	47
21	31,946	51	5,115	45	604	68	1,412	51			17,921	00	57,000	15
22	22,945	75	367	14	226	06	582	96			6,716	79	30,838	70
23	155,415	70	17,203	73	5,357	79					64,142	05	242,119	27
24	33,368	00	10,229	47	1,178	98	3,178	80			8,536	10	56,491	35
25	17,979	00			782	71	1,033	30			5,317	62	25,112	63
26	45,830	00			1,198	62					14,841	28	61,869	90
27	18,460	00	378	00					116	55	3,648	46	22,603	01
28	32,993	90	688	50	2,127	49	1,418	33			17,648	90	54,877	12
29	22,228	04			255	31	198	54	250	00	13,539	06	36,470	95
30	51,711	76	42,655	16	636	34	923	63			86,816	80	182,743	69
31	18,143	75	19,783	71	285	55	108	56			4,053	60	42,375	17
32	54,763	00	3,614	23	628	56			807	41	11,027	84	70,841	04
33	36,904	76	5,147	40	151	86	1,233	18			32,953	03	76,390	23
34	37,245	00			391	26					10,666	12	48,302	38
35	16,226	83			401	10	597	30			2,488	57	19,713	80
36	31,286	50	824	20	190	83			12	30	6,742	44	39,056	27
37	39,672	33	1,119	00	1,280	27	800	00			14,345	82	57,217	42
38	13,327	30			777	07			94	68	2,960	67	17,159	72
39	86,785	02	76,639	25	2,759	83	604	76			276,009	11	442,797	97
40	90,495	65	55,305	88	6,251	45	718	67			15,350	41	168,122	06
41	81,320	00	259,609	64	3,350	46	1,524	96	1,854	53	23,331	55	370,991	14
42	54,164	00	11,434	16	3,669	61	496	70			13,243	23	83,007	70
43	66,452	00	11,930	15	2,498	24	585	62			15,745	02	97,211	03
44	110,056	77	807	89	2,146	14	631	52	857	29	12,915	26	127,414	87
45	78,364	86	2,430	55	2,609	91	326	12			13,737	94	97,469	38
46	87,849	12	61,632	25	9,563	74	560	59	720	35	17,334	59	177,660	64
47	13,512	85	109	95	130	00					2,777	86	16,530	66
48	32,137	00	729	57	437	00	1,119	27	779	60	26,731	62	61,934	06
49	85,162	59	17,246	56	4,992	98	2,769	98	899	78	53,177	78	164,249	67
50	37,399	52	1,524	00	1,191	70	222	55	347	36	13,507	60	54,192	73
	2,258,285	10	753,753	51	88,475	06	34,501	78	7,022	65	1,111,183	54	4,253,221	64

COLLEGIATE INSTITUTES

I. TABLE L—FINANCIAL

High Schools	Receipts											
	Legislative Grants		Municipal Grants (county)		Municipal Grants (local)		Debentures		Balances and other sources		Total Receipts	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Alexandria.....	1,547	00	1,356	31	10,300	00			1,042	73	14,246	04
2 Alliston.....	1,299	19	7,380	01	3,500	00			539	16	12,718	36
3 Almonte.....	1,438	05	3,875	91	5,336	79			5,839	72	16,490	47
4 Amherstburg...	1,863	83	5,979	53	9,762	25			819	48	18,425	09
5 Arnprior.....	1,749	00	9,088	01	16,341	40			1,654	66	28,833	07
6 Arthur.....	1,471	80	6,859	66	4,194	82			1,081	89	13,608	17
7 Athens.....	1,180	04	10,431	86	5,155	75	32,800	00	23,130	90	72,698	55
8 Aurora.....	1,839	26	5,748	91	9,300	00	7,293	37	2,659	03	26,840	57
9 Avonmore.....	1,179	01	2,029	15	6,400	00			3,076	29	12,684	45
10 Aylmer.....	1,686	99	1,686	99	3,500	00			7,459	49	14,333	47
11 Beamsville.....	6,275	72	20,097	09					323	71	26,696	52
12 Belleville.....	3,093	41	9,883	17	30,992	02			511	16	44,479	76
13 Bowmanville...	1,843	50	7,049	67	9,300	00			409	58	18,602	75
14 Bracebridge...	2,566	84			9,712	77			93	40	12,373	01
15 Bradford.....	1,000	64	1,187	24	5,000	00	49,462	34	5,920	78	62,571	00
16 Brampton.....	1,788	21	11,159	66	9,500	00			1,103	48	23,551	35
17 Brighton.....	1,248	96	4,096	59	2,500	00			870	51	8,716	06
18 Burford.....	1,579	45	7,449	80	274	22			11,542	40	20,845	87
19 Burlington.....	1,816	43	7,675	27	9,000	00			645	32	19,137	02
20 Caledonia.....	1,422	07	7,587	52			2,901	67	6,120	37	18,031	63
21 Campbellford...	1,732	50	6,936	22	7,700	00	44,833	66	15,539	93	76,742	31
22 Carleton Place.	1,777	14	12,434	77	9,300	00	16,500	00	20,312	03	60,323	14
23 Cayuga.....	1,495	25	3,292	26	7,143	00			1,713	61	13,644	12
24 Chappleau.....	2,402	66			12,000	00			1,038	11	15,440	77
25 Chatsworth.....	804	16	1,458	98	2,562	96			1,740	42	6,566	52
26 Chesley.....	1,504	47	5,833	18	6,300	00			2,660	46	16,298	11
27 Chesterville...	1,296	64	3,801	93	3,278	90			2,320	45	10,697	92
28 Colborne.....	1,298	20	4,222	48	3,499	30			7,701	88	16,721	86
29 Cornwall.....	1,859	53	13,612	26	21,000	00	18,269	99	15,634	12	70,375	90
30 Deseronto.....	1,203	84	2,336	38	6,000	00			488	48	10,028	70
31 Dundalk.....	1,033	54	3,965	33	2,500	00			749	86	8,248	73
32 Dundas.....	1,513	49	5,313	99	11,100	00			1,814	90	19,742	38
33 Dunnville.....	1,751	72	11,503	79	10,000	00			3,361	29	26,616	80
34 Durham.....	1,322	05	4,765	89	2,778	21			1,421	33	10,287	48
35 Dutton.....	1,253	48	9,675	80	1,200	00			532	50	12,661	78
36 Elmira.....	1,162	07	3,364	31	6,000	00			258	89	10,785	27
37 Elora.....	1,042	36	3,889	41	3,000	00			879	21	8,810	98
38 Essex.....	2,081	10	12,704	65	8,400	00	3,000	00	1,073	28	27,259	03
39 Exeter.....	1,399	05	8,652	37	3,934	12			7,688	08	21,673	62
40 Fergus.....	1,421	96	5,567	48	5,500	00			4,125	86	16,615	30
41 Flesherton.....	1,388	88	1,482	39	6,439	50			3,384	24	12,695	01
42 Forest.....	1,269	12	7,206	87	4,500	00			2,745	60	15,721	59
43 Fort Frances...	10,833	83			8,000	00	7,301	72	1,036	88	27,172	43
44 Gananoque.....	1,655	00	4,470	43	8,540	87			614	48	15,280	78
45 Georgetown....	1,629	15	7,155	26	4,690	54	4,520	66	1,642	42	19,638	03
46 Glencoe.....	1,114	26	5,379	29	2,350	00			1,598	93	10,442	48
47 Gravenhurst...	2,438	80			5,162	40			13	18	7,614	38
48 Grimsby.....	1,533	25	6,251	03	7,000	00			491	80	15,276	08
49 Hagersville...	1,540	12	7,395	99	4,200	00			1,039	03	14,175	14
50 Haileybury.....	17,338	75			11,735	36			3,343	43	32,417	54
51 Hamilton, Delta	1,510	71	764	35	85,251	00	693,883	79	11,594	50	793,004	35
52 Hanover.....	1,217	77	1,217	77	8,500	00	10,000	00	43,433	17	64,386	71
53 Harriston.....	1,390	16	3,944	84	4,775	00			651	56	10,761	56
54 Hawkesbury....	1,235	74	2,772	34	4,036	27			590	00	8,634	35
55 Iroquois.....	1,378	01	5,709	42	3,500	00			4,368	20	14,955	63
56 Kemptville....	1,447	52	5,900	89	4,460	96			537	32	12,346	69
57 Kenora.....	3,380	80			16,020	70			175	00	19,576	50

AND HIGH SCHOOLS (Continued)

STATEMENT (Continued)

		Expenditure									
Teachers' Salaries		Buildings, Sites and all permanent improvements	Repairs to school accommodations	Library, scientific apparatus, maps, etc., typewriters, and equipment for physical culture	Art, manual training, house-hold science and agricultural dept. equipment	School books, stationery, prizes, fuel, examinations, and all other expenses	Total Expenditure				
\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1	10,180 00	76 89	377 83	37 50		2,803 77	13,475 99				
2	10,000 00	230 26				2,101 20	12,331 46				
3	9,980 00	1,800 00	29 25			541 53	12,350 78				
4	9,400 00	1,218 65	604 47	934 29	250 00	5,479 22	17,886 63				
5	18,670 00	2,016 92	67 42			4,974 06	25,728 40				
6	9,666 58	897 18	343 94	52 00	15 55	2,571 81	13,547 06				
7	8,380 00	52,484 55	36 70	21 65	98 16	1,544 51	62,565 57				
8	14,517 50	1,019 25	196 15			10,999 50	26,732 40				
9	6,680 00	153 38	148 97			1,812 03	8,794 38				
10	10,390 50	123 33	368 73	29 53		3,421 38	14,333 47				
11	14,340 00	1,048 41	650 45	554 42	398 79	9,704 45	26,696 52				
12	36,064 90		554 40	19 12	1,780 11	6,061 23	44,479 76				
13	13,333 12	344 95	498 58	140 14	194 65	4,091 31	18,602 75				
14	8,677 33	2,152 71		768 59	101 75	391 75	12,092 13				
15	5,700 00	32,114 75	113 20	1,591 20		23,051 85	62,571 00				
16	18,020 00	200 00	300 00			3,323 62	21,843 62				
17	5,800 00	660 16	45 95			2,046 12	8,552 23				
18	6,370 00		267 06	65 80		3,420 16	10,123 02				
19	11,658 00	1,157 29	172 31	437 92		5,212 55	18,638 07				
20	9,472 50	973 55		130 77		5,635 53	16,212 35				
21	13,333 00	57,435 52	2,034 39	430 18		3,478 44	76,711 53				
22	14,848 00	36,503 98	190 85	175 25		3,774 30	55,492 38				
23	8,020 00	1,030 38				4,302 14	13,352 52				
24	7,080 00	866 03	54 60	100 00		7,293 78	15,394 41				
25	3,568 70		3 20	84 36		1,021 90	4,678 16				
26	11,008 50	1,370 00	652 95	218 01		881 75	14,131 21				
27	5,900 00	69 90	172 69	95 00	46 75	2,099 06	8,383 40				
28	6,660 00		141 90			3,635 71	10,437 61				
29	25,800 00	28,176 81	141 42	337 65		5,375 83	59,831 71				
30	6,100 00	28 00	1,568 39			1,876 08	9,572 47				
31	6,178 81	405 50	30 27	164 93		1,166 95	7,946 46				
32	14,149 52	1,759 90	286 75	379 82		3,101 78	19,677 77				
33	12,713 53	89 16	136 54	128 03		5,679 14	18,746 40				
34	7,997 13	118 40	112 55	179 06		1,880 34	10,287 48				
35	9,050 00		25 96	42 83		1,683 98	10,802 77				
36	6,900 00	373 96		97 00		1,838 20	9,209 16				
37	5,832 50		386 72	111 68		1,283 50	7,614 40				
38	13,418 72	4,887 70	986 39		102 43	6,930 47	26,325 71				
39	11,920 00	82 38	78 25	332 58		1,958 25	14,371 46				
40	10,457 75	65 65	391 07	49 42		1,992 62	12,956 51				
41	6,827 80	225 23	31 80	32 57	131 45	1,486 15	8,735 00				
42	8,820 00	366 53	328 15	145 42		1,979 26	11,639 36				
43	12,505 64	509 20	42 40	1,146 73		8,761 72	22,965 69				
44	12,070 00	173 50	347 29	466 09		2,223 90	15,280 78				
45	10,520 00	4,810 01	800 71	679 10		2,828 21	19,638 03				
46	7,290 00	394 99	958 08			1,503 94	10,147 01				
47	6,100 00	74 00	38 75	72 06		1,286 95	7,571 76				
48	10,633 00		357 46	283 80		1,897 56	13,171 82				
49	10,016 60	4 80	258 35			2,626 40	12,906 15				
50	12,054 98	534 70	635 22	133 25	139 74	10,471 51	23,969 40				
51	27,879 98	29,259 63		11,885 68	2,299 35	331,167 36	402,492 00				
52	8,707 12	43,110 64	3 60	74 05		2,312 85	54,208 26				
53	8,160 00	622 00	219 45	190 50		1,569 61	10,761 56				
54	6,200 00	9 24	475 73	192 93		1,756 45	8,634 35				
55	8,600 00	236 58	75 46	95 48		1,754 48	10,762 00				
56	10,480 00	416 15	123 38			1,231 10	12,250 63				
57	14,125 40			9 32		5,431 64	19,566 36				

COLLEGIATE INSTITUTES

I. TABLE L—FINANCIAL

High Schools	Receipts											
	Legislative Grants		Municipal Grants (county)		Municipal Grants (local)		Debentures		Balances and other sources		Total Receipts	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
58 Kincardine...	1,761	15	7,709	42	7,891	15	1,000	00	2,974	29	21,336	01
59 Kingsville...	1,605	03	4,975	65	7,000	00			2,061	09	15,641	77
60 Lakefield...	1,014	37	1,338	05	5,900	00			205	35	8,457	77
61 Leamington...	1,885	50	9,799	82	15,000	00			5,324	84	32,010	16
62 Listowel...	1,606	16	6,681	55	5,800	00			384	20	14,471	91
63 Lucan...	1,246	90	7,699	65	2,800	00			621	31	12,367	86
64 Madoc...	1,454	59	5,252	48	3,400	00			120	58	10,227	65
65 Markdale...	1,029	45	1,662	57	5,245	09			3,355	40	11,292	51
66 Markham...	1,284	97	6,744	67	2,350	00	15,000	00	884	63	26,264	27
67 Meaford...	1,595	04	4,920	26	6,500	00	31,921	20	1,427	59	46,364	09
68 Midland...	1,798	50	2,758	55	17,943	81	5,606	91	2,457	83	30,565	60
69 Milton...	1,572	34	1,486	80	12,800	00			445	12	16,304	26
70 Mimico...	1,430	03	5,809	01	4,000	00	154,173	32	4,599	06	170,011	42
71 Mitchell...	1,301	52	4,802	15	5,300	00	35,805	00	2,247	83	49,546	50
72 Norwood...	840	44	885	02	3,011	95			8,485	58	13,222	99
73 Mount Forest	1,314	88	4,473	99	4,000	00			582	55	10,371	42
74 Nepean...	1,639	08			18,000	00	146,540	15	1,331	02	167,510	25
75 Newburgh...	1,997	41	4,059	08	1,334	01			3,036	01	10,426	51
76 Newcastle...	864	83	1,411	06	2,429	75			68	50	4,774	14
77 New Liskeard	2,531	62			12,625	00			294	96	15,451	58
78 Newmarket...	1,585	14	18,640	36	12,500	00	15,000	00	1,482	63	49,208	13
79 Niagara...	1,092	17	2,871	54	4,225	00			1,345	80	9,534	51
80 Niagara Falls, South	2,219	18			35,000	00	7,948	68	14,164	36	59,332	22
81 Norwich...	1,428	12	7,080	31	8,433	35			5,182	89	22,124	67
82 Norwood...	1,315	99	5,565	38	3,302	54			1,421	26	11,605	17
83 Oakville...	2,004	50	8,486	24	13,000	00			210	45	23,701	19
84 Omemece...	895	07	1,882	03	2,506	87			681	41	5,965	38
85 Orangeville...	1,754	93	8,566	03	7,100	00			1,643	39	19,064	35
86 Oshawa...	1,539	51	6,157	45	37,001	61	286,250	86	673	84	331,623	27
87 Paris...	1,670	00	7,684	27	5,000	00	14,530	10	17,915	09	46,799	46
88 Parkhill...	1,376	31	5,873	90	2,969	33			233	49	10,453	03
89 Parry Sound...	2,877	44			9,429	77			53	58	12,360	79
90 Pembroke...	1,419	30	2,935	17	23,593	96			1,146	45	29,094	88
91 Penetang'h'ne:	1,377	68	1,377	68	7,091	28			669	84	10,516	48
92 Petrolia...	1,352	10	7,915	87	10,000	00			4,488	94	23,756	91
93 Plantagenet...	872	67	1,999	57	4,314	64			6,740	44	13,927	32
94 Port Colborne	1,589	96			14,675	00			1,316	80	17,581	76
95 Port Dover...	1,133	98	1,166	61	4,209	82			95	90	6,606	31
96 Port Elgin...	1,027	56	3,213	62	1,900	00			3,654	68	9,795	86
97 Port Hope...	1,640	90	6,628	29	10,935	27			1,675	17	20,879	63
98 Port Perry...	4,034	73	5,656	64	3,200	00			1,026	01	13,917	38
99 Port Rowan...	870	02	2,034	00	2,387	84					5,291	86
100 Prescott...	1,465	30	2,595	20	8,870	59			246	64	13,177	73
101 Richmond Hill	1,470	55	9,992	32	5,000	00			776	45	17,239	32
102 Ridgetown...	1,488	05	6,477	84	5,900	00			274	30	14,410	19
103 Rockland...	1,062	64	3,377	29	2,911	23			2,030	20	9,381	36
104 Scarborough	2,023	45	7,174	84	17,186	89			408	15	26,793	33
105 Shelburne...	1,150	31	4,412	00	5,021	00			170	12	10,753	43
106 Simcoe...	1,558	33	8,903	43	4,939	99			230	40	15,632	15
107 Smithville...	1,016	81	6,479	16	6,000	00	23,150	00	12,376	35	49,022	32
108 Sterling...	1,496	20	7,535	35	3,950	00			6,017	81	18,999	36
109 Streetsville...	1,001	78	4,217	70	2,400	00			1,004	81	8,624	29
110 Sudbury...	9,149	28			24,691	36			4,532	81	38,373	45
111 Sydenham...	1,440	32	10,700	00					199	10	12,339	42
112 Thessalon...	3,065	92			8,857	64			8,285	64	20,209	20
113 Thorold...	1,454	97	1,764	33	9,500	00			686	33	13,405	63

AND HIGH SCHOOLS (Continued)

STATEMENT (Continued)

		Expenditure											
Teachers' Salaries		Buildings, Sites and all permanent improvements		Repairs to school accommodations		Library, scientific apparatus, maps, etc., typewriters, and equipment for physical culture		Art, manual training, house-hold science and agricultural dept. equipment		School books, stationery, prizes, fuel, examinations, and all other expenses		Total Expenditure	
\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
58	12,180 00	776 01		57 95		9 48		77 30		2,993 09		16,093 83	
59	11,316 50	1,550 68		321 84		30 34				2,422 41		15,641 77	
60	5,531 25	2,123 65								787 68		8,442 58	
61	18,252 00	133 07		967 08		968 13				3,782 10		24,102 38	
62	12,923 51			195 88		158 63				1,193 89		14,471 91	
63	7,988 50			183 00		192 85		23 15		3,930 49		12,317 99	
64	7,962 96			35 55		69 73				1,752 89		9,821 13	
65	5,720 00	119 70		310 68						1,058 26		7,208 64	
66	8,190 00	11,702 80		52 07		109 85				1,876 80		21,931 52	
67	12,018 60	29,590 14		130 12		422 17				1,859 52		44,020 55	
68	15,399 00	3,964 63		243 64		1,405 99				9,552 34		30,565 60	
69	12,676 50			98 46		109 13				3,360 65		16,244 74	
70	7,125 85	152,902 94		76 25						478 71		160,583 75	
71	8,470 00	3,512 56								3,705 15		15,687 71	
72	4,000 00					5 35				906 77		4,912 12	
73	8,067 50			9 15						1,650 48		9,727 13	
74	13,635 62	148,086 71				140 44				3,659 16		165,521 93	
75	5,260 00			302 85		35 52				767 04		6,365 41	
76	3,700 00	353 43		16 50		75 82				628 39		4,774 14	
77	6,811 96	1,449 22		348 67		199 83		907 29		4,250 72		13,967 69	
78	19,981 00			3,032 47		60 52				17,809 34		40,883 33	
79	5,440 00			303 00		386 26				1,478 51		7,607 77	
80	15,663 32	6,957 78		589 37		991 87		207 42		14,881 98		39,291 74	
81	9,668 50	815 37		319 25		274 91				5,450 81		16,528 84	
82	7,947 15	185 55		78 32		75 65				1,812 73		10,099 40	
83	16,672 40	445 22		419 59		521 44		586 21		3,130 42		21,775 28	
84	3,780 00	128 31				95 00				1,442 15		5,445 46	
85	14,780 00			118 45		297 08				2,659 61		17,855 14	
86	38,015 82	247,881 83		427 18						44,586 10		330,910 93	
87	10,960 50			25 27		16 92				2,443 54		13,446 23	
88	8,120 00	381 78		8 70		184 72				1,707 61		10,402 81	
89	10,064 34			307 08						1,989 37		12,360 79	
90	20,369 38	1,802 32		284 18		105 22				6,381 69		28,942 79	
91	7,760 00	82 61		262 63						2,258 47		10,363 71	
92	13,180 00	1,500 00								2,353 24		17,033 24	
93	5,360 00	400 00				347 44				1,002 99		7,110 43	
94	12,120 00	1,526 15								3,925 33		17,571 48	
95	5,660 00	1 50				21 96				922 85		6,606 31	
96	5,680 00					78 33				1,140 04		6,898 37	
97	16,085 31	430 91		144 20		78 73				1,921 83		18,660 98	
98	10,400 42	489 04		160 40		160 61		597 16		2,033 97		13,841 60	
99	4,240 00	367 31				33 22				651 33		5,291 86	
100	10,280 00	110 25				118 28				2,282 34		12,790 87	
101	12,000 00	393 92		31 29		1,870 13				2,408 99		16,704 33	
102	10,100 00			365 55		295 83				3,300 42		14,061 80	
103	5,200 00	60 60		54 31		308 29				1,042 60		6,665 20	
104	14,940 00	1,246 58				670 89		214 09		9,637 83		26,709 39	
105	8,143 00	1,017 10		88 07		29 51				1,331 37		10,609 05	
106	12,871 00			575 00						2,161 52		15,607 52	
107	6,550 00	21,459 50		3,706 09						7,716 55		39,432 14	
108	9,605 00			1,225 18						2,656 29		13,486 47	
109	5,900 00	231 00		64 85		377 38				890 65		7,463 88	
110	25,220 00			347 72		2,201 46				7,021 59		34,790 77	
111	9,645 00			79 24		13 90				2,445 58		12,183 72	
112	6,040 00	12,225 89		3 00						1,940 31		20,209 20	
113	10,530 00	158 61		299 46		50 40				2,363 81		13,402 28	

COLLEGIATE INSTITUTES

I. TABLE L—FINANCIAL

High Schools	Receipts											
	Legislative Grants		Municipal Grants (county)		Municipal Grants (local)		Debentures		Balances and other sources		Total Receipts	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
114 Tillsonburg...	1,925	65	8,857	20	8,000	00			2,282	65	21,065	50
115 Timmins.....	3,680	72			23,000	00	116,672	70	1,855	22	145,208	64
116 Toronto, Davenport..	1,540	17			36,184	14			193	52	37,917	83
117 Trenton.....	1,889	06	4,912	18	8,806	00			4,877	05	20,484	29
118 Tweed.....	1,475	28	7,853	56	3,500	00			5,611	36	18,440	20
119 Uxbridge.....	1,750	35	7,497	01	93,879	10			5,697	00	108,823	46
120 Vienna.....	615	85	2,131	64	1,250	00			2,288	98	6,286	47
121 Walkerton...	1,538	42	6,756	74	6,000	00			2,894	18	17,189	34
122 Wallaceburg..	1,527	76	4,509	59	10,615	00			320	43	16,972	78
123 Wardsville...	947	30	2,667	19	926	43			368	82	4,909	74
124 Waterdown...	1,231	59	1,829	31	5,700	00			1,151	08	9,911	98
125 Waterford....	1,160	86	4,389	98	2,900	00	1,000	00	756	26	10,207	10
126 Watford.....	1,308	28	5,916	20	5,300	00			6,243	71	18,768	19
127 Welland.....	1,824	90	10,217	53	22,079	41			884	94	35,006	78
128 Weston.....	1,769	50	17,477	40	2,657	06			12,541	89	34,445	85
129 Whitby.....	1,819	49	6,591	61	7,721	35			848	91	16,981	36
130 Warton.....	1,537	85	6,529	82	4,500	00			2,717	36	15,285	03
131 Williamstown..	1,441	99	1,296	69	7,743	61			916	44	11,398	73
132 Winchester...	1,743	06	5,307	70	5,500	00			3,688	18	16,238	94
133 Wingham.....	1,533	17	9,178	66	4,624	00			3,748	20	19,084	03
1 Totals, High Schools.....	245,502	71	689,358	91	1,204,650	95	1,745,366	12	447,013	94	4,331,892	63
2 Totals, Collegiate Institutes.....	121,662	91	440,439	80	2,690,399	69	384,957	63	862,922	15	4,500,382	18
3 Grand Totals, 1924.....	367,165	62	1,129,798	71	3,895,050	64	2,130,323	75	1,309,936	09	8,832,274	81
4 Grand Totals, 1923.....	328,013	90	958,760	08	3,386,184	26	1,918,668	21	1,789,722	55	8,381,349	00
5 Increases.....	39,151	72	171,038	63	508,866	38	211,655	54			450,925	81
6 Decreases.....									479,786	46		
7 Percentages....	4.16		12.79		44.10		24.12		14.83			

AND HIGH SCHOOLS (Continued)

STATEMENT (Concluded)

		Expenditure									
Teachers' Salaries		Buildings, Sites and all permanent improvements	Repairs to school accommodations	Library, scientific apparatus, maps, etc., typewriters, and equipment for physical culture	Art, manual training, household science and agricultural dept. equipment	School books, stationery, prizes, fuel, examinations, and all other expenses	Total Expenditure				
\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
114	14,860 00	174 99	24 45	225 63		4,472 80		19,757	87		
115	12,108 54	89,216 10	76 60	7,588 65		33,572 05		142,561	94		
116	31,843 00		948 39	427 61		4,698 83		37,917	83		
117	14,270 00		307 99	115 00		5,274 34		19,967	33		
118	8,629 00	483 84	148 83	215 23		1,935 66		11,412	56		
119	10,555 00	90,879 10		54 21		7,311 88		108,800	19		
120	2,900 00	250 00	50 00			531 25		3,731	25		
121	10,646 11	120 00	144 62	12 50		2,944 85		13,868	08		
122	12,253 81	345 78	86 92	37 16		2,899 28		15,622	95		
123	3,770 00	105 95	57 79			547 53	262 47	4,743	74		
124	6,620 00	2,372 00	4 00	179 41		505 82		9,681	23		
125	5,948 00		228 14	14 44		1,263 14		7,453	72		
126	9,960 00		92 10			2,542 55		12,594	65		
127	23,080 00	219 29	1,290 14	2,208 64		7,691 89		34,489	96		
128	21,331 94		605 46	147 70		8,342 47		30,427	57		
129	12,740 00		210 16	463 71		3,239 65		16,653	52		
130	9,620 00	890 08	261 49	50 25		1,826 76		12,648	58		
131	8,450 00	235 00		140 33		1,564 74		10,390	07		
132	9,700 00	119 50	474 47	39 99	13 00	1,753 97		12,100	93		
133	13,940 00	608 25	920 97	59 00		1,898 25		17,426	47		
1	1,458,654 40	1,155,266 65	39,468 19	48,694 38	8,446 82	855,348 90		3,565,879	34		
2	2,258,285 10	753,753 51	88,475 06	34,501 78	7,022 65	1,111,183 54		4,253,221	64		
3	3,716,939 50	1,909,020 16	127,943 25	83,196 16	15,469 47	1,966,532 44		7,819,100	98		
4	3,392,900 62	2,260,346 06	104,766 80	104,116 45	12,844 99	1,374,613 64		7,249,588	56		
5	324,038 88		23,176 45		2,624 48	591,918 80		569,512	42		
6		351,325 90		20,920 29							
7	47.53	24.41	1.63	1.06	.20	25.15					

Cost per pupil, enrolled attendance: \$150.03.

COLLEGIATE INSTITUTES AND

II. TABLE M—VALUE OF EQUIPMENT, DESTINATION OF

	Collegiate Institutes	High Schools	Total
GENERAL EQUIPMENT:			
Library.....	\$83,644	\$79,974	\$163,618
Scientific Apparatus.....	154,491	123,071	277,562
Charts, Maps and Globes.....	13,172	17,818	30,990
Art Models.....	6,983	10,203	17,186
Typewriters.....	29,097	27,453	56,550
Biological Specimens.....	13,645	13,383	27,028
Equipment for Physical Culture.....	42,974	22,565	65,539
Gymnasium (not including equipment).....	695,995	251,954	947,949
Museum.....	3,376	769	4,145
Aquarium, Herbarium, etc.....	1,345	88	1,433
Pictures.....	21,217	12,334	33,551
Total Value of General Equipment, 1924-1925.....	\$1,065,939	\$559,612	\$1,625,551
MANUAL TRAINING DEPARTMENT EQUIPMENT:			
Woodwork.....	\$25,882	\$149	\$26,031
Woodturning.....	8,005	.....	8,005
Forging.....	1,465	37	1,502
Machine Shop Practice.....	7,536	.....	7,536
HOUSEHOLD SCIENCE DEPARTMENT EQUIPMENT:			
Cookery, Sanitation and Hygiene.....	25,520	3,215	28,735
Handwork and Machine Sewing.....	3,454	447	3,901
Laundry Work.....	690	36	724
AGRICULTURAL DEPARTMENT EQUIPMENT:			
Value.....	2,221	8,794	11,015
Total Value of Special Equipment as per above eight items.....	\$74,773	\$12,676	\$87,449
Total Value of all Equipment, 1924-1925.....	\$1,140,712	\$572,288	\$1,713,000
Value of School Sites, Buildings and Furniture, 1924-1925.....	\$13,349,691	\$6,939,772	\$20,289,463

HIGH SCHOOLS (Continued)

PUPILS, BOARDS OF EDUCATION, ETC. (Concluded)

	Collegiate Institutes	High Schools	Totals
RELIGIOUS AND OTHER EXERCISES:			
Number of Schools in which Bible or Selections therefrom are used.....	33	83	116
Schools opened with Prayer.....	51	132	183
Schools closed with Prayer.....	1	4	5
Commencement Exercises.....	44	96	140
DESTINATION OF PUPILS:			
Commerce.....	1,966	863	2,829
Agriculture.....	499	962	1,461
The Trades.....	611	381	992
Colleges and Universities, including the Law Sch.	952	399	1,351
Normal and Model Schools.....	693	805	1,498
Other Schools.....	1,634	965	2,599
Other Occupations.....	1,349	941	2,290
Without Occupation.....	1,069	616	1,685

BOARDS OF EDUCATION: Barrie, Brantford, Brockville, Chatham, Collingwood, Fort William, Guelph, Hamilton, Ingersoll, Kingston, Lindsay, London, Morrisburg, Napanee, Niagara Falls, Orillia, Owen Sound, Perth, Peterborough, Port Arthur, Renfrew, St. Catharines, St. Thomas, Sarnia, Smith's Falls, Stratford, Toronto, Walkerville, Windsor, Woodstock.—Total, 30 Boards and 38 Collegiate Institutes.

Almonte, Arnprior, Beamsville, Belleville, Bracebridge, Bradford, Bridgeburg, Brighton, Caledonia, Campbellford, Carleton Place, Cayuga, Colborne, Dundas, Dunnville, Elora, Exeter, Fergus, Fort Frances, Gananoque, Gravenhurst, Grimsby, Hawkesbury, Huntsville, Kemptville, Kenora, Kincardine, Listowel, Midland, Mount Forest, Newburgh, Newcastle, New Liskeard, Niagara, Norwood, Oakville, Omemee, Oshawa, Paris, Parkhill, Parry Sound, Pembroke, Petrolia, Port Colborne, Port Dover, Port Perry, Port Rowan, Prescott, Richmond Hill, Shelburne, Simcoe, Stirling, Thessalon, Toronto (Davenport), Uxbridge, Vienna, Wallaceburg, Wardsville, Watford, Weston, Whitby, Wiarton.—Total, 62 Boards and 62 High Schools.

COLLEGIATE INSTITUTES AND
 III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS

Collegiate Institutes	Attendance				Number Admitted for the First Time to a Secondary School	Number of Pupils in—				Number Pupils	
	Number of Pupils on the Roll for the Year	Boys	Girls	Average Daily Attendance		Lower School, Form I	Lower School, Form II	Middle School	Upper School	Municipalities Form- ing High School District	Other Municipalities within the County or Territorial District
1 Barrie.....	483	229	254	414	138	152	123	134	74	307	174
2 Brantford.....	1,035	490	545	908	339	350	270	316	84	847	180
3 Brockville.....	478	227	251	409	155	170	132	139	37	357	121
4 Chatham.....	398	214	184	337	143	168	77	103	50	248	148
5 Clinton.....	183	75	108	166	41	44	42	58	39	97	86
6 Cobourg.....	273	128	145	238	85	100	89	62	22	166	107
7 Collingwood.....	277	122	155	230	93	98	81	76	22	212	52
8 Fort William.....	475	190	276	414	162	173	119	157	26	423	50
9 Galt.....	430	197	233	393	97	105	109	172	44	203	165
10 Goderich.....	222	86	136	195	61	71	50	67	25	145	76
11 Guelph.....	461	228	233	427	140	141	108	178	34	356	90
12 Hamilton, Cent'l	1,328	583	745	1,147	565	583	279	335	131	1,159	161
13 Hamilton, Delta	711	314	397	620	326	336	186	189	...	638	71
14 Ingersoll.....	231	114	117	190	71	83	75	56	17	165	37
15 Kingston.....	806	380	426	693	235	250	216	295	39	649	150
16 Kitchener-Waterloo	291	139	152	265	88	90	60	74	58	239	40
17 Lindsay.....	489	212	277	424	150	156	107	145	81	292	147
18 London.....	1,612	742	870	1,409	417	473	446	547	146	1,375	225
19 Morrisburg.....	172	73	99	143	59	64	45	47	16	84	87
20 Napanee.....	282	104	178	258	70	114	60	66	33	117	164
21 Niagara Falls.....	248	148	100	214	95	95	58	77	18	208	21
22 North Bay.....	394	202	192	329	130	157	106	99	32	363	13
23 Orillia.....	406	178	228	352	116	143	108	123	32	289	82
24 Ottawa.....	2,139	1,173	966	1,823	665	780	553	675	131	2,011	94
25 Owen Sound.....	575	275	300	488	186	193	161	177	44	427	133
26 Perth.....	333	142	191	281	119	127	86	95	25	169	154
27 Peterborough.....	597	272	325	540	213	250	179	133	35	542	45
28 Picton.....	260	97	163	222	74	88	82	72	18	129	131
29 Port Arthur.....	372	181	191	344	146	146	100	107	19	347	25
30 Renfrew.....	425	180	245	402	149	156	137	96	36	209	213
31 St. Catharines.....	585	301	284	506	176	190	157	190	39	431	148
32 St. Mary's.....	317	140	177	280	93	110	76	109	22	175	104
33 St. Thomas.....	813	390	423	752	294	282	267	169	95	596	204
34 Sarnia.....	465	250	215	409	106	123	129	165	48	346	116
35 Sault Ste. Marie	502	226	276	450	146	151	138	188	25	442	44
36 Seaford.....	252	117	135	227	60	62	46	100	44	112	126
37 Smith's Falls.....	470	190	280	402	152	150	108	169	37	355	115
38 Stratford.....	716	371	345	640	260	283	156	233	44	608	89
39 Strathroy.....	228	119	109	202	69	71	48	85	24	106	122
40 Toronto, Harb'rd	934	575	359	772	258	273	251	326	84	930	...
41 " Humberside	1,133	573	560	964	378	407	309	343	74	1,092	41
42 " Jarvis.....	1,120	703	417	896	350	394	248	386	92	1,117	...
43 " Malvern.....	668	329	339	560	252	271	171	186	40	663	4
44 " North.....	768	392	376	677	241	245	170	293	51	729	39
45 " Oakwood.....	1,386	731	655	1,284	502	414	334	508	130	1,212	169
46 " Parkdale.....	942	525	417	851	277	268	241	356	77	935	1
47 " Riverdale.....	1,055	560	486	924	342	370	233	387	65	1,051	2
48 Vankleek Hill.....	205	88	117	171	66	66	36	78	25	65	110
49 Walkerville.....	311	164	147	270	122	124	107	75	5	231	80
50 Windsor.....	870	475	395	810	287	348	239	260	23	755	112
51 Woodstock.....	580	273	307	372	183	248	113	168	51	308	256
Totals.....	30,706	15,205	15,501	26,703	9,961	10,736	7,863	9,644	2463	25,032	5,124

HIGH SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC.

of from—		Number of Pupils from Families whose Head is occupied as below—							Number of Pupils in the Various Subjects					
Other Counties or Districts		Commerce	Agriculture	Law, Medicine, Dentistry, or the Church	Teaching	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History
1	2	63	116	27	6	72	41	106	52	159	435	434	147	84
2	8	203	126	42	5	255	184	128	92	66	917	971	353	197
3		73	102	20	7	124	95	50	7	111	463	463	168	80
4	2	46	153	10	8	77	71	30	3	80	379	379	165	48
5		16	84	8		18	27	28	2	39	160	159	43	23
6		22	81	16	3	87	10	32	22	69	253	251	69	31
7	13	80	52	9	2	109	18	4	3	71	238	234	102	47
8	2	247	48	22	3	83	27	31	14	120	450	450	175	86
9	62	158	85	32	4	112	14	24	1	6	409	409	105	103
10	1	35	80	8	1	48	13	34	3	39	212	212	73	33
11	15	156	60	18	10	108	28	73	8	110	448	448	145	100
12	8	390	101	72	21	501	167	39	37	273	1,189	1,273	359	209
13	2	345	42	25	13	213	34	17	22	179	711	711	245	125
14	29	48	55	1	4	65	24	15	19	60	218	222	83	38
15	7	98	128	47	40	185	72	217	19	201	730	742	300	154
16	12	89	22	40	8	71	21	24	16	10	270	271	45	40
17	50	117	163	27	8	87	53	29	5	37	386	409	104	107
18	12	513	192	96	43	392	35	300	41	275	1,528	1,523	478	372
19	1	16	79	13		35	24	5		23	162	160	67	35
20	1	60	140	7	6	35	19	5	10	51	253	269	105	41
21	19	79	18	12	3	58	26	37	15		248	248	95	43
22	18	159	16	10	5	106	19	64	15	121	358	358	100	64
23	35	122	93	17	6	98	47	15	8	136	378	377	140	51
24	34	542	111	112	40	403	198	630	103	24	1,624	1,984	939	739
25	15	131	130	16	10	150	55	46	37	73	560	555	166	95
26	10	51	145	10	5	55	36	24	7		333	333	145	62
27	10	157	43	26	10	181	48	86	46	246	587	537	249	61
28		42	111	7	2	38	34	20	6	75	245	245	84	41
29		47	52	15	8	99	60	52	39	98	353	353	146	75
30	3	84	202	12	4	29	76	12	6	46	425	425	116	166
31	6	246	89	26	8	144	19	24	29	60	546	547	199	114
32	38	31	143	12	1	50	36	17	27	25	300	300	110	67
33	13	211	165	12	10	234	90	71	20	35	775	780	285	151
34	3	118	70	31	1	172	21	26	26	94	426	427	123	89
35	16	106	40	29	6	146	47	122	6	151	479	479	151	144
36	14	38	138	7	1	35	23	6	4	44	220	218	61	63
37		82	88	5	4	120	152	16	3	91	455	455	156	102
38	19	139	92	14	8	328	11	68	56	15	660	674	212	111
39		14	123	7	3	38	6	9	28	16	225	225	72	37
40	4	300	2	75	20	300	75	100	62	524	892	892	313	179
41		366	6	23	28	220	73	331	86	546	1,121	1,121	417	218
42	3	224	56	55	56	336	90	168	135	12	1,045	1,045	380	218
43	1	233	6	29	10	190	6	148	46	194	658	658	271	95
44		369	21	43	13	165	22	85	50	45	750	758	243	168
45	5	425	26	89	329	31	46	407	33	275	1,358	1,356	407	280
46	6	413	8	44	17	285	34	116	25	241	898	898	275	219
47	2	417	4	48	14	328	59	124	61	240	1,055	1,055	365	209
48	30	21	127	7	2	9	7	17	15	35	205	205	68	52
49		34	6	6	2	151	7	101	4	107	311	311	124	39
50	3	195	23	30	11	300	47	193	71	299	866	866	334	176
51	16	90	262	38	20	60	80	24	6	34	398	401	130	93
550		8,261	4,325	1,407	849	7,536	2,527	4,350	1,451	5,881	28,565	29,076	10,207	6,174

COLLEGIATE INSTITUTES AND
III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS,

Collegiate Institutes	Number of Pupils in the Various Subjects (Continued)											
	Ancient History	Modern History	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	Trigonometry	French	Spanish	German	Latin
1 Barrie.....	96	42	146	118	122	364	295	50	258	1	22	375
2 Brantford.....	141	48	312	217	434	504	370	49	842	2	46	664
3 Brockville.....	82	16	137	121	174	254	212	33	436	...	7	341
4 Chatham.....	82	22	162	70	154	165	188	29	322	...	8	265
5 Clinton.....	67	30	53	39	46	129	101	19	104	...	9	111
6 Cobourg.....	28	16	92	63	64	140	51	8	260	...	14	206
7 Collingwood.....	44	16	111	67	66	172	116	15	196	...	4	207
8 Fort William.....	68	11	173	120	178	375	226	18	434	...	...	407
9 Galt.....	76	16	103	111	95	235	194	27	371	...	9	391
10 Goderich.....	42	20	73	48	85	107	127	10	119	...	18	127
11 Guelph.....	80	21	143	110	109	355	239	22	434	...	...	450
12 Hamilton, Cent'l	107	70	540	251	467	783	434	81	1,107	46	20	907
13 Hamilton, Delta	75	1	334	182	271	404	372	...	628	...	...	529
14 Ingersoll.....	20	8	64	49	76	96	116	13	196	...	3	165
15 Kingston.....	100	18	272	168	302	601	398	35	738	10	8	504
16 K'chner-W't'loo	78	18	45	90	88	200	145	31	238	...	14	241
17 Lindsay.....	88	30	132	100	149	280	252	40	392	...	...	344
18 London.....	238	64	461	399	445	1,016	765	101	1,490	...	71	1,483
19 Morrisburg.....	18	9	67	47	48	164	79	11	101	...	14	82
20 Napanee.....	27	20	92	55	70	147	132	29	190	...	2	152
21 Niagara Falls...	31	2	95	58	58	180	100	7	248	...	5	232
22 North Bay.....	41	21	132	74	176	176	138	30	341	...	11	224
23 Orillia.....	66	21	105	81	165	163	177	17	377	...	13	292
24 Ottawa.....	234	77	544	511	537	1,356	945	109	2,020	62	62	1,596
25 Owen Sound...	80	27	128	151	170	273	259	32	318	...	19	437
26 Perth.....	46	11	79	73	135	148	114	9	295	...	8	268
27 Peterborough...	57	16	245	101	212	330	205	30	409	...	19	405
28 Picton.....	52	9	85	48	106	139	103	11	232	...	...	167
29 Port Arthur.....	40	12	146	98	98	274	226	18	367	...	9	369
30 Renfrew.....	62	28	116	92	126	202	106	28	319	...	...	303
31 St. Catharines...	81	11	199	157	135	354	238	15	515	...	8	502
32 St. Mary's.....	88	12	98	74	74	232	180	15	210	...	21	214
33 St. Thomas.....	79	51	285	267	365	282	201	37	701	...	14	570
34 Sarnia.....	76	23	123	129	129	240	233	19	426	6	15	426
35 Sault Ste. Marie	74	12	151	138	138	229	281	17	370	...	23	379
36 Seaforth.....	96	17	61	46	49	113	127	45	152	...	2	173
37 Smith's Falls...	...	19	146	91	125	257	283	11	398	...	10	396
38 Stratford.....	81	29	211	128	212	224	286	19	504	...	5	475
39 Strathroy.....	54	17	70	46	48	126	108	26	145	...	...	145
40 Toronto, Harb'd	152	32	277	253	339	521	468	36	901	...	115	887
41 Humberstone...	125	25	407	309	546	782	482	50	1,054	...	56	885
42 Jarvis.....	175	47	380	258	160	688	525	82	1,035	65	298	990
43 Malvern.....	93	25	271	171	193	404	321	35	653	...	35	644
44 North.....	108	10	105	196	180	495	288	...	734	6	89	695
45 Oakwood.....	210	56	203	325	281	785	531	85	1,360	...	120	1,365
46 Parkdale.....	143	24	275	242	243	561	445	50	934	...	119	847
47 Riverdale.....	182	38	361	237	246	646	466	51	1,015	...	52	997
48 Vankleek Hill...	41	20	66	36	40	135	132	23	158	...	...	154
49 Walkerville...	28	...	107	107	108	152	142	3	297	...	8	235
50 Windsor.....	100	12	334	252	225	611	408	14	789	...	62	724
51 Woodstock.....	74	43	132	104	107	280	225	26	341	...	26	451
Totals.....	4,326	1,243	9,449	7,278	9,159	17,849	13,555	1,571	26,474	198	1,493	24,398

HIGH SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

Number of Pupils in the Various Subjects (Continued)										Special Courses				
Greek	Zoology	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Commercial	Agriculture	Manual Training	Household Science	
1	12	104	163	73	63			72	480					
2	4	192	223	221	136	219	217	221	125	1,009	219	307	328	
3	9	38	62	66	72	65	65	66	98	474		98		
4	1	89	169	107	102				50	392		115	101	
5	3	9	8	25	52				45	180		74		
6	...	29	31	33	63	43	42	43	56	269	56	74	68	
7	4	74	84	44	62				76	276	39		84	95
8	...	120	172	96	69				57	475			110	105
9	...	81	89	83	126				80	425			49	54
10	1	43	44	34	51	29	28	10	38	198	37			
11	...	107	145	100	185				143	457				
12	4	258	384	167	256	194	194		259	1,328	194		173	198
13	...	179	243	75	133				119	704	91		79	127
14	...			26	44	32	30	32	61	226	32	67	67	73
15	4	153	250	182	138	135	135	135	143	730	115			
16	2	90	44	85	56				62	282				
17	9	88	130	105	140				54	440	60			
18	31	276	360	417	255				320	1,573			225	254
19	6	47	58	40	27	17	24	16	62	169				
20	...	44	77	45	48				83	276	40			
21	...	12	27	45	43				27	248			50	8
22	...	64	102	45	75	73	80	80	62	377	77			
23	5	74	80	52	72	83	83	83	79	394	83			
24	10	175	245	300	837	162	39		587	2,122				
25	...	105	108	115	93	37	40	40	125	570	40		141	121
26	40	65	78	61	43	52	55	61	81	323	58			
27	...	44	166	77	121	152	147	152	43	477	152		113	80
28	...	48	59	36	31	52	50	55	58	244	55			
29	7	103	152	58	95				150	372				
30	6	15	15	67	73				64	420	49	12		9
31	3	96	204	126	199				80	584				
32	1	70	110	44	73	32			76	315				
33	1	25	30	194	196	139	145	72	281	801	154	373	121	161
34	7	130	129	100	88	5	6	4	123	465			70	53
35	...	64	89	72	130				71	475				
36	5	64	91	75	104				65	250				
37	13	2	35	102	159	44	44	44	60	451	44	187		
38	3	97	130	130	83	113	111	113	126	557	113		190	123
39	...	2	2	71	51				70	228		125		
40	33	52	78	166	203	209			78	910				
41	...	95	150	184	187				147	1,093				
42	3	47	63	158	185	335			72	1,095				
43	...	171	271	106	132	140			279	664				
44	8	61	110	89	221	120			115	753				
45	32	114	182	272	283	157			208	1,380			296	264
46	14	62	294	166	161	126			147	919				
47	...	82	187	180	215	170			185	1,040			310	265
48	1	36	60	50	38				68	203				
49	...	107	124	311	10				124	311			114	117
50	3	61	78	173	95				327	791			287	152
51	20	129	144	92	121	89	89	89	131	562	89		241	241
305	4,293	6,329	5,741	6,495	3,024	1,624	1,316	6,112	29,757	1,797	1,010	3,142	2,997	

COLLEGIATE INSTITUTES AND
III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS

High Schools	Attendance					Number of Pupils in—				Number of Pupils from—	
	Number of Pupils on the Roll for the Year	Boys	Girls	Average Daily Attendance	Number Admitted for the First Time to a Secondary School	Lower School, Form I	Lower School, Form II	Middle School	Upper School	Municipalities Forming High School District	Other Municipalities within the County or Territorial District
1 Alexandria.....	142	50	92	118	59	78	29	28	7	133	7
2 Alliston.....	176	60	116	136	50	55	40	58	23	64	96
3 Almonte.....	149	60	89	137	48	56	40	41	12	106	42
4 Amherstburg.....	108	56	52	98	36	37	31	29	11	55	53
5 Arnprior.....	321	124	197	277	97	104	78	108	31	199	80
6 Arthur.....	147	50	97	116	31	44	49	44	10	52	95
7 Athens.....	111	59	52	96	35	35	25	46	5	30	81
8 Aurora.....	201	72	129	176	58	60	56	75	10	102	99
9 Avonmore.....	58	27	31	54	21	21	11	16	10	44	12
10 Aylmer.....	177	93	84	143	60	69	40	43	25	67	108
11 Beamsville.....	194	75	119	163	66	77	57	44	16	53	139
12 Belleville.....	502	211	291	417	174	184	134	145	39	365	110
13 Bowmanville.....	199	92	107	170	58	60	52	63	24	119	80
14 Bracebridge.....	167	65	102	134	46	48	52	67	...	110	57
15 Bradford.....	113	54	59	100	35	36	32	45	...	28	81
16 Brampton.....	263	124	139	247	96	90	71	81	21	134	119
17 Bridgeburg.....	105	46	59	74	40	45	21	23	16	63	42
18 Brighouse.....	84	28	56	69	39	37	17	30	...	38	44
19 Burford.....	74	33	41	61	23	27	19	28	...	74	...
20 Burlington.....	190	97	93	163	68	68	50	55	17	99	75
21 Caledonia.....	177	73	104	164	54	54	36	57	30	65	77
22 Campbellford.....	206	76	130	175	57	62	56	59	29	123	66
23 Carleton Place.....	262	118	144	220	87	87	73	89	13	162	59
24 Cayuga.....	121	48	73	101	42	42	25	33	21	46	73
25 Chappleau.....	98	49	49	85	50	52	20	26	...	94	4
26 Chesley.....	150	61	89	128	50	50	29	55	16	86	46
27 Chesterville.....	92	34	58	77	27	40	17	35	...	37	49
28 Colborne.....	113	38	75	96	36	36	24	42	11	56	57
29 Cornwall.....	383	173	210	321	105	115	121	114	33	199	158
30 Deseronto.....	89	50	39	75	46	46	24	19	...	61	24
31 Dundalk.....	135	44	91	108	42	42	36	50	7	55	52
32 Dundas.....	211	92	119	182	76	88	59	49	15	130	81
33 Dunnville.....	145	75	70	109	43	45	36	52	12	80	57
34 Durham.....	114	41	73	100	45	47	26	41	...	60	53
35 Dutton.....	142	62	80	125	36	36	34	43	29	36	104
36 Elmira.....	122	56	66	106	39	38	31	38	15	62	51
37 Elora.....	91	32	59	80	32	33	25	33	...	50	41
38 Essex.....	167	54	113	141	58	72	48	28	19	61	104
39 Exeter.....	184	87	97	161	46	48	33	69	34	61	119
40 Fergus.....	190	79	111	166	49	51	62	59	18	81	102
41 Flesherton.....	89	47	42	74	24	24	18	38	9	73	16
42 Forest.....	153	78	75	125	54	58	37	48	10	71	82
43 Fort Frances.....	141	48	93	114	44	51	38	34	18	110	31
44 Gananoque.....	205	86	119	173	60	58	71	71	5	149	46
45 Georgetown.....	168	78	90	139	58	73	39	40	16	95	49
46 Glencoe.....	159	60	99	137	49	50	44	52	13	54	97
47 Gravenhurst.....	87	22	65	70	38	38	25	24	...	66	21
48 Grimsby.....	159	73	86	134	63	55	42	37	25	85	53
49 Hagersville.....	122	47	75	91	39	39	41	29	13	45	76
50 Haileybury.....	211	94	117	170	68	83	58	55	15	92	118
51 Hanover.....	129	52	77	106	62	55	27	39	8	101	26
52 Harriston.....	127	59	68	105	26	30	29	49	19	67	44
53 Hawkesbury.....	97	33	64	74	29	33	24	40	...	49	30
54 Huntsville.....	116	41	75	101	36	45	25	46	...	74	42
55 Iroquois.....	122	49	73	107	37	35	37	42	8	42	78

HIGH SCHOOLS (Continued) AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

Other Counties or Districts	Number of Pupils from Families whose Head is occupied as below—								Number of Pupils in the Various Subjects					
	Commerce	Agriculture	Law, Medicine, Dentistry, or the Church	Teaching	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History	
1	2	16	85	6	2	14	4	12	3	29	142	142	72	21
2	16	15	105	1	2	9	20	3	23	42	170	170	53	30
3	1	19	48	2	2	16	42	14	6	36	144	143	56	38
4	...	15	53	1	1	20	4	14	...	...	105	105	42	30
5	42	73	67	13	...	52	62	49	5	77	282	292	103	63
6	...	13	96	...	1	3	16	17	1	42	144	145	47	24
7	...	10	80	5	...	12	4	...	...	7	111	111	35	17
8	...	4	107	4	1	36	28	10	11	57	201	201	63	43
9	2	1	35	3	1	4	2	12	...	10	54	51	21	14
10	2	20	98	4	...	17	20	18	...	40	168	168	73	19
11	2	15	109	12	5	10	11	26	6	38	169	167	49	35
12	27	106	102	21	4	155	19	69	26	110	467	480	187	81
13	...	37	84	7	2	30	26	5	8	50	177	177	56	39
14	...	39	41	1	2	21	33	17	13	52	153	153	52	35
15	4	4	84	7	3	8	2	5	...	28	98	100	36	32
16	10	56	105	16	7	...	58	...	21	32	243	243	95	62
17	...	53	10	...	...	10	18	12	2	23	102	102	44	23
18	2	6	44	3	...	6	2	11	12	37	84	84	37	12
19	...	1	52	2	...	8	3	5	3	20	74	74	28	14
20	16	17	85	12	1	25	17	29	4	49	185	185	69	55
21	35	25	86	4	...	12	20	20	10	57	177	177	53	34
22	17	43	68	6	...	24	20	19	26	67	191	193	61	42
23	41	43	87	6	...	47	35	33	11	62	240	240	78	51
24	2	7	67	4	2	20	9	9	3	41	107	108	43	22
25	...	9	1	...	1	...	7	78	2	20	98	98	52	9
26	18	37	59	4	...	25	9	6	10	30	150	150	52	39
27	6	25	37	1	...	2	2	25	...	7	92	92	28	21
28	...	18	48	10	1	13	16	4	3	25	104	110	38	24
29	26	64	97	25	5	103	51	33	5	77	352	329	116	70
30	4	20	20	2	...	...	21	26	...	16	89	89	43	14
31	28	10	95	3	2	10	11	4	...	42	135	135	43	31
32	...	20	85	4	1	17	21	51	12	...	201	204	90	12
33	8	21	59	2	2	33	8	20	...	35	140	139	44	29
34	1	22	52	2	...	14	17	5	2	26	114	114	53	20
35	2	7	81	6	3	19	11	10	5	35	130	134	40	34
36	9	...	42	3	1	24	37	10	5	38	110	110	42	27
37	...	15	39	3	...	18	14	1	1	25	91	91	33	33
38	2	46	90	10	1	7	13	...	...	48	162	162	74	19
39	4	28	108	3	2	23	8	9	3	38	169	167	48	35
40	7	35	92	4	...	26	1	24	8	63	182	180	62	38
41	...	19	56	2	1	9	...	...	2	...	88	88	29	15
42	...	17	82	4	2	13	21	5	9	10	147	147	52	19
43	...	21	35	4	...	21	39	20	1	50	141	141	36	23
44	10	37	56	7	...	25	62	9	9	58	205	205	64	33
45	24	25	44	14	6	42	10	14	13	...	156	156	68	28
46	8	26	102	6	1	5	10	2	7	44	153	153	50	20
47	...	25	19	1	...	14	16	12	...	38	87	87	38	18
48	21	37	52	7	1	27	5	18	12	35	146	150	52	37
49	1	10	73	5	...	...	14	17	3	40	115	115	45	20
50	1	41	7	6	3	54	63	31	6	48	197	197	75	22
51	2	26	22	3	3	19	34	11	11	...	118	117	54	20
52	16	27	48	6	1	19	4	19	3	26	116	115	25	32
53	18	26	33	12	...	14	10	2	...	14	90	92	33	26
54	...	17	34	1	...	7	24	30	3	41	116	116	40	32
55	2	16	72	4	...	8	8	14	...	25	120	120	37	35

**COLLEGIATE INSTITUTES AND
III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS**

High Schools	Number of Pupils in the Various Subjects (Continued)											
	Ancient History	Modern History	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	Trigonometry	French	Spanish	German	Latin
1 Alexandria.....	16	4	68	31	33	104	54	4	113			113
2 Alliston.....	28	10	53	40	45	102	91	9	142		5	135
3 Almonte.....		10	51	41	40	90	72	8	131			121
4 Amherstburg...	10	4	34	30	32	68	40	3	88			89
5 Arnprior.....	56	19	103	77	77	262	189	22	252		6	232
6 Arthur.....	26	5	45	49	42	89	91	13	46			48
7 Athens.....	15	4	34	24	29	31	24	5	80			67
8 Aurora.....	30	9	62	58	56	143	117	2	153		9	125
9 Avonmore.....	12	9	20	11	21	51	23	8	43			45
10 Aylmer.....	36	12	68	41	41	123	94	15	78			82
11 Beamsville.....	12	10	60	40	85	74	83	16	99			99
12 Belleville.....	69	24	135	113	201	253	195	25	401		7	325
13 Bowmanville...	41	18	56	50	48	105	104	16	113			110
14 Bracebridge...	55		50	55	52	128	111		86			80
15 Bradford.....	17		37	28	31	70	58		100			97
16 Brampton.....	34	8	95	62	62	115	124	10	238		10	236
17 Bridgeburg.....	21		44	22	29	85	55	10	71			71
18 Brighton.....	20		37	17	14	67	67		65			65
19 Burford.....	17	8	25	19	18	47	37		19			35
20 Burlington.....	9	4	68	50	54	136	77	9	168			165
21 Caledonia.....	28	10	51	45	43	87	90	12	123			100
22 Campbellford...	25	18	59	56	67	121	98	24	128			140
23 Carleton Place...	33	8	80	72	72	121	155	12	208			201
24 Cayuga.....	23	7	39	20	30	73	57	4	63			64
25 Chapleau.....	7		52	20	20	66	33		69			51
26 Chesley.....	46	11	50	32	31	91	87	10	88			69
27 Chesterville...	8		35	14	18	75	41		55			48
28 Colborne.....	24	9	36	24	24	97	52	7	86			75
29 Cornwall.....	45	15	97	83	166	227	182	18	264			195
30 Deseronto.....	10		45	25	26	62	32		78			49
31 Dundalk.....	36		35	36	37	95	87	7	82			89
32 Dundas.....	33	10	88	60	61	147	101	16	205			196
33 Dunnville.....	30	11	44	36	38	89	81	1	99		2	119
34 Durham.....	23		45	26	26	96	52		57			51
35 Dutton.....	36	18	37	36	37	89	83	13	70			67
36 Elmira.....	12	15	38	30	30	69	69	13	95			87
37 Elora.....			33	25	25	66	25		75			72
38 Essex.....	12	9	72	49	51	32	33	11	86			76
39 Exeter.....	38	22	48	36	36	110	73	13	78		5	81
40 Fergus.....	39	16	53	64	64	90	105	12	106			105
41 Flesherton.....	28	6	25	18	19	57	50	6	42			44
42 Forest.....	40	6	53	34	40	98	69	7	120			99
43 Fort Frances...	37	16	51	28	54	70	69	14	90	12		91
44 Gananoque.....	38	3	52	49	77	89	90	2	150		8	152
45 Georgetown....	22	6	65	31	39	97	64	4	112		3	110
46 Glencoe.....	32	13	50	44	44	115	76	13	92			90
47 Gravenhurst...	6		38	23	25	38	24	6	73			69
48 Grimsby.....	22	13	52	35	36	108	58	8	129			125
49 Hagersville....	17	8	39	35	35	65	47	9	56			50
50 Haileybury....	43	13	73	58	65	138	93	14	180			155
51 Hanover.....	20	8	55	27	31	76	70	8	106			104
52 Harriston.....	46	15	27	23	33	64	51	13	68		2	71
53 Hawkesbury....	16		33	24	24	59	37		73			62
54 Huntsville....	17		38	27	24	32	18		75			69
55 Iroquois.....	35	13	37	38	33	73	61	10	85			57

HIGH SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

Number of Pupils in the Various Subjects (Continued)										Special Courses				
	Greek	Zoology	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Commercial	Agriculture	Manual Training	Household Science
1	...	31	76	14	14	...	...	...	64	142	...	...	...	...
2	...	40	49	38	42	...	...	...	50	176	...	...	...	...
3	...	38	55	21	34	...	...	...	55	149	...	...	...	...
4	...	2	3	...	5	8	...	8	35	106	10	95	...	...
5	...	86	112	52	72	...	...	...	106	291	...	...	...	...
6	...	3	3	5	...	...	...	...	37	146	...	130	...	...
7	...	28	3	24	34	...	...	...	34	111	...	33	...	...
8	...	56	62	21	51	...	...	...	64	199	...	...	...	...
9	...	13	20	13	15	...	...	...	25	55	...	...	...	...
10	...	48	73	31	28	...	...	...	67	174	...	...	...	...
11	...	7	7	9	9	43	43	43	41	192	45	108	13	30
12	...	73	69	103	102	92	102	102	117	502	102	121	...	116
13	3	4	4	42	33	...	...	...	41	192	...	102	...	...
14	...	53	1	65	66	...	...	...	33	165	...	47	...	...
15	...	25	38	30	17	...	...	...	38	111	...	...	...	...
16	3	...	157	85	6	...	...	...	95	263	...	...	...	...
17	...	22	44	11	16	...	...	...	42	105	...	...	...	...
18	...	14	37	15	17	...	...	...	14	82	...	...	...	...
19	27	15	24	...	...	...	26	74	...	...	...	...
20	...	6	6	...	60	...	...	...	68	181	...	102	...	...
21	...	52	61	47	35	...	...	...	43	177	...	...	...	...
22	...	48	47	36	44	19	18	22	67	204	...	...	...	...
23	...	85	75	44	76	...	...	...	81	255	...	...	...	...
24	...	28	37	32	26	...	...	...	27	121	...	...	...	...
25	...	20	20	12	13	...	...	...	44	98	...	...	...	...
26	...	38	63	64	49	...	...	...	50	150	...	...	...	...
27	12	25	...	...	...	36	92	...	41	...	...
28	...	24	36	21	27	...	...	...	36	113	...	...	...	...
29	...	94	90	52	72	81	81	81	57	374	81	...	...	...
30	...	24	45	8	13	...	...	...	42	85	...	...	...	...
31	...	36	42	35	34	...	...	...	43	135	...	...	...	...
32	...	59	89	22	32	...	...	...	88	211	...	...	...	...
33	4	44	53	57	36	...	...	...	44	143	...	...	...	...
34	...	26	47	25	27	...	...	...	45	144	...	...	...	...
35	...	46	46	37	37	...	...	...	37	139	...	...	...	...
36	...	44	46	21	27	...	...	...	30	120	...	...	...	...
37	...	25	33	...	33	...	...	...	33	91	...	...	...	...
38	21	12	36	37	40	72	165	...	120	...	...
39	6	46	66	48	44	...	...	...	49	184	...	...	...	...
40	...	36	51	40	45	...	...	...	44	188	...	...	...	...
41	...	14	24	25	22	...	...	...	42	89	...	...	...	...
42	...	30	56	31	36	...	...	...	58	153	...	...	...	...
43	...	27	34	38	34	27	27	27	25	...	27	...	...	...
44	...	101	...	36	33	28	28	28	52	205	28	...	...	...
45	...	24	28	32	28	26	27	28	39	165	...	...	...	...
46	...	44	50	20	32	...	...	...	50	159	...	...	...	...
47	...	23	38	18	3	...	...	...	28	87	...	...	...	...
48	...	35	52	31	14	...	...	...	50	159	...	...	...	...
49	...	40	43	24	35	...	...	...	39	120	...	...	...	...
50	23	46	...	...	...	40	211	...	84	...	...
51	...	25	55	28	10	...	...	...	80	...	...	...	...	...
52	...	32	37	42	37	...	...	...	25	126	...	...	...	...
53	...	14	33	15	30	...	...	...	33	97	...	...	...	...
54	...	22	44	22	25	...	...	...	22	116	...	...	...	...
55	...	32	37	10	26	...	...	...	36	122	...	...	...	...

COLLEGIATE INSTITUTES AND
 III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS

High Schools	Attendance				Number of Pupils in—				Number Pupils		
	Number of Pupils on the Roll for the Year	Boys	Girls	Average Daily Attendance	Number Admitted for the First Time to a Secondary School	Lower School, Form I	Lower School, Form II	Middle School	Upper School	Municipalities Forming High School District	Other Municipalities within the County or Territorial District
56 Kemptville.....	193	86	107	159	58	64	54	50	25	87	86
57 Kenora.....	194	86	108	178	65	87	63	39	5	189	5
58 Kincardine.....	186	87	99	155	42	51	41	69	25	97	89
59 Kingsville.....	146	51	95	124	55	6C	42	31	13	80	65
60 Lakefield.....	99	34	65	76	37	39	29	31	...	58	41
61 Leamington.....	271	128	143	238	87	105	83	71	12	175	102
62 Listowel.....	218	100	118	174	68	74	53	54	37	98	106
63 Lucan.....	124	50	74	106	28	40	35	41	8	43	81
64 Madoc.....	104	51	53	80	27	27	27	37	13	48	55
65 Markdale.....	104	44	60	91	32	32	24	35	13	72	31
66 Markham.....	144	62	82	90	40	37	35	41	31	37	86
67 Meaford.....	179	80	99	158	49	57	48	57	17	107	69
68 Midland.....	277	122	155	247	90	102	99	64	12	230	44
69 Milton.....	195	69	126	162	80	84	56	48	7	74	119
70 Mimico.....	167	63	104	143	70	77	43	36	11	105	60
71 Mitchell.....	147	71	76	126	40	41	34	55	17	84	60
72 Morewood.....	52	28	24	42	12	13	13	26	...	42	3
73 Mount Forest.....	165	70	95	143	51	58	39	45	23	77	45
74 Nepean.....	206	97	109	187	84	86	42	66	12	193	8
75 Newburgh.....	96	39	57	72	22	28	30	38	...	27	69
76 Newcastle.....	41	19	22	34	17	17	15	9	...	32	9
77 New Liskeard.....	118	48	70	99	57	60	28	30	...	94	22
78 Newmarket.....	306	136	170	271	93	101	89	97	19	157	146
79 Niagara.....	68	28	40	58	27	28	21	19	...	58	10
80 Niagara Falls.S	195	114	81	169	63	64	63	62	6	118	71
81 Norwich.....	141	56	85	124	47	50	30	52	9	63	72
82 Norwood.....	118	53	65	107	40	40	29	39	10	57	38
83 Oakville.....	217	86	131	188	44	49	58	96	14	122	82
84 Omeme.....	59	29	30	49	15	15	17	27	...	30	23
85 Orangeville.....	201	75	126	161	66	69	48	63	21	96	60
86 Oshawa.....	570	280	290	450	246	280	142	126	22	503	49
87 Paris.....	176	82	94	151	53	61	50	48	17	127	46
88 Parkhill.....	129	53	76	107	37	41	34	44	10	48	60
89 Parry Sound.....	185	88	97	153	69	77	49	40	19	165	20
90 Pembroke.....	283	159	124	248	73	74	109	86	14	247	34
91 Penetang'shene	126	54	72	110	50	57	34	34	1	120	5
92 Petrolia.....	205	104	101	185	65	70	43	64	28	104	100
93 Plantagenet.....	76	26	50	61	21	22	21	33	...	49	25
94 Port Colborne.....	157	69	88	137	63	73	47	32	5	92	65
95 Port Dover.....	76	31	45	61	27	27	21	28	...	59	11
96 Port Elgin.....	95	37	58	87	41	43	24	28	...	49	46
97 Port Hope.....	249	108	141	207	112	82	75	77	15	162	87
98 Port Perry.....	114	52	62	88	32	46	22	29	17	62	47
99 Port Rowan.....	56	17	39	48	17	18	19	19	...	20	36
100 Prescott.....	169	71	98	146	50	56	48	60	5	117	51
101 Richmond Hill.....	189	91	98	162	75	76	43	56	14	44	145
102 Ridgetown.....	164	66	98	137	44	65	40	39	20	58	104
103 Rockland.....	42	23	19	37	10	12	13	17	...	37	2
104 Scarborough.....	196	81	115	161	75	82	58	37	19	184	9
105 Shelburne.....	117	41	76	98	32	40	35	27	15	38	76
106 Simcoe.....	229	106	123	203	67	68	61	76	24	112	116
107 Smithville.....	87	39	48	71	30	32	24	26	5	37	46
108 Stirling.....	140	50	90	128	38	41	27	63	9	48	91
109 Streetsville.....	95	38	57	79	35	35	20	35	5	34	54
110 Sudbury.....	286	129	157	216	94	116	76	82	12	199	85

HIGH SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

of from—	Number of Pupils from Families whose Head is occupied as below—								Number of Pupils in the Various Subjects					
	Commerce	Agriculture	Law, Medicine, Den- tistry, or the Church	Teaching	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History	
56	20	27	92	10	5	19	11	15	14	63	176	176	64	35
57	...	30	6	2	4	59	50	28	15	...	191	192	87	21
58	...	32	86	5	...	26	8	10	19	...	174	175	47	60
59	1	35	68	1	2	22	1	17	...	43	139	140	62	15
60	...	6	51	5	...	10	14	9	4	26	85	99	39	16
61	4	33	127	6	...	45	43	2	15	98	250	251	88	54
62	14	38	98	9	...	42	16	12	3	48	178	187	74	33
63	...	13	77	2	...	15	7	9	1	31	118	117	41	29
64	1	13	55	5	1	12	9	7	2	24	101	101	37	28
65	1	25	54	1	1	16	4	3	...	25	104	104	35	32
66	21	21	69	6	1	11	12	14	10	35	132	135	41	19
67	3	19	68	14	3	26	19	28	2	63	167	171	56	37
68	3	45	33	5	1	84	69	24	16	66	268	268	60	52
69	2	19	118	5	1	7	40	5	...	49	195	195	84	32
70	2	43	18	12	2	31	40	15	6	42	167	167	75	24
71	3	20	51	6	3	52	7	4	4	43	146	146	43	26
72	7	2	44	1	1	2	1	1	...	13	50	50	14	20
73	43	26	90	7	...	24	2	6	10	40	161	161	67	50
74	5	17	49	6	3	44	29	55	3	39	200	200	88	38
75	...	4	63	1	...	12	4	4	8	28	96	96	32	20
76	...	8	21	2	...	2	8	...	...	15	40	40	...	8
77	2	40	18	2	...	26	8	23	1	28	118	118	61	30
78	3	37	98	13	...	67	54	24	13	101	288	286	99	57
79	...	10	18	3	1	12	14	7	3	20	68	68	28	12
80	6	33	43	7	1	71	18	20	2	64	188	192	64	30
81	6	13	74	7	2	14	19	3	9	28	130	130	53	29
82	23	16	62	3	1	12	18	5	1	28	110	109	46	24
83	13	59	78	9	5	38	4	7	17	57	207	209	61	39
84	6	5	37	2	1	14	...	...	...	17	59	59	15	13
85	45	28	95	12	...	27	6	30	3	82	169	172	70	38
86	18	71	61	27	4	149	195	36	27	340	545	545	276	60
87	3	26	50	6	1	54	11	28	...	33	170	170	61	33
88	21	14	75	2	1	16	6	15	...	28	126	127	38	...
89	...	78	23	3	1	29	27	15	9	25	185	185	77	33
90	2	25	34	12	...	70	40	98	4	27	273	274	74	53
91	1	24	6	3	...	32	25	36	...	58	125	125	56	32
92	1	17	86	4	1	62	22	13	...	40	205	205	70	33
93	2	11	44	2	...	7	2	4	6	18	76	76	22	5
94	...	30	10	...	...	18	47	42	10	40	152	153	75	26
95	6	20	22	...	2	11	15	4	2	21	76	76	27	17
96	...	11	44	3	...	11	18	3	5	24	94	94	67	9
97	...	13	88	5	1	25	64	49	4	107	249	249	107	48
98	5	34	49	6	1	11	2	1	10	45	99	106	43	7
99	...	9	20	6	...	7	10	4	...	...	56	56	19	11
100	1	6	47	4	2	45	27	37	1	22	165	165	55	37
101	...	60	57	4	3	50	13	1	1	119	188	188	76	40
102	2	29	98	4	...	10	5	8	10	18	146	146	57	26
103	3	5	11	...	...	13	10	3	...	12	42	42	12	13
104	3	67	28	7	3	61	9	19	2	31	185	185	82	...
105	3	22	77	2	...	5	9	2	...	31	113	113	36	25
106	1	47	103	9	4	49	10	2	5	61	217	217	68	40
107	4	16	56	...	...	7	4	1	1	22	85	85	34	18
108	1	12	109	4	2	5	4	4	...	10	134	134	44	41
109	7	22	50	1	...	2	11	8	1	...	95	95	35	31
110	2	55	7	10	4	68	51	78	13	62	241	243	96	42

COLLEGIATE INSTITUTES AND

III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS

High Schools	Number of Pupils in the Various Subjects (Continued)											
	Ancient History	Modern History	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	Trigonometry	French	Spanish	German	Latin
56 Kenapville...	15	18	61	53	54	130	111	12	153			151
57 Kenora.....	18	5	72	46	98	183	83	5	125		9	129
58 Kincardine...	35	15	43	38	48	134	103	18	124			125
59 Kingsville...	32	3	62	43	46	98	75	12	122		4	104
60 Lakefield...	25		38	25	26	61	54		62			71
61 Leamington...	30	4	98	65	102	141	126	12	224		2	174
62 Listowel.....	20	41	70	53	53	131	116	21	174			145
63 Lucan.....	22	9	35	31	28	79	58	3	95			94
64 Madoc.....	24	10	17	27	21	31	24	8	60			46
65 Markdale....	28	7	34	24	26	67	59	4	66			68
66 Markham....	21	17	37	35	39	79	80	18	97			107
67 Meaford.....	48	15	51	49	50	160	102	15	113			96
68 Midland.....	22	4	100	66	66	195	117	8	177			167
69 Milton.....	39	7	63	48	55	127	73	3	160			157
70 Mimico.....	18	5	77	45	45	108	72	7	142			121
71 Mitchell.....	34	7	41	34	35	70	27	7	80			71
72 Morewood...	16		14	13	13	32	28		26			26
73 Mount Forest.	38	9	53	30	48	103	92	16	114			112
74 Nepean.....	59	6	85	46	43	122	55	9	182		2	155
75 Newburgh...	17		27	29	31	60	54		64			59
76 Newcastle...	5		17	32	32	5	38		35			28
77 New Liskeard.			60	29	28	118	28		116			116
78 Newmarket...	48	11	81	66	134	141	142	13	274	5	11	211
79 Niagara.....	5	3	28	21	20	62	10		60			54
80 Niagara Falls,S	33		64	63	63	110	97	5	184			182
81 Norwich.....	30	7	49	27	33	95	66	6	97			80
82 Norwood.....	19	7	40	21	32	80	50	8	94			103
83 Oakville.....	28	8	58	51	56	159	132	12	129			151
84 Omeme.....	17		15	17	17	44	36		33			40
85 Orangeville...	21	16	61	28	60	89	55	12	153		2	149
86 Oshawa.....	41	6	228	99	275	389	160	20	372		17	373
87 Paris.....	25	9	25	52	36	112	82	12	106		4	103
88 Parkhill....	41	6	37	37	32	91	38	6	79			75
89 Parry Sound..	20		69	49	45	107	73		123			125
90 Pembroke....	35	7	82	88	35	160	141	4	263		6	219
91 Penetang's'ne.	10		56	32	35	91	40	1	109			53
92 Petrolia....	35	16	70	43	48	115	80	15	125			130
93 Plantagenet...	33		22	21	21	35	42		50			47
94 Port Colborne.	12	3	70	39	41	105	60	6	140			120
95 Port Dover...	10		27	21	21	44	15		64			56
96 Port Elgin...	9		43	24	24	85	15		76			76
97 Port Hope....	40	5	107	48	48	94	97	5	181		11	194
98 Port Perry...	34	11	21	23	17	107	60	9	95		3	88
99 Port Rowan...	18		19	16	19	38	38		31			32
100 Prescott....	34	7	51	44	48	96	75	6	125			103
101 Richmond Hill	17	3	76	33	33	139	96	11	177			175
102 Ridgetown...	28	12	55	36	39	96	73	11	96		1	86
103 Rockland....	4		12	14	17	24	24		26			12
104 Scarborough..	40	8	64	37	88	139	84	9	117		12	131
105 Shelburne...	23	11	33	31	32	103	13	7	86			70
106 Simcoe.....	33	10	68	61	60	132	119	11	164			160
107 Smithville...	17	4	34	22	19	42	40	4	85			50
108 Stirling.....	30	13	45	26	28	85	58	8	38			52
109 Streetsville...	14	2	35	20	21	69	37	5	84			84
110 Sudbury.....	35	2	97	64	65	169	129	7	200		13	158

HIGH SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

Number of Pupils in the Various Subjects (Continued)										Special Courses			
Greek	Zoology	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Commercial	Agriculture	Manual Training	Household Science
56	54	55	20	42				46	193				
57	23	18	31	21	52	52	52	16	192	52			
58	9	9	48	58				47	186		90		
59	40	65	17	27				56	146				
60	26	39	28	25				39	99				
61	1	1	33	51	46	46	46	74	271	46	138		
62	65	89	55	35				74	213				
63	26	38	38	39				39	124				
64	16	20	27	27				19	104				
65	24	36	30	28				36	104				
66	42	44	36	33				38	144				
67	52	65	40	46				44	177				
68	66	60	30	41	75	75	75	60	277	75			
69	50	77	31	44				69	195				
70	12	15	29	13	25			12	165				
71	5	6	38	38				34	147		77		
72	12	14	15	19				14	52				
73	31	55	29	42				56	161				
74	39	95	24	35				83	205				
75	16	19	19	18				25	96				
76	32		6	7									
77				8				60	118		114		88
78	2	64	64	48	61	63	64	60	297	62			
79	20	28	13	4				27	68				
80	1	1	24	23				49	191		145		76
81	45	70	47	57				50	141				
82	25	40	31	20				39	118				
83			39	19	27	27	27	43	215	27	79		
84	16	17	15	25				17	59				
85	72		38	24	26	32	32	31	200	32			
86	3	172	103	66	45	176	176	31	561	176			
87	1	26	61	39	30	20	20	30	20	176			
88	35	42		35				43	124				
89	20	70	35	30				35	185				
90	88	74	40	71	30	30	30	74	280	30			
91	30	58	3	32				33	126				
92	43	70	50	53				69	205				
93	21	22	25	12				23	74				
94	39	71	21	23				72	151				
95	21	27	10	18				27	76				
96	24	41	16	14				41	93				
97	20	18	57	50	39	50	50	18	249	50			
98	7	7	3	1				13	113		62		25
99	36		14	12					56				
100	29	50	34	33				28	169				
101	30	71	17	43					188				
102	15	16	33	20	16			17	164				
103	14	11	16	15				16	41				
104	4	7	5	44	52	52	52	42	77	52	77		
105	31	40	23	16				38	117				
106	60	68	42	46				70	229				
107	23	32	25	15				25	87				
108	22	44	40	37				41	140				
109	55		34	16				20	94				
110	69	99	43	65				98	274				

**COLLEGIATE INSTITUTES AND
III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS**

High Schools	Attendance					Number of Pupils in—				Number Pupils	
	Number of Pupils on the Roll for the Year	Boys	Girls	Average Daily Attendance	Number Admitted for the First Time to a Secondary School	Lower School, Form I	Lower School, Form II	Middle School	Upper School	Municipalities Forming High School District	Other Municipalities within the County or Territorial District
111 Sydenham.....	147	53	94	120	41	50	33	52	12	146	.....
112 Thessalon.....	114	38	76	98	42	48	23	43	.....	89	.....
113 Thorold.....	120	54	66	103	48	48	36	29	7	92	23
114 Tillsonburg.....	230	111	119	201	81	93	48	77	12	138	36
115 Timmins.....	157	72	85	127	77	75	45	30	7	120	37
116 Toronto— Davenport..	231	136	95	206	43	44	56	100	31	231	.....
117 Trenton.....	248	112	136	213	79	87	64	83	14	178	15
118 Tweed.....	134	58	76	110	36	36	46	36	16	49	83
119 Uxbridge.....	182	84	98	170	53	53	41	61	27	72	102
120 Vienna.....	25	11	14	17	8	8	6	11	.....	24	.....
121 Walkerton.....	118	60	58	105	33	36	35	29	18	64	54
122 Wallaceburg.....	201	85	116	177	70	74	60	53	14	130	39
123 Wardsville.....	58	24	34	49	22	22	18	18	.....	18	24
124 Waterdown.....	105	46	59	99	40	42	24	39	.....	83	18
125 Waterford.....	86	36	50	77	32	39	23	24	.....	34	47
126 Watford.....	145	56	89	122	42	42	34	52	17	67	73
127 Welland.....	262	132	130	213	108	119	55	69	19	161	98
128 Weston.....	374	171	203	316	123	123	83	141	27	148	217
129 Whitby.....	179	90	89	158	52	61	48	51	19	125	54
130 Warton.....	146	59	87	119	53	53	47	39	7	88	43
131 Williamstown.....	98	44	54	87	25	30	25	38	5	97	1
132 Winchester.....	141	60	81	129	48	50	25	51	15	58	75
133 Wingham.....	209	90	119	180	51	52	58	70	29	98	87
1 Totals, High Schools.....	21,410	9,324	12,086	18,133	7,017	7,576	5,630	6,534	1670	12,478	7,899
2 Totals, Collegiate Institutes.....	30,706	15,205	15,501	26,703	9,961	10,730	7,863	9,644	2463	25,032	5,124
3 Grand Totals, 1924-1925.....	52,116	24,529	27,587	44,836	16,978	18,312	13,493	16,178	4133	37,510	13023
4 Grand Totals, 1923-1924.....	48,263	22,704	25,559	41,526	16,103	17,599	12,755	14,386	3,523	34,772	11,906
5 Increases.....	3,853	1,825	2,028	3,310	875	713	738	1,792	610	2,738	1,117
6 Decreases.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
7 Percentages.....	.....	47.07	52.93	86.03	32.58	35.14	25.89	31.04	7.93	71.97	24.99

HIGH SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Continued)

of from—	Number of Pupils from Families whose Head is occupied as below—								Number of Pupils in the Various Subjects					
	Commerce	Agriculture	Law, Medicine, Den- tistry, or the Church	Teaching	The Trades	Labouring Occupations	Other Occupations	Without Occupation	English Grammar	English Composition and Rhetoric	English Literature	Canadian History	British History	
111	1	10	105	3	1	15	5	6	2	21	147	147	47	30
112	25	13	25	.....	1	22	25	28	.....	71	114	114	52	30
113	5	15	13	.....	.....	71	11	7	3	48	115	115	48	32
114	56	70	85	12	2	33	26	.....	2	93	222	221	89	57
115	...	27	6	5	1	57	49	12	.....	8	155	155	78	17
116	...	135	.....	6	9	25	18	12	26	.....	226	231	45	72
117	55	50	75	6	2	62	35	7	11	87	240	240	87	45
118	2	25	61	4	2	23	5	9	5	38	128	126	37	35
119	8	23	93	2	2	30	12	12	8	54	165	168	56	42
120	1	.....	23	.....	.....	.....	2	.....	.....	8	25	25	8	4
121	...	30	48	6	.....	8	7	16	3	40	108	109	35	22
122	32	45	63	6	2	30	44	9	2	7	182	182	74	.....
123	16	9	36	5	.....	8	.....	.....	.....	18	53	53	22	13
124	4	11	70	4	.....	11	6	3	.....	.....	105	99	46	7
125	5	14	47	4	.....	9	9	2	1	62	85	85	39	12
126	5	20	82	8	1	15	16	2	1	34	137	133	42	37
127	3	83	59	9	3	66	33	8	1	54	260	259	123	46
128	9	61	82	18	6	104	19	55	29	43	374	374	129	95
129	...	38	52	11	.....	26	10	22	20	34	162	163	58	31
130	15	43	47	3	2	26	8	8	9	38	146	146	48	30
131	...	3	80	2	.....	6	2	.....	5	29	93	93	29	18
132	8	14	88	4	.....	12	9	10	4	78	81	75	54	24
133	24	31	91	8	.....	32	38	5	4	56	189	189	51	37
1	1,033	3,596	7,985	723	176	3,520	2,603	2,050	757	5,291	20,331	20,384	7,544	4,008
2	550	8,261	4,325	1,407	849	7,536	2,527	4,350	1,451	5,881	28,565	29,076	10,207	6,174
3	1,583	11,857	12,310	2,130	1025	11056	5,130	6,400	2,208	11172	48,896	49,460	17,751	10,182
4	1,585	11,169	11,913	2,037	637	10204	4,520	5,811	1,972	9,687	46,249	46,643	17,590	10,219
5	...	688	397	93	388	852	610	589	236	1,485	2,647	2,817	161	.....
6	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	37
7	3.04	22.75	23.62	4.09	1.97	21.21	9.84	12.28	4.24	21.44	93.82	94.90	34.06	19.54

COLLEGIATE INSTITUTES AND
III. TABLE N—ATTENDANCE, PUPILS IN THE SCHOOLS

High Schools	Number of Pupils in the Various Subjects (Continued)											
	Ancient History	Modern History	Geography	Physiography	Arithmetic and Mensuration	Algebra	Geometry	Trigonometry	French	Spanish	German	Latin
111 Sydenham..	35	6	46	36	33	81	76	3	92	.....	.....	92
112 Thessalon..	16	.....	44	17	32	83	56	.....	81	.....	.....	78
113 Thorold....	.....	1	48	35	37	79	39	6	110	.....	.....	86
114 Tillsonburg.	41	8	86	55	56	181	104	15	187	.....	.....	210
115 Timmins...	13	5	75	46	47	75	45	5	143	.....	.....	137
116 Toronto— Davenport	48	13	43	85	61	144	134	24	231	11	25	231
117 Trenton....	34	7	84	64	64	139	108	8	208	.....	.....	188
118 Tweed....	27	9	32	36	35	105	67	10	120	.....	.....	81
119 Uxbridge....	46	22	50	41	45	134	87	16	140	.....	.....	122
120 Vienna....	11	.....	8	5	5	17	16	.....	8	.....	.....	8
121 Walkerton..	7	11	35	35	38	65	55	8	79	.....	2	73
122 Wallaceburg	43	6	74	32	53	74	76	12	109	.....	.....	107
123 Wardsville..	11	.....	22	18	19	34	39	.....	28	.....	.....	39
124 Waterford..	26	.....	49	12	25	67	51	.....	78	.....	.....	80
125 Waterford..	12	.....	37	21	22	49	35	.....	48	.....	1	.....
126 Watford....	38	24	42	34	40	102	62	14	128	.....	.....	121
127 Welland....	34	12	119	58	61	52	32	18	221	.....	.....	219
128 Weston....	72	12	126	81	81	288	195	43	346	.....	10	327
129 Whitby....	22	7	32	41	72	101	72	16	127	.....	.....	118
130 Warton....	32	5	48	40	38	146	135	4	67	.....	.....	71
131 Williamst'n.	19	5	29	28	30	67	54	5	86	.....	.....	85
132 Winchester.	48	12	50	25	30	88	65	14	105	.....	.....	98
133 Wingham...	29	25	51	57	59	76	136	34	165	.....	.....	121
1 Totals, High Schools.....	3,520	1,016	7,097	5,178	6,023	13,153	9,710	1,108	15,506	28	192	14,379
2 Totals, Colle- giate Instit's	4,326	1,243	9,449	7,278	9,159	17,849	13,555	1,571	26,474	198	1,493	24,398
3 Grand Totals, 1924-25....	7,846	2,259	16,546	12,456	15,182	31,002	23,265	2,679	41,980	226	1,685	38,777
4 Grand Totals, 1923-24....	7,231	1,782	16,190	11,734	13,688	19,600	21,620	2,111	38,832	197	1,701	36,250
5 Increases.....	615	477	356	722	1,494	11,402	1,645	568	3,148	29	.....	2,527
6 Decreases....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	16	.....
7 Percentages...	15.05	4.33	31.75	23.90	29.13	59.49	44.64	5.14	80.55	.43	3.23	74.41

HIGH SCHOOLS (Continued)

AND IN THE VARIOUS SUBJECTS, ETC. (Concluded)

Number of Pupils in the Various Subjects (Concluded)										Special Courses				
Greek	Zoology	Botany	Chemistry	Physics	Bookkeeping	Stenography	Typewriting	Art	Physical Culture	Commercial	Agriculture	Manual Training	Household Science	
111	37	51	40	43				55	147					
112	18	35	32	16					114					
113	37	48		25				29	120					
114	50	92	46	42				49	230					
115	45	77	12	23	6	5	6	75	157	6				
116	36	44	57	56				46	231					
117	64	87	70	35				36	248					
118	45	47	20	26	12	12	12	35	132					
119	40	51	37	41				40	182					
120	5	8	10	8				4	25					
121	33	43	14	23	11			23	117					
122	32	64	53		30	31	22	40	200					
123								23	58		51			
124	15	46	27	25				67	105					
125	62		16	21					86					
126	18	17	36	45				73	141		54			
127	55	119	48	23					262					
128	84	136	75	145				125				89	117	
129	9	8	4	35	33	32	33	20	177	33	76			
130	38	40	30	20				39	143					
131	33	34	19	22				29	96					
132			4	12					140		100			
133	75	70	40	45				52						
1	47	4,437	5,620	3,876	4,189	1,110	1,065	1,086	5,650	20,202	934	2,046	102	452
2	305	3,293	6,329	5,741	6,495	3,024	1,624	1,316	6,112	29,757	1,797	1,010	3,142	2,997
3	352	8,730	11,949	9,617	10,684	4,134	2,689	2,402	11,762	49,959	2,731	3,056	3,244	3,449
4	320	8,402	11,708	8,477	9,160	3,728	2,305	2,152	11,847	46,309	2,287	2,215	3,514	3,690
5	32	328	241	1,140	1,524	406	384	250	3,650	444	841			
6								85				270	241	
7	.68	16.75	22.93	18.45	20.50	7.93	5.16	4.61	22.57	95.86	5.24	5.86	6.22	6.62

COLLEGIATE INSTITUTES AND
IV. TABLE O—ATTENDANCE OF PUPILS BY

Collegiate Institutes	Lower School, Form I																		
	Boys											Girls							
	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	10 years	11 years	12 years	13 years	14 years	15 years	16 years
1 Barrie.....		3	5	17	27	18	9	1					1	2	5	17	26	11	9
2 Brantford.....	1	12	64	53	36	21	4						1	13	42	64	38	15	
3 Brockville.....			6	15	24	14	9	5					1	6	23	30	18	13	
4 Chatham.....	4	6	36	19	22	8	2						3	10	27	16	9	4	
5 Clinton.....	1	2	3	6	3	1							1	2	9	16			
6 Cobourg.....		4	7	13	12	7	4	1						2	9	16	22	2	
7 Collingwood.....	1	1	4	25	12	10	1						1	4	5	12	13	9	
8 Fort William.....	3	9	22	16	10	1	1	1					3	6	41	26	25	6	
9 Galt.....		1	20	15	10	2	1							3	24	20	5	3	
10 Goderich.....	1	1	1	12	6	3	2							1	15	15	9	5	
11 Guelph.....		3	11	22	20	12								4	13	27	21	6	
12 Hamilton, Central.....	1	6	40	94	61	32	3							9	54	140	94	42	
13 Hamilton, Delta.....		5	19	50	44	13	5						1	4	16	97	55	20	
14 Ingersoll.....		5	13	11	10	4	1							2	15	13	7	2	
15 Kingston.....	1	15	29	39	24	14	4	1					3	15	39	34	26	8	
16 Kitchener-Wat'loo.....		7	13	9	9	3	1						1	3	17	19	5	3	
17 Lindsay.....	1	3	5	13	20	14	8						1	12	29	26	17	5	
18 London.....	1	3	21	53	79	43	15	2	1				2	3	25	63	89	47	
19 Morrisburg.....			8	7	12	1	3							3	7	8	9	4	
20 Napanee.....	1	3	4	9	10	10	6	1					1	5	13	18	17	6	
21 Niagara Falls.....	1	2	15	21	17	7	1							2	9	14	5	1	
22 North Bay.....		1	14	30	20	25	3	1						2	7	21	13	13	
23 Orillia.....		3	9	21	12	9	2	1		1			2	6	15	26	19	13	
24 Ottawa.....	2	4	49	100	128	87	37	12	1				8	44	83	121	68	27	
25 Owen Sound.....		4	21	37	26	14	5	1	1				1	2	14	34	24	6	
26 Perth.....		7	11	15	7	6	10							8	26	22	9	5	
27 Peterborough.....		6	25	36	36	13	4	1						7	31	42	30	10	
28 Picton.....		3	7	14	6	4	1							7	13	21	5	4	
29 Port Arthur.....			7	32	27	8	3							5	26	25	10		
30 Renfrew.....			1	18	23	16	10							1	4	26	29	17	
31 St. Catharines.....	1	8	22	37	28	11	1	1						5	31	28	21	5	
32 St. Mary's.....		3	22	21	11	2	1							6	16	16	8	3	
33 St. Thomas.....		5	19	30	35	19	10	3						4	23	36	34	36	
34 Sarnia.....	1	6	23	15	17	5	3						3	5	20	13	10	1	
35 Sault Ste. Marie.....		1	18	12	17	8	4		1				2	4	19	40	19	5	
36 Seaforth.....			12	14	3	4		1						1	9	9	6	2	
37 Smith's Falls.....		1	17	22	15	8	4							4	18	35	23	5	
38 Stratford.....		14	53	55	32	10	1							18	50	32	15	3	
39 Strathroy.....		1	7	18	7	4	1					1			6	12	14		
Toronto:																			
40 Harbord.....		2	36	51	56	19	4		1					5	20	36	29	12	
41 Humberstone.....	4	18	57	54	38	19	1					1	7	31	54	69	42	8	
42 Jarvis.....		8	23	68	86	38	7	1		1			1	3	27	51	50	21	
43 Malvern.....		1	25	48	34	14	8						1	10	26	39	41	19	
44 North.....	1	16	27	33	28	9	1							14	29	39	30	13	
45 Oakwood.....	1	3	20	71	66	34	10						2	31	71	64	29	11	
46 Parkdale.....		14	35	59	24	8	2	1					4	18	46	40	13	3	
47 Riverdale.....	3	19	54	76	37	12		1	1				2	13	66	51	24	7	
48 Vankleek Hill.....	1	9	7	7	4	2	1	1					1	7	10	8	4	3	
49 Walkerville.....	1	6	18	21	12	2							1	5	25	18	11	4	
50 Windsor.....	2	18	54	66	37	10	1						2	19	48	59	20	9	
51 Woodstock.....	1	15	32	31	23	8	2			1			2	14	38	41	25	10	

HIGH SCHOOLS (Continued)

AGE, SEX AND GRADE

																									Lower School, Form II									
					Boys										Girls																			
17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over								
1	1				1	3	6	18	9	11	5	2																						
2	3	1				8	42	40	25	9	1																							
3	6					1	13	28	15	6	1	2																						
4	2					4	10	8	10	3	1																							
5							7	7	6	6																								
6	1					1	3	17	9	7	3	1																						
7							3	8	13	5	5																							
8	3					5	14	24	11	2						1	1	3	10	13	12	5	4	2										
9		1				3	17	17	10	4								6	6	23	21	6												
10						5	3	7	1	4								3	3	12	13	4	3			1								
11	1		1			5	11	20	9	7	4						3	5	10	20	12	5												
12	6	1				3	1	30	42	33	6	3	2	1				8	23	60	42	19	3	2	1									
13	7					1	4	10	27	33	8	2							2	19	37	31	8	4										
14						3	12	9	3	1							2	9	13	14	4	3			1									
15	4					3	10	27	28	19	2	2	1			1	3	9	37	34	21	12	5	1										
16						1	2	3	10	7	4			2				5	19	10	4													
17	2					4	9	23	12	1	1	1						4	16	11	14	9	1			1								
18	8					2	21	53	63	34	21	2	2				4	25	80	83	40	14	1	1										
19						1		3	7		3	1						1	8	12	7	2												
20	4	3	1	1		2	5	5	5	4	1					3	2	2	8	11	14	5	3			1								
21						2	8	11	7	4	1						2	2	4	10	6	1												
22	4	2		1		1	6	9	12	10	4	3						4	7	16	19	6	5	3	1									
23	3	1					14	13	14	1	2						1	5	12	16	25	3	2											
24	8	1				8	35	83	82	66	23	9				8	23	73	62	48	25	6	1	1										
25	3						1	16	18	12	10	4	1					4	26	38	22	8			1									
26	1					3	4	13	14	1	2						2	5	11	17	10	4												
27	4	4		1		4	17	22	15	9	3						1	8	18	31	21	16	7	4	1	2								
28	2	1				6	6	12	6	3			2	1			1	6	15	5	6	6				1								
29	3						3	16	19	9	2							5	17	19	8	2												
30	10	1				1	6	13	22	9	6	1						2	9	28	26	12	2											
31						1	17	25	23	4	3						1	3	29	28	17	4	2											
32	1					5	7	11	2	3							2	12	12	15	6	1												
33	15	13				2	8	31	53	31	11	2					1	10	36	44	28	9	1											
34	1					7	17	28	6	2			1				1	7	19	22	14	5												
35	1					5	10	18	17	8	3						1	4	16	21	24	7	3			1								
36				1		1	2	5	3	4	1		1				1	6	11	8	3													
37	4					2	8	19	11	1								7	13	17	16	12	1											
38						2	8	20	24	5	1							14	32	29	16	4	1											
39								3	12	7	6								1	3	12	3	1											
40	2					1	39	58	35	17	3	1						5	20	28	33	7	4											
41	3		1			5	23	41	53	38	9		1				1	19	38	41	30	8	2											
42	8	1				2	9	36	42	47	16	5	1	1	1			3	18	36	17	10	4											
43	4					1	6	13	24	19	5							9	25	43	19	6				1								
44	4	1				5	39	31	19	7								7	19	27	20	5												
45		1				5	24	64	55	20	5	2		1	2		3	10	49	50	26	12	5			1								
46	1					15	50	37	25	7							1	11	30	39	16	7	1	1										
47	4					1	14	34	51	21	5						2	14	30	34	20	7												
48	1					1	2	4	5	4		1	1				2	1	5	8	2	2												
49						2	6	18	16	9	1	2					3	10	19	6	9	4	1	1										
50	2	1				1	14	36	43	28	7	2					1	5	43	37	12	6	1	1	1	1								
51	3	2				7	16		9	6	1							7	21	16	10	4												

COLLEGIATE INSTITUTES AND
IV. TABLE O—ATTENDANCE OF PUPILS BY

Collegiate Institutes	Middle School																			
	Boys										Girls									
	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	
1 Barrie.....			2	8	13	24	8	3	1			4	11	20	27	13				
2 Brantford.....	1		12	31	44	32	16	4	2		1	12	45	57	40	13	4	2		
3 Brockville.....		1	10	16	22	12	8	2	1			1	15	21	16	8	4	1	1	
4 Chatham.....		1	2	11	12	10	9	1	1	2		4	10	23	12	4	1			
5 Clinton.....		1	1	9	4	3	2					1	4	11	14	7				
6 Cobourg.....					5	12	9					2	1	9	12	5	4	2	1	
7 Collingwood.....			1	6	5	8	7	1	1	1		4	6	17	12	6	2			
8 Fort William.....	1		4	15	23	13	5	3	1		1	12	16	30	22	7	2		2	
9 Galt.....			4	21	27	10	5	1	1	1		4	20	35	26	10	4	1	2	
10 Goderich.....			2	6	9	6	4	2				2	9	13	8	3	2	1		
11 Guelph.....			3	9	28	23	15	7	4	1		4	17	28	19	13	6		1	
12 Hamilton, Central.....			4	20	41	48	26	14	1	3		5	26	59	50	21	13	3	1	
13 Hamilton, Delta.....				13	19	27	27	5	2			2	15	31	33	10	2	2	1	
14 Ingersoll.....			2	9	11	5	3	1				2	3	11	6	3				
15 Kingston.....			10	28	34	33	21	7	4	1	4	11	31	45	39	16	8	2	1	
16 Kitchener-Wat'loo.....			3	3	11	12		2				3	8	18	6	5	1	1	1	
17 Lindsay.....		1	7	6	14	14	10	2	1		1	8	25	27	13	8	5	1	2	
18 London.....			10	49	85	68	29	8	5	2	1	17	78	97	61	26	8	3		
19 Morrisburg.....			1	3	5	3	2	2	2	1	1	6	5	9	2	3	2			
20 Napanee.....			4	7	8	3	7		1			6	9	10	7	4				
21 Niagara Falls.....	1		1	6	15	12	5	2			1	6	8	11	8	1				
22 North Bay.....			1	5	7	17	8	4	6			6	13	13	14	3	1	1		
23 Orillia.....			1	11	9	15	12	10	4	2		4	9	18	11	9	7	1		
24 Ottawa.....		7	29	78	101	76	47	32	6	1		23	62	91	63	41	14	3	1	
25 Owen Sound.....			1	12	21	27	15	3	1			2	18	32	33	9	3			
26 Perth.....			1	7	12	13	2		1	2		2	10	20	23	2				
27 Peterborough.....			4	9	21	13	5	5	3	2		4	8	35	14	8	1	1		
28 Picton.....			1	1	5	8	3		1			6	16	14	9	5	3			
29 Port Arthur.....				4	13	19	6	3	1			3	21	24	7	4	2			
30 Renfrew.....				2	8	10	9	4	1	2		1	6	14	22	9	7	1		
31 St. Catharines.....	1	2	20	27	29	11	4					4	9	31	27	17	5	1	2	
32 St. Mary's.....	1	1	10	12	11	2	4	1				6	12	22	17	9	1			
33 St. Thomas.....			2	12	31	25	8	2				2	23	30	27	6	1			
34 Sarnia.....		2	4	17	27	22	10	4	2			8	22	19	19	3	5	1		
35 Sault Ste. Marie.....			2	12	32	24	12	4		2	1	4	8	36	27	17	6	1		
36 Seaforth.....	1	1	7	7	16	4	8					4	5	12	25	6	3	1		
37 Smith's Falls.....				6	27	10	12	5	4				8	31	52	5	7	2		
38 Stratford.....	1		11	30	41	23	12	3	1		2	11	43	33	19	2	1			
39 Strathroy.....				2	5	9	10	4	1	5			1	4	21	12	9		2	
Toronto:																				
40 Harbord.....			5	25	63	51	39	10	3			3	16	42	45	17	5	2		
41 Humberstone.....		5	17	40	58	37	9	8	1		3	17	33	53	44	13	3	2		
42 Jarvis.....		2	5	27	58	94	41	12	5	6		3	9	35	43	34	11	1		
43 Malvern.....			5	20	32	27	18	3	1			4	10	35	25	5	1			
44 North.....		1	21	23	48	28	12	10	1			12	30	54	34	14	5			
45 Oakwood.....		2	29	71	85	53	13	11	5	1	1	22	67	75	48	17	5	2	1	
46 Parkdale.....		1	16	42	67	44	23	5	2			18	35	39	37	18	4	2	3	
47 Riverside.....			15	39	62	46	25	11	4		2	15	59	45	39	15	6	3	1	
48 Vankleeck Hill.....		4	5	6	7	3	1	4			2	5	14	6	9	9	2	1		
49 Walkerville.....		1	1	11	9	14	5	3	2			2	8	12	5	1		1		
50 Windsor.....			9	33	41	30	13	10	3	4		6	24	42	31	10	3	1		
51 Woodstock.....			2	18	28	18	12	3	1			4	21	29	21	11				

HIGH SCHOOLS (Continued)

AGE, SEX AND GRADE (Continued)

		Upper School																Boys	Girls	Total No. Enrolled
		Boys								Girls										
		14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over			
1																		229	254	483
2																		490	545	1,035
3																		227	251	478
4																		214	184	398
5																		75	108	183
6																		128	145	273
7																		122	155	277
8																		199	276	475
9																		197	233	430
10																		86	136	222
11																		228	233	461
12																		583	745	1,328
13																		314	397	711
14																		114	117	231
15																		380	426	806
16																		139	152	291
17																		212	277	489
18																		742	870	1,612
19																		73	99	172
20																		104	178	282
21																		148	100	248
22																		202	192	394
23																		178	228	406
24																		1,173	966	2,139
25																		275	300	575
26																		142	191	333
27																		272	325	597
28																		97	163	260
29																		181	191	372
30																		180	245	425
31																		301	284	585
32																		140	177	317
33																		390	423	813
34																		250	215	465
35																		226	276	502
36																		117	135	252
37																		190	280	470
38																		371	345	716
39																		119	109	228
40																		575	359	934
41																		573	560	1,133
42																		703	417	1,120
43																		329	339	668
44																		392	376	768
45																		731	655	1,386
46																		525	417	942
47																		569	486	1,055
48																		88	117	205
49																		164	147	311
50																		475	395	870
51																		273	307	580

COLLEGIATE INSTITUTES AND
IV. TABLE O—ATTENDANCE OF PUPILS BY

High Schools	Lower School, Form I																		
	Boys										Girls								
	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	10 years	11 years	12 years	13 years	14 years	15 years	16 years
1 Alexandria				5	8	10	7	1						2	2	10	16	10	5
2 Alliston					3	3	6	3	1							13	7	6	6
3 Almonte		1	3	7	3	6	2									2	8	11	2
4 Amherstburg					10	5	2	1	1							3	5	6	2
5 Arnprior		1	4	10	12	7	4	1						3	13	19	8	10	7
6 Arthur			1	2	1	4	6	1							1	5	4	13	3
7 Athens			1	3	6	3	3					1				2	7	7	2
8 Aurora			1	2	7	2	1	3	2						3	8	14	12	4
9 Avonmore			1	1	4	3										4	4	2	2
10 Aylmer		1	1	3	18	7	3	2	1								7	13	11
11 Beamsville					7	8	5	3		1	1					5	16	9	11
12 Belleville			2	20	27	22	6	2							4	31	36	23	10
13 Bowmanville				8	10	7								1		3	6	8	5
14 Bracebridge			3	3	5	8	4								1	5	5	8	4
15 Bradford			1	2	3	5	4								4	9	5	3	..
16 Brampton				10	13	9	8	2	2						1	9	14	10	9
17 Bridgeburg			1	4	7	3	4									9	12	5	..
18 Brighton				3	4	2	2	2							1	3	6	8	2
19 Burford					2	4	3	3	1								2	6	3
20 Burlington			1	3	13	14	5	1								4	8	11	4
21 Caledonia				6	12	2	4									7	15	5	3
22 Campbellford				5	8	6	5	1								2	5	18	9
23 Carleton Place		1	8	11	12	3	3	1	1				1	2	8	12	9	9	6
24 Cayuga				2	3	5	4	1	2							5	4	7	8
25 Chapleau		1	1	4	9	7	3	1						1	1	4	13	5	1
26 Chesley			2	3	4	6	2		1						6	7	9	7	2
27 Chesterville				2	5	4	3									3	7	6	3
28 Colborne		1	2	3	4	2	2								3	7	3	6	2
29 Cornwall			6	11	17	16	4								5	13	24	14	2
30 Deseronto				5	6	6	7								4	5	6	6	1
31 Dundalk			1	2	5	3	6								1	9	5	7	3
32 Dundas		2	3	6	16	5	5	1						1	3	6	24	13	1
33 Dunnville			2	3	6	7	3								2	6	6	5	3
34 Durham			1	2	6	3	3								1	5	8	8	7
35 Dutton		1	4	8	7	2								2	4	2	3	3	..
36 Elmira				10	3	3	2								3	8	4	5	..
37 Elora		1	5	3	2								1	2	2	6	4	3	2
38 Essex			1	8	5	8	2		1						3	11	16	8	7
39 Exeter				11	4	2	1								4	9	12	3	1
40 Fergus			2	6	7	2	2							1	3	10	15	3	..
41 Flesherton		1		1	4	2	1								1	7	1	2	..
42 Forest				2	10	7	7	5	1						3	11	10	1	1
43 Fort Frances			4	2	7	3	2	1							2	4	8	8	9
44 Gananoque			1	4	6	7	5	1	1							9	12	5	5
45 Georgetown		1	3	10	11	8	2								4	9	12	9	3
46 Glencoe			1	5	4	2	4								4	9	12	6	3
47 Gravenhurst			2	2	1	3	1								3	5	5	8	6
48 Grimsby				5	12	7	6								3	7	7	4	4
49 Hagersville				4	6	5	2		1						3	2	3	6	4
50 Haileybury			4	9	7	9	5	1							1	15	13	15	2
51 Hanover			3	4	8	6	4								2	4	8	14	2
52 Harriston		2		3	9	1	2							2	2	1	4	3	1
53 Hawkesbury			4	2	4	1		1							3	7	8	3	..
54 Huntsville				4	2	5	4									3	5	15	5
55 Iroquois			2	6	7	1	1						2	2	7	5	2	7	8
56 Kemptville				5	5	9	8	6	1							8	5	7	8
57 Kenora			2	6	16	8	3	3								9	14	19	6

HIGH SCHOOLS (Continued)

AGE, SEX AND GRADE (Continued)

		Lower School, Form II																										
		Boys										Girls																
17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over		
1	2								1	4	2								1	5	7	6	3					
2	6	1							6	6	5	1								6	5	7	1	3				
3							1	2	4	5	1									8	8	8	1					
4								2	3	4	3	2	1	1						4	5	3	2	1				
5	4	1					10	4	16	4	4							2	8	8	16	5	1					
6	1		1	1				2	3	5	4	1	1	1	1				1	3	9	8	8	4			1	
7								2	2	7	3									4	3	1	2					
8	1							2	9	7	3	1								2	12	14	4	2				
9							1	1	2	2										1	2	1	1					
10	1	1					3	4	6	4	2	1								2	3	7	3	4	1			
11	2			2				3	5	7	1								1	1	5	7	13	5	7	1	1	
12		1				1		12	21	9	1								1	4	18	29	16	17	2	1	1	
13						1		10	5	6	1									3	12	11	1	1			1	
14				2			1	6	3	4	1								1	7	15	4	7	2	1			
15								3	4	8	4									1	2	6	2	2	1			
16	3							6	13	7	4	2									8	16	8	6	1			
17						1		3	4										1	2	5	3	2					
18	3	1						1	2	2	2	2									2	3	4	1				
19	2	1							4	3											1	1	5	2	1			
20	3	1					2	9	10	2	2									4	7	8	5	1				
21							2	2	5	3	1										4	8	9	2				
22							1	2	3	5	3	1								1	11	9	17	3				
23							1	7	15	5	1	1	1							1	5	12	7	1	3			
24	1							3	5	2	2	2									3	2	5	1	1			
25	1							2	3	2	2									1	3	4	3					
26			1					1	6	4	1										2	6	5	4				
27	7						2	1	2	1											1	2	5	1				
28	1							3	2	2											2	7	6	1	1			
29		1	1	1			2	4	16	20	6	3		2						1	5	21	20	11	7	2	1	
30					1		1	5	4	1	5	4									1	1	3	1	1			
31								1	4	4	2		1								2	6	7	3	6			
32	1	1						1	5	7	4	1									1	3	6	10	1	1		
33	2					1		3	5	2	4	1									6	11	2					
34	1							3	5	5											2	1	7	3				
35						1		5	4	3											3	9	3	4	2			
36								6	4	1											1	9	5	4	1			
37						1	4	3													2	8	4	3				
38								5	3	5	1										5	8	5	5	2	1		
39		1						6	5	6	1										4	3	6	1	1			
40					2		2	7	5	9	1	2									7	14	8	4	1			
41							1	2	1	4	1										1	1	5	1				
42							1	5	6	5											1	7	7	3	1			
43	1						3	4	5	2	1										1	5	4	5	4	3		
44	1					1		2	10	6	4	2									1	1	7	14	12	6	3	
45	1			1				1	3	5	3	1	1								3	8	6	7	1			
46								7	6	7	2											11	5	6				
47		2					1	1	2	1											1	3	2	5	6	3		
48							2	4	5		1	1										4	7	8	5	1		
49		2	1				1	3	3		6	2	1									5	7	6	6		1	
50		1		1				2	9	10	4	4									1	1	9	8	8	2		
51								1	1	2	1											3	5	6	6	1		
52								6	4	2	3											3	4	3	1			
53								2	2	2	1	1										1	4	9	2			
54		2						3	3	3	1											5	4	1	3	2		
55							1		8	3												1	9	3				
56	1	1						1	4	4	8	5	1								1	6	9	10	2	5	2	
57	1							4	10	7	4										2	5	11	10	4	3	2	1

COLLEGIATE INSTITUTES AND
IV. TABLE O—ATTENDANCE OF PUPILS BY

High Schools	Middle School																			
	Boys										Girls									
	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over		
1 Alexandria.....			1		2	4	1	2				1	1	10	1	3	1	1		
2 Alliston.....				2	6	2	5	2				1	7	2	18	8	5			
3 Almonte.....			3	8	5	3						3	6	7	5	1				
4 Amherstburg.....		1	4	2	5	1						2	5	2	1					
5 Arnprior.....		2	10	7	6	5	3	1	1	1	5	7	20	24	11	5				
6 Arthur.....		1		5	3	5	4					3	3	5	8	7				
7 Athens.....			1	1	6	6	4	4				1	11	7	4	1				
8 Aurora.....		4	3	6	6	4	3	2				1	7	7	18	11	2	1		
9 Avonmore.....			1	5							1	3	3	1	1	1				
10 Aylmer.....	1	1	5	7	6	4	2					3	8	5	1					
11 Beamsville.....		2	3	7	4		2		1			2	1	8	5	4	2	1	2	
12 Belleville.....		2	20	23	17	7	4	1	1			2	14	24	12	12	4	1	1	
13 Bowmanville.....		1	3	11	7	3						1	5	18	11	1	2			
14 Bracebridge.....			5	5	5	2	8	2				1	5	3	14	14	1		2	
15 Bradford.....		2	5	4	2	6	1					2	8	5	6	2		2		
16 Brampton.....			7	10	9	8	3					2	10	16	8	6	2			
17 Bridgeburg.....		1	2	1	6	1						1	6	1	3	1				
18 Brighton.....			1		4	3						1	2	6	9	4				
19 Burford.....			1	1	6	1	1	1						1	8	4	3		1	
20 Burlington.....			1	10	12		4	2				1	4	5	4	9	2	1		
21 Caledonia.....			4	9	5	6						5	4	10	5	8	1			
22 Campbellford.....			3	8	7	4	1	1				3	13	11	6	2				
23 Carleton Place.....		3	6	11	14	4	2		3			2	9	14	14	3	3	1		
24 Cayuga.....		1	4	3	5	2						1	4	4	4	3	1		1	
25 Chapleau.....			3	5	6							2	3	3	3	1				
26 Chesley.....			2	5	3	8	3	4				1	7	7	8	4	3			
27 Chesterville.....		2	5	3	3	1						1	8	5	6		1			
28 Colborne.....		1		5	2	1						1	3	5	12	5	7			
29 Cornwall.....		5	11	20	8	4	4	1		1		13	21	14	5	4	1	2		
30 Deseronto.....				3	4	2				1		2	4	2	1					
31 Dundalk.....	1			7	2	1	2					2	6	12	9	8				
32 Dundas.....			3	6	13	3	1	1				2	2	11	6	1				
33 Dunnville.....	2	2	7	6	7	2	2	1		1	2	4	8	4	2	1			1	
34 Durham.....			3	4	4		1	1		1	3	3	12	8	1					
35 Dutton.....		3	4	4	1	1		1			10	4	10	3	2					
36 Elmira.....		2	5	4	2	4	1					3	6	7	4					
37 Elora.....				4	5	1	1					3	4	7	4	2	2			
38 Essex.....			1	1	2	3		1	1			1	5	8	4	1				
39 Exeter.....		3	9	10	7	2				1	4	10	16	4	2	1				
40 Fergus.....	1	2	3	9	9							9	15	5	4	2				
41 Flesherton.....		2	1	5	8	2	1					2	3	6	1	4		2	1	
42 Forest.....		1	6	7	1	3		1				1	9	14	1	2		2		
43 Fort Frances.....			2	2	1	2	1					1	5	6	3	4	4	1	2	
44 Gananoque.....		1	1	9	7	7	4	3					15	10	9	2	2	1		
45 Georgetown.....		2	7	6	3	1	1					5	4	5	4	2				
46 Glencoe.....			2	4	5	9	1			1		1	7	13	6	3				
47 Gravenhurst.....		1		3	4							1	4	4	4	2	1			
48 Grimsby.....		1	2	7	3	3						2	6	5	6	2				
49 Hagersville.....		3		5	3							1	6	6	4		1			
50 Haileybury.....		1	6	8	5	2		1				8	12	8	3	1				
51 Hanover.....		1		4	9	2	3					2	3	8	7					
52 Harrison.....		1	4	8	4	2						1	9	9	5	5	1			
53 Hawkesbury.....	2		3	4	3	1				1	3	8	3	7	4		1			
54 Huntsville.....	1		1	3	5	4	2			1		5	9	10	4				1	
55 Iroquois.....			1	4	4	3	1		3			3	5	5	7	5		1		
56 Kemptville.....			3	3	5	9	2		1				2	4	11	4	4	2		
57 Kenora.....		3	3	4	9	3						1	5	3	3	4			1	

HIGH SCHOOLS (Continued)

AGE, SEX AND GRADE (Continued)

	Upper School																Boys	Girls	Total No. Enrolled
	Boys								Girls										
	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over			
1						1	1					1	1	1	1	1	50	92	142
2				1	4	1	1	1				1	5	3	1	4	60	116	176
3			1	3	2							1	2	1	1		60	89	149
4				2	1	1	1					3	2	1			56	52	108
5		1	1	3	5	1	1			1	4	6	7	1			124	197	321
6				1		1				1		1	1	4		1	50	97	147
7				2	1			2									59	52	111
8				1		1	2					1	4	1			72	129	201
9	1	2		2		1	2			1	2						27	31	58
10				4	4	2	1			1	5	5	3	1			93	84	177
11			3	1	4						3	5					75	119	194
12		1		3	5	2	1	1			2	10	6	5	2	1	211	291	502
13				5	3			1			2	4	7	1	1		92	107	199
14																	65	102	167
15																	54	59	113
16			1	5	2	2	1			1	5	3	1				124	139	263
17		2	4	1	1					1	3	2	2				46	59	105
18																	28	56	84
19																	33	41	74
20			1	4			1				4	5		2			97	93	190
21				7	3	2					4	6	7	1			73	104	177
22				2	3	4	3				1	5	6	3	2		76	130	206
23				2	2	1		1				6	2		1		118	144	262
24		1	2		1						1	6	8	2			48	73	121
25																	49	49	98
26				1	3	1	1					2	2	3	3		61	89	150
27																	34	58	92
28				3	2	3					2				1		38	75	113
29		1		5	3	1		3		2	2	6	4	4	1	1	173	210	383
30																	50	39	89
31						2					1	3	1				44	91	135
32				1	5	2	1	1				1	1	2	1		93	118	211
33			5	3			1				2		1				75	70	145
34																	41	73	114
35		4		2	3	4				3	1	9	2	1			62	80	142
36		2	1	2	3			1			2	2	1				56	66	122
37																	32	59	91
38					3	3					2	5	5			1	54	113	167
39	1	3	3	2	3	4	2	2		2	3	4	3	1			87	97	184
40				4	3	1						7	3				79	111	190
41				2	2		3	1				1	1			1	47	42	89
42				3	3	3							1				78	75	153
43		1	2		1			1			4	5	1			3	48	93	141
44				1	1							2		1			86	119	205
45		2	1			3	2	1		1	3	2	1				78	90	168
46							1			1	4	2	1	2	1	1	60	99	159
47																	22	65	87
48			3	3	2	2					3	5	4	3			73	86	159
49					1			1	1	2	3	1	3			1	47	75	122
50			1	4	2						1	2	3	2			94	117	211
51					1		1				1	2	1	2			52	77	129
52		1	2	3	1	1					3	3	4			1	59	68	127
53																	33	64	97
54																	41	75	116
55			1		1			1			1		1	2			49	73	122
56				1	1	4	2	2			1	7	3	2	1	1	86	107	193
57					1						1	1	1	1			86	108	194

COLLEGIATE INSTITUTES AND
IV. TABLE O—ATTENDANCE OF PUPILS BY

High Schools	Lower School, Form I																		
	Boys										Girls								
	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	10 years	11 years	12 years	13 years	14 years	15 years	16 years
58 Kincardine.....				7	6	8	6								1	2	7	8	6
59 Kingsville.....				3	4	8	4	1							3	2	8	16	8
60 Lakefield.....			1	4	3	6	3								1	4	7	6	3
61 Leamington.....			1	6	9	14	7	6	3						6	9	17	11	8
62 Listowel.....			1	8	14	5	2	1						1	2	11	16	7	
63 Lucan.....	1		2	3	6	1	3							2	6	3	8	4	1
64 Madoc.....				2	5	2	2								4	2	2	4	3
65 Markdale.....		1	2	2	6	1	1							1	3	2	8	3	2
66 Markham.....			1	2	5	8	1	1			1				1	1	8	3	4
67 Meaford.....			1	5	8	5	9							1	1	7	14	4	2
68 Midland.....			1	8	14	11	11	3							2	3	21	15	7
69 Milton.....				5	12	7									1	3	24	18	13
70 Mimico.....			4	10	11	5	2	2							3	16	15	8	1
71 Mitchell.....			4	8	6	4									4	8	3	2	1
72 Morewood.....			1	1	2	2	1	2										2	2
73 Mount Forest.....			2	9	6	6	2									9	14	6	4
74 Nepean.....		1	2	7	13	9	5	2						2	1	8	20	10	6
75 Newburgh.....			1	1	1	8									2	4	2	3	4
76 Newcastle.....				2	4	1	2								2		3	3	
77 New Liskeard.....			1	7	5	6	2	2							1	7	13	8	6
78 Newmarket.....			2	4	15	6	8	2							2	4	21	22	13
79 Niagara.....				4	3	4								1		5	6	2	1
80 Niagara Falls, S.....		2	5	7	13	5	2								2	11	10	4	2
81 Norwich.....			3	6	4	2									7	11	9	6	1
82 Norwood.....			2	2	5	5	1								1	9	7	5	
83 Oakville.....				2	7	6	1	1							2	6	13	8	3
84 Omeme.....		1		4	3	1									1	2	2		
85 Orangeville.....			2	10	4	5	5								1	1	9	18	11
86 Oshawa.....		4	10	28	44	33	11	6	1					1	3	23	49	35	27
87 Paris.....		1	3	15	5	6	4								4	8	9	3	3
88 Parkhill.....		2	2	4	6	7									3	4	6	6	1
89 Parry Sound.....				2	8	25	4									11	19	8	
90 Pembroke.....			4	9	11	5	10	2						1	3	7	9	11	1
91 Penetanguishene.....				5	9	6	5	1							2	4	6	6	9
92 Petrolia.....				3	25	2	5	1								5	26	1	1
93 Plantagenet.....		1		1	3	1	1	1							3	4	2	2	3
94 Port Colborne.....			1	5	12	13	4							1	2	6	12	11	4
95 Port Dover.....			1	2	4	2	2							1		7	3	2	2
96 Port Elgin.....			1	4	8	3	3								2	6	9	5	2
97 Port Hope.....			1	2	8	12	9	3	1						1	4	12	15	13
98 Port Perry.....			1	5	7	5	1	4						1	5	3	7	1	5
99 Port Rowan.....			1	1	3	2		1						1	1	3	3	2	
100 Prescott.....			3	4	12	2	3								4	7	8	10	3
101 Richmond Hill.....			1	5	17	7	6	1							2	6	16	8	7
102 Ridgetown.....			3	5	8	8	4	2							4	8	9	5	7
103 Rockland.....				2		5	1	1										3	
104 Scarborough.....		2		11	13	5	2								1	15	14	10	5
105 Shelburne.....			1	3	6	1	3							1	1	8	8	6	2
106 Simcoe.....			1	7	11	7	2			1				1	1	12	17	8	
107 Smithville.....			2	2	5		2								2	8	6	3	
108 Stirling.....			2	6	5	2	3	1							1	12	6	3	
109 Streetsville.....			3	9	1	1									5	6	6	3	1
110 Sudbury.....			8	16	13	13	3	1						1	8	17	20	13	3
111 Sydenham.....			1	2	8	8	5							1		5	8	7	5
112 Thessalon.....				1	5	4	4	2								1	6	12	7
113 Thorold.....				4	4	6	3		1					1	2	10	8	6	3
114 Tillsonburg.....		2	5	8	14	17	1							1	13	9	15	7	1

HIGH SCHOOLS (Continued)
AGE, SEX AND GRADE (Continued)

						Lower School, Form II																					
						Boys										Girls											
17 years	18 years	19 years	20 years	21 and over		11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over
58								1	5	5	3	1							1	3	10	6	3	3			
59	3								2	4	6	2	2						1	4	4	4	14	3	2		
60	1								2	2	2								3	4	8	3	5				
61	6	1	1					2	3	14	8	7	3	1					3	6	10	9	16	3		1	
62								2	10	6	6	1							4	7	10	4	2		1		
63								1	1	3	5	2	3					2	1	7	5	1	3		1		
64			1					1	3	5	2	1	1	1					3	1	3	3	1				
65									1	2	3	3								4	5	3	3				
66	1								1	2	3	1								7	9	3	3				
67								1	4	11	4		1						3	5	11	6	2				
68	4	2						1	3	15	9	2	3	1					7	12	22	14	8	1	1		
69				1					2	7	8	4							1	8	9	10	3			1	
70									7	2	4								4	11	9	5	1				
71			1					1	6	8	2	2	1						3	3	5	3					
72									1	1	1	2	1							3	3	2	1	2			
73								2	3	6	3	3	1					1	1	6	5	4	2	1		1	
74								3	1	5	9	4							1	6	5	4	4				
75	2						1		5	6	5	1								2	5	4	1				
76								1	1	3	2	2							1	1	6	6	1				
77	2							1	3	3	4	3						1	2	4	3	2	2				
78	2							4	6	12	12	3							3	7	21	15	4	2			
79	2								4	1	2		1	1					2	1	4	4	4	1			
80	1							3	12	11	9	2					1	1	7	8	6	3	1				
81	1							2	4	4	4	2					1		3	3	1	6					
82	2	1						1	2	8	2	2		1					4	4	4	3					
83								1	2	6	9	4	1						3	6	12	11	2	1			
84								1	4	2	1								2	4	3						
85			1					1	2	5	5	2							2	8	9	6	5	1		2	
86	3	2						1	6	17	28	9	8	3	1			1	3	19	29	9	8				
87								1	5	7	3	3						3	3	11	9	4	2		1		
88								2	2	4	3	2						1	2	6	5	5	2				
89									3	7	10	4	3						4	8	7	3					
90	1							1	2	14	10	18	13	5	1	1			3	5	15	11	8	1			
91	4							2	1	3	8	2	1						2	1	7	3	3	1			
92			1						6	11	5				1						12	4	2			2	
93								1	1	3	3	1							3	4	2	2	1				
94	1	1							1	3	8	5								2	4	12	10	2			
95									5	1	2	1							2	4	4	2					
96								1	2	2	3									6	4	4	2				
97	1							1	2	8	10	6	2	1					1	3	9	16	10	4	2		
98			1					1	1	4	2									8	2	3	1				
99									2	1	1		1								1	4	6	2	1		
100								1	4	9	8	2	1						2	9	5	6	1				
101								1	6	8	1	1								8	10	7	1				
102	2							1	1	6	3	3							5	7	10	2		2			
103								1	3	1	1	1							1	1	1	3	1				
104	1		1					1	1	8	8	7	1	2					2	7	5	11	3	3			
105									5	4	2	1	1	1					1	2	9	6	3				
106									5	7	9	4	1						6	9	9	4	5	1	1		
107		1							1	4	5	2							2	3	3	1	1			1	
108									1	5	1	3							4	4	5	3	1				
109									2	5	2	1							1	5	3	1					
110								1	2	3	7	8	2						1	6	15	5	6	1		1	
111									1		4	3	1	1					1	7	10	3	9	3			
112	6									1	1	4	3	1						3	5	4	1				
113										3	4	9	3							3	4	9	1				
114								3	8	9	1	1							4	6	9	4	2				

COLLEGIATE INSTITUTES AND
IV. TABLE O—ATTENDANCE OF PUPILS BY

High Schools	Middle School																			
	Boys										Girls									
	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	
58 Kincardine.....			2	2	13	8	5	2	2	1			1	3	7	9	9	4	1	
59 Kingsville.....				1	1	4	3			2				2	3	9	3	1	2	
60 Lakefield.....				3	2		3		1	2			2	4	3	5	1			
61 Leamington.....		1	5	5	15	5	2	2	4					1	10	8	5	1		
62 Listowel.....		3	4	7	5	1							1	7	13	11	2			
63 Lucan.....		1	4	4	3	3					1	3	5	4	8	3	2			
64 Madoc.....		1	5	3	6		1						3	2	9	3	3	1		
65 Markdale.....		4	1	5	4							2	3	9	3	4				
66 Markham.....		2	2	2	3	2	1		1			2	15	5	6	5	1			
67 Meaford.....		1	2	8	4	7						1	5	17	6	5	1			
68 Midland.....		2	3	9	7	4	4	5	1	1		2	6	7	8	7		1	1	
69 Milton.....			5	2	8	4	2						7	10	7	2	1			
70 Mimico.....			1	3	4	2				1			3	8	6	4	1	2	1	
71 Mitchell.....			2	10	5	5						2	3	8	7	11	2			
72 Morewood.....				3	2	3	2	2	2	2			1	1	2	4	2		1	
73 Mount Forest.....		1	1	2	3	2	3	2	2		1	4	7	9	4	3	1			
74 Nepean.....			10	8	11	2						3	3	10	13	6				
75 Newburgh.....		1	2	1	1	4				1			2	12	8	3	1		1	
76 Newcastle.....					3			1					2	1	1	1				
77 New Liskeard.....		2	2	2	5							1	1	7	8	1		1		
78 Newmarket.....		2	4	13	16	8	3	3	2	1	2	7	10	11	7	3	3	2		
79 Niagara.....			2	2	3		1						1	4	3	1	1	1		
80 Niagara Falls, S.....		5	7	13	10	3			1	1	3	6	9	3	1					
81 Norwich.....		3	5	3	7	1	1			1		6	12	6	5	1	1			
82 Norwood.....		1	5	3	4	3		1		1	2	3	5	6	4	1				
83 Oakville.....	1	4	5	7	9	7	4				2	4	11	9	19	12	2			
84 Omemece.....		1	2	3	2	2						3	2	6	3	1				
85 Orangeville.....		2	6	4	5	4	1					2	6	24	6	2	1			
86 Oshawa.....		1	9	21	15	8	1	1		1	3	19	30	12	4	1				
87 Paris.....		3	6	8	3	1		1	1		3	10	2	7	2	1				
88 Parkhill.....		1	3	5	2	2					2	2	6	9	6	3	2	1		
89 Parry Sound.....				3	7	4	1					4	11	8	2					
90 Pembroke.....	1	3	9	15	5	9	2		2		4	12	10	9	3	2				
91 Penetanguishene.....			1	2	4	3						1	6	6	7	4				
92 Petrolia.....			4	22	2		2					6	18	8	2					
93 Plantagenet.....			5	3		1				1	4	2	4	6	4	3				
94 Port Colborne.....			1	4	5	3	1	1				1	3	4	4	4	1			
95 Port Dover.....			2	5	2	2						5	6	4	2					
96 Port Elgin.....			1	3	2	2	2			1	1	2	8	2	1		2	1		
97 Port Hope.....	1	4	8	15	5	3				1	5	10	16	5	4					
98 Port Perry.....		1	2	3	4	1	2				2	5	5	1	1	2				
99 Port Rowan.....			1	1	1			1				4	6	4	1					
100 Prescott.....		1	7	8	4	1					2	4	12	12	3	5		1		
101 Richmond Hill.....		1	2	10	10	5	1	1		1	2	6	8	6	2	1				
102 Ridgetown.....		1	4	2	3	2		1			1	3	10	5	4	3				
103 Rockland.....				4		2						1	1	4	1	2	1			
104 Scarborough.....		2	3	5	2	1	1				1	10	5	2	3	2				
105 Shelburne.....	1		6	3		1	2				2	3	2	4	3					
106 Simcoe.....			2	16	12	7			1			4	12	14	7	1				
107 Smithville.....		1	3	3	1	2			1			4	7	3	1					
108 Stirling.....		1	3	11	5						2	10	16	11	3	1				
109 Streetsville.....		1	1	3	4	1					1	9	4	6	2	1	1	1		
110 Sudbury.....	1	2	2	5	11	8	1	2	3		2	6	4	17	5	9	3			
111 Sydenham.....			6	3	5	1	1	1			2	1	8	13	7	2	1	1		
112 Thessalon.....					5	6	1					3	9	5	9	4	1			
113 Thorold.....				3	6	5						1	2	3	7	1	1			
114 Tillsonburg.....	1	4	4	9	12	4	2	1			1	2	9	10	13	4	1			

HIGH SCHOOLS (Continued)
AGE, SEX AND GRADE (Continued)

Upper School														Boys	Girls	Total No. Enrolled		
Boys							Girls											
14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	14 years	15 years	16 years	17 years	18 years	19 years				20 years	21 and over
58	1	2	...	4	3	...	...	4	4	6	...	1	...	87	99	186
59	1	3	1	...	1	...	...	1	1	2	1	...	2	51	95	146
60	34	65	99
61	1	...	...	1	3	...	2	...	3	2	...	...	128	143	271
62	...	1	1	11	9	1	1	...	...	1	8	3	1	...	...	100	118	218
63	2	2	...	...	...	...	...	1	3	...	...	...	50	74	124
64	5	1	2	...	...	...	1	3	1	...	...	51	53	104
65	1	...	1	2	4	...	...	...	...	3	1	1	...	...	...	44	60	104
66	1	9	4	3	...	...	1	4	5	1	1	1	1	62	82	144
67	2	2	2	2	1	...	...	1	2	5	...	...	...	80	99	179
68	...	1	...	3	1	2	1	...	1	1	...	1	1	...	...	122	155	277
69	1	2	...	...	...	...	2	2	2	...	...	...	69	126	195
70	1	2	2	...	...	...	...	2	3	1	...	...	...	63	104	167
71	2	3	2	...	...	...	...	2	5	2	...	1	71	76	147
72	28	24	52
73	...	1	...	4	2	2	2	...	...	4	6	...	2	...	...	70	95	165
74	1	1	1	...	1	1	...	3	2	...	2	...	...	97	109	206
75	39	57	96
76	19	22	41
77	48	70	118
78	2	3	3	3	...	...	2	1	3	1	1	...	136	170	306
79	28	40	68
80	1	...	1	2	...	...	...	1	...	1	...	...	...	114	81	195
81	...	3	1	1	1	...	...	...	...	2	1	1	1	...	...	56	85	141
82	1	1	3	2	...	...	1	...	1	1	...	...	...	53	65	118
83	1	3	4	1	...	...	...	2	3	...	...	...	86	131	217
84	29	30	59
85	3	5	3	1	...	...	1	3	3	...	2	...	75	126	201
86	3	2	4	4	1	...	...	1	3	1	3	...	...	280	290	570
87	...	1	2	4	1	...	...	...	...	2	3	3	...	1	...	82	94	176
88	1	2	2	...	1	...	...	1	1	1	1	...	...	53	76	129
89	2	3	1	1	...	...	...	7	5	...	...	...	88	97	185
90	1	1	3	...	1	...	...	...	3	4	1	...	159	124	283
91	1	...	...	...	...	...	...	...	...	54	72	126
92	7	4	3	1	...	...	1	4	5	3	...	...	104	101	205
93	26	50	76
94	1	1	...	...	...	1	1	1	...	...	...	69	88	157
95	31	45	76
96	37	58	95
97	1	4	1	...	...	...	...	1	4	2	2	...	108	141	249
98	...	1	1	2	1	1	...	2	1	...	4	1	2	1	...	52	62	114
99	17	39	56
100	1	...	...	...	...	1	2	1	...	...	...	71	98	169
101	1	4	1	1	...	...	...	1	4	1	1	...	...	91	98	189
102	1	2	3	1	2	...	2	1	5	2	1	...	...	66	98	164
103	23	19	42
104	1	...	4	...	...	...	...	1	6	4	2	1	...	81	115	196
105	2	4	5	1	1	...	2	41	76	117
106	1	3	5	4	...	...	4	2	6	2	1	...	106	123	229
107	1	1	...	1	...	1	1	...	...	...	...	...	39	48	87
108	1	...	...	...	...	6	1	...	1	...	50	90	140
109	2	1	...	1	...	...	...	1	...	...	...	...	38	57	95
110	4	2	2	1	...	...	...	...	2	...	...	1	...	129	157	286
111	1	...	...	1	...	2	4	2	1	1	...	53	94	147
112	38	76	114
113	1	1	1	...	...	...	1	...	2	...	1	...	54	66	120
114	1	...	1	1	1	...	2	4	1	...	1	...	111	119	230

COLLEGIATE INSTITUTES AND
IV. TABLE O—ATTENDANCE OF PUPILS BY

High Schools	Lower School, Form I																		
	Boys											Girls							
	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	10 years	11 years	12 years	13 years	14 years	15 years	16 years
115 Timmins.....	4	10	9	9	4	2	..	..	..	..	..	..	6	10	11	8	1	..	..
116 Toronto, Dav'np't.....	1	6	5	10	4	..	..	1	..	..	..	..	1	6	5	1	3	..	..
117 Trenton.....	3	8	17	5	7	1	..	..	..	..	..	..	4	17	12	9	4	..	..
118 Tweed.....	3	4	5	3	1	..	..	..	..	..	..	..	1	2	8	2	5	..	..
119 Uxbridge.....	4	7	9	5	1	..	..	..	..	..	..	..	6	7	8	4	..	..	..
120 Vienna.....	..	1	2	2	2	..	..	..	..	..	..	..	..	..	..	..	..	..	1
121 Walkerton.....	1	4	3	7	3	..	..	..	..	..	..	..	1	1	6	7	2	..	..
122 Wallaceburg.....	1	6	11	13	4	..	..	1	..	..	..	..	5	10	15	4	3	..	..
123 Wardsville.....	..	2	2	3	..	2	..	..	..	..	..	..	1	2	4	4	1	..	..
124 Waterdown.....	..	3	9	5	..	..	..	..	..	..	..	..	2	7	9	3	2	..	..
125 Waterford.....	2	5	4	8	2	..	..	..	..	..	..	..	1	3	4	3	2	4	..
126 Watford.....	2	9	3	4	1	1	..	..	..	..	..	..	5	5	8	1	3	..	..
127 Welland.....	5	13	14	18	5	4	1	..	..	..	..	..	5	22	15	7	4	..	..
128 Weston.....	1	10	21	16	8	1	..	..	..	..	..	..	4	16	24	13	8	1	..
129 Whitby.....	1	9	8	7	6	1	1	..	..	..	..	..	1	5	8	4	7	2	..
130 Warton.....	2	2	4	7	3	3	1	..	..	..	..	..	1	2	9	7	8	..	..
131 Williamstown.....	1	7	5	4	1	..	..	..	..	..	..	..	1	5	1	2	3	..	..
132 Winchester.....	3	1	9	8	5	..	..	..	..	..	..	..	5	6	2	8	3	..	..
133 Wingham.....	2	1	11	5	6	..	..	..	..	..	..	..	..	4	12	7	4	..	..

HIGH SCHOOLS (Continued)

AGE, SEX AND GRADE (Continued)

		Lower School, Form II																											
		Boys										Girls																	
		17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	
115	1						1	1	4	10	4	1						1		9	6	8							
116	1							5	10	7	12	2							2	5	11	2							
117							1	2	3	8	8	4	2						10	14	6	6	6						
118								2	2	5	3	2	1		1			1	4	7	7	4	4	2	1				
119	1	1					1	2	3	4	2	1							4	7	7	3	7						
120											1											2	3						
121	1							2	2	7	6		1					1	3	8		3	1	1					
122	1							5	5	3	3	1		1	1				5	10	13	9	3	1	1				
123		1						1	1		2	2								4	4	2	2						
124	2								5	4	2									6	6				1				
125									3	3	4	1	1							1	2	6	4		1				
126								3	5	1	1	2								11	6	1	1						
127	5	1						7	9	7	7	1						1	3	14	9	2	2						
128								1	15	7	7	1							10	21	12	4	2	1					
129		1					1		3	6	3	4	3	1				1	5	11	7	2	4	2	1				
130	3	1						3	5	4	7	2	2			1				2	6	7	4	3	1				
131								1	2	3		1				1			3	8	2	4							
132								1	2	3	3	3						1	1	7	2	1		1					
133								1	3	12	5	2	1							5	14	8	5	1	1				

**COLLEGIATE INSTITUTES AND
IV. TABLE O—ATTENDANCE OF PUPILS BY**

High Schools	Middle School																					
	Boys										Girls											
	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over				
115 Timmins	2	4			4	2		1		3	2	7	3	1	1							
116 Toronto, Dav'np't.	4	7	33	12	3	1				1	1	10	17	7	3	2						
117 Trenton	1	10	10	11	3	1				1	2	9	15	13	6	1						
118 Tweed	1	3	3	4	4	2				1	6	3	5	2	1		1					
119 Uxbridge	1	4	10	10	4		1	1		2	5	9	9	3		1	1					
120 Vienna					1	1	1					4	2		1	1						
121 Walkerton	1	2	1	4	6		1				5	5	4									
122 Wallaceburg			6	7	5	7	1			1	4	6	7	7	1	1						
123 Wardsville	1	1				1	2	4				1	1	3	1	1	1	1				
124 Waterdown		4	10	4							6	4	2	6	3							
125 Waterford	1	1	1	1		1				2	2	9	5	1								
126 Watford	1	4	4	9	1	1				1	4	3	12	11		1						
127 Welland		4	5	13	11	2		1			9	11	11	1	1							
128 Weston	1	7	12	21	14	7	2	1		4	4	14	26	14	12	2						
129 Whitby		2	4	8	6	5		1			1	3	8	6	6	1						
130 Warton		1	1	3	3	1		1			2	6	10	5	4	1	1					
131 Williamstown				8	2	2	4	1			3	8	3	5	2							
132 Winchester			5	5	3			3		1		8	9	11	4	2						
133 Wingham	1	1	5	12	5	2	2	2			1	9	9	15	5	1						

SUMMARY BY AGE,

		10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.
LOWER SCHOOL Form I	Boys...	8	82	612	1,964	2,744
	Girls...	7	110	764	2,268	3,082
LOWER SCHOOL Form II	Boys...		5	72	475	1,500
	Girls...		4	87	619	1,840
MIDDLE SCHOOL	Boys...			4	53	425
	Girls...			1	64	498
UPPER SCHOOL	Boys...					7
	Girls...					6
TOTALS BY SEXES	Boys...	8	87	688	2,492	4,676
	Girls...	7	114	852	2,951	5,426
GRAND TOTALS, 1924-25		15	201	1,540	5,443	10,102

HIGH SCHOOLS (Concluded)

AGE, SEX AND GRADE (Concluded)

Upper School														Total No. of Boys	Total No. of Girls	Total No. Enrolled		
Boys							Girls											
14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	14 years	15 years	16 years	17 years	18 years	19 years				20 years	21 and over
115	2	1	1	2	1	...	...	72	85	157
116	3	4	5	...	1	...	1	5	4	5	1	...	2	136	95	231
117	...	1	3	2	...	...	1	...	...	1	2	3	1	...	...	112	136	248
118	...	2	1	2	1	...	1	...	...	2	4	2	1	...	...	58	76	134
119	...	1	3	7	2	1	...	...	...	1	3	4	...	3	2	84	98	182
120	11	14	25
121	5	3	1	...	...	...	1	4	2	1	...	1	60	58	118
122	1	2	1	...	...	...	1	1	3	3	2	...	...	85	116	201
123	24	34	58
124	46	59	105
125	36	50	86
126	...	1	1	...	...	1	1	...	2	1	1	4	4	...	1	56	89	145
127	...	1	3	5	2	...	1	...	...	2	2	2	1	...	...	132	130	262
128	...	1	9	5	2	...	...	...	...	1	6	3	...	...	...	171	203	374
129	...	2	2	4	1	1	...	...	...	1	3	2	2	1	...	90	89	179
130	1	1	1	...	...	...	...	1	1	1	1	...	59	87	146
131	1	...	...	...	...	...	...	1	2	...	...	1	...	44	54	98
132	...	1	2	2	...	...	1	...	1	3	2	...	...	...	...	60	81	141
133	1	1	5	2	2	...	...	...	1	7	6	4	...	90	119	209

SEX AND GRADE

15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs.	20 yrs.	21 yrs. and over	TOTALS
2,023	962	252	45	6	5	4	8,707
2,097	931	259	60	11	9	7	9,605
1,961	1,395	543	160	39	15	13	6,178
2,215	1,576	710	187	45	15	17	7,315
1,325	2,216	1,896	1,003	402	157	85	7,566
1,598	2,631	2,166	1,092	395	109	58	8,612
67	243	548	585	348	162	119	2,079
59	337	666	551	285	97	53	2,054
5,376	4,816	3,239	1,793	795	339	221	24,530
5,969	5,475	3,801	1,890	736	230	135	27,586
11,345	10,291	7,040	3,683	1,531	569	356	52,116

DAY VOCATIONAL

I. TABLE P—ATTENDANCE, NUMBER OF PUPILS IN THE

Schools	Number of Full Time Teachers		Number of Part Time or Occasional Teachers	Attendance of Full Time Pupils						Attendance of Part Time Pupils			
	Male	Female		Total Number of Pupils on the Roll for the Year	Male	Female	Average Daily Attendance for year	No. admitted for first time to a Secondary School	No. of Days the School was Open	Total Number on the Roll	Male	Female	
1 Chatham.....	6	3	3	2	171	71	100	103	86	195			
2 Collingwood.....				2									
3 Fort William....	7	4	3	4	241	127	114	195	123	193			
4 Galt.....	7	4	3	5	295	144	151	245	159	191			
5 Guelph.....	9	4	5		273	145	128	232	123	188			
6 Haileybury.....	3	2	1	5	56	31	25	39	27	189			
7 Hamilton.....	62	44	18	3	1,236	977	259	855	340	193	749	366	383
8 Kingston.....	1	1		1	42	42		42	18	78			
9 Kitchener- Waterloo.....	14	8	6	9	512	258	254	437	256	190	166	65	101
10 London.....	30	23	7	2	819	378	441	610	472	187	123	49	74
11 Midland.....				2									
12 Niagara Falls...	7	4	3	2	202	91	111	155	105	190			
13 Niagara Falls, S.	2		2	5	71	8	63	52	23	189			
14 Ottawa.....	27	18	9	6	592	328	264	434	332	194	52	47	5
15 Owen Sound....	1		1	12	118	80	38	101	214	189			
16 Port Arthur....	3		3	6	112	35	77	98	64	198			
17 Renfrew.....	4	1	3	2	70	22	48	62	42	188			
18 St. Catharines...	14	6	8	4	387	151	236	295	163	190			
19 Sarnia.....	13	8	5	5	360	146	214	292	107	189			
20 Sault Ste. Marie.	11	8	3		271	141	130	193	186	195			
21 Sudbury.....	5	2	3	7	156	92	64	122	74	186			
22 Toronto, Central	73	52	21	7	1,841	1,383	458	1,419	617	192	591	160	431
23 " Commerce..	52	37	15	1	1,951	596	1,355	1,809	933	188			
24 " Riverdale..	26	20	6	5	680	516	164	486	493	192	58	13	45
25 Welland.....	1		1	3	76	14	62	64	44	189			
26 Weston.....	10	4	6	5	263	113	150	187	166	197			
27 Windsor- Walkerville...	28	16	12	3	800	392	408	736	314	193			
1 Totals, 1924-25.	416	269	147	108	11,595	6,281	5,314	9,263	5,481	....	1,739	700	1,039
2 Totals, 1923-24.	371	....	....	88	9,184	4,712	4,472	7,209	4,859	....	1,837	741	1,096
3 Increases.....	45	....	....	20	2,411	1,569	842	2,054	622	....	....	....	....
4 Decreases.....	....	....	....	....	....	....	....	....	....	....	98	41	57
5 Percentages....	....	....	....	....	....	54.17	45.83	79.88	47.27	....	....	40.25	59.74

SCHOOLS

VARIOUS BRANCHES OF INSTRUCTION, ETC.

Student Hours	Attendance of Special Pupils				Number of Full Time Pupils from Families whose Head is occupied as below								
	Total Number on the Roll	Male	Female	Student Hours	Commerce	Agriculture	Law, Medicine, Dentistry, or the Church	Teaching	The Trades and Industries	Labouring Occupations	Other Occupations	Without Occupation	
1	53	1	52	1,663	18	32		1	51	30	22	17	
2	31	31		5,540									
3					56	6	1		62	76	40		
4					58	39	1	1	146	34	15	1	
5					41	20	1	3	85	89	25	9	
6					7	3			8	25	11	2	
7	117,900	336	174	162	22,043	161	33	8	11	468	180	349	26
8												42	
9	11,412	29		29	542	31	36	16	6	264	41	91	27
10	15,974	114	80	34	54,174	108	58	11	5	344	124	125	44
11		44	44		8,965								
12						40	13		1	85	26	22	15
13						6	14			29	13	9	
14	7,722	436	4	432	15,145	35	11	2	1	148	144	162	89
15						28	17			45	17	2	9
16		4		4	574	10	20	4		34	18	18	8
17						13	36	3	2	2	14		
18		92		92	2,472	86	39			147	40	42	33
19						4	33	2	1	112	77	104	27
20		74	50	24	22,040	39	4	5		88	106	17	12
21		9		9	552	17	2	2	1	33	49	44	8
22	74,170	513	54	459	99,981	619	12	38	13	616	61	203	279
23						530	4	19	5	834	38	331	190
24	10,200	14	10	4	3,400	68	10	11		296	17	246	32
25						13	7	1		43	12		
26		21		21	1,384	33	15	5		135	19	37	19
27		105		105	4,210	193	24	6	4	300	111	102	60
1	237,378	1,875	448	1,427	242,685	2,214	488	136	55	4,375	1,361	2,059	907
2	177,638	1,798	442	1,356	235,082	1,917	432	135	65	3,694	884	1,333	724
3	59,740	77	6	71	7,603	297	56	1		681	477	726	183
4									10				
5			23.89	76.10		19.09	4.21	1.17	.47	37.73	11.74	17.76	7.82

DAY VOCATIONAL

I. TABLE P—ATTENDANCE, PUPILS IN THE VARIOUS

Schools	Religious and Other Exercises			English Literature	Reading	Composition and Spelling	Grammar	History and Civics	Geography	Arithmetic
	Schools where the Bible or selections therefrom used	Schools Opened with Prayer	Commencement Exercises							
1 Chatham.....	1	1		142	142	156	145	90	116	146
2 Collingwood.....										
3 Fort William.....	1	1		236	143	236	56	238	162	237
4 Galt.....	1	1	1	265		274		175	162	285
5 Guelph.....		1	1	224		180	106	177	91	270
6 Haileybury.....		1	1	56		56		48	48	41
7 Hamilton.....		1	1	1,087	551	1,080	896	1,040	906	764
8 Kingston.....										
9 Kitchener-Waterloo.....	1	1	1	490	256	490	256	419	256	354
10 London.....	1	1	1	802	752	802	527	528	537	632
11 Midland.....										
12 Niagara Falls.....	1	1	1	202		202		187	105	146
13 Niagara Falls, South.....		1	1	71	58	71	28	28		38
14 Ottawa.....	1	1	1	594	594	594	594	594	594	594
15 Owen Sound.....		1	1	118	118	118		49	40	65
16 Port Arthur.....	1	1	1	112	75	112		75	75	112
17 Renfrew.....	1	1	1	70	62	70		51	51	38
18 St. Catharines.....		1		378		378		378	194	198
19 Sarnia.....	1	1	1	308		308		360	58	172
20 Sault Ste. Marie.....		1	1	274		258	70	238		258
21 Sudbury.....	1	1	1	146		146	88	130		96
22 Toronto, Central.....	1	1	1	1,841	1,841	1,841	1,020	1,841	1,294	1,604
23 Toronto, Commerce.....	1	1	1	1,951		1,951	1,087	1,951	1,087	1,737
24 Toronto, Riverdale.....	1	1	1	692	692	692	692	692	692	692
25 Welland.....	1	1	1	76	76	76	44	76	66	76
26 Weston.....	1	1	1	263		263		263	199	263
27 Windsor-Walkerville.....		1	1	800		800	213	633	670	213
Totals, 1924-25.....	16	24	21	11,198	5,360	11,154	5,822	10,261	7,485	9,031

SCHOOLS (Continued)

BRANCHES OF INSTRUCTION, ETC. (Continued)

	Algebra	Geometry	Trigonometry	Shop Mathematics	Surveying and Mapping	General Physics	Electricity	Applied Mechanics	Chemistry (General)	Chemistry (Industrial)	Metallurgy and Assaying	Mineralogy and Geology	Mechanical Drawing	Machine Drawing and Design	Architectural Drawing	Sheet Metal Drawing
1	99	46	2	23	...	46	...	...	23	...	...	...	46	...	...	...
2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
3	237	27	27	89	...	201	89	81	29	8	...	...	89	...	...	...
4	128	...	...	95	...	113	95	...	...	...	...	...	95	...	...	...
5	85	37	...	99	...	...	...	...	...	...	...	...	99	...	...	...
6	31	13	13	...	13	56	12	...	39	13	13	31	31	...	...	...
7	448	360	6	271	...	360	...	...	76	...	...	...	857	857	857	330
8	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
9	214	46	...	14	...	490	155	...	214	14	...	...	185	...	32	...
10	229	181	31	193	...	240	298	...	62	55	...	...	315	315	12	...
11	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
12	178	13	...	...	...	...	13	...	...	67	...	...	88	...	41	...
13	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
14	477	77	...	320	...	274	77	15	97	...	...	...	259	...	259	259
15	28	25	...	...	...	68	...	...	...	...	...	...	68	68	19	...
16	112	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
17	24	...	...	11	...	11	...	...	...	...	...	...	...	...	...	...
18	...	...	...	113	...	...	121	121	...	...	...	...	98	...	15	...
19	102	34	...	126	...	169	95	93	34	...	...	...	126	...	126	...
20	...	89	5	...	...	197	...	...	32	...	...	...	127	...	...	...
21	97	35	17	...	5	69	...	17	73	...	16	34	28	...	...	...
22	1,503	1,433	413	851	...	1,604	259	110	1,453	98	73	...	1,075	162	85	...
23	1,393	...	...	...	...	527	96	...	96	28	...	...	...	...	...	...
24	570	570	81	...	...	680	147	122	680	...	...	...	499	...	...	...
25	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
26	...	...	...	75	...	75	75	...	20	...	...	...	75	...	...	...
27	290	144	43	...	...	247	...	...	155	...	...	...	274	...	16	...
	6,245	3,130	638	2,280	18	5,427	1,532	559	3,083	283	102	65	4,434	1,402	1,462	589

DAY VOCATIONAL

I. TABLE P—ATTENDANCE, NUMBER OF PUPILS IN THE

Schools	Machine Shop Work	Forge Work	Acetylene Welding	Foundry Work	General Wood Working	Joinery and Cabinet Making	Pattern Making	Carpentry and Building Construction	Plumbing	Steam Engineering	Marine Engineering	Navigation
1 Chatham.....	46				46							
2 Collingwood.....												31
3 Fort William.....	89	28			61	20		20				
4 Galt.....	95	95			129	129						
5 Guelph.....	78				78							
6 Haileybury.....												
7 Hamilton.....	750				1,026	1,026	1,026	1,026	3			
8 Kingston.....												42
9 Kitchener-Waterloo.....	214	14				214	14					
10 London.....	332				333	333						
11 Midland.....											17	27
12 Niagara Falls.....	90				47		28	41				
13 Niagara Falls, South.....												
14 Ottawa.....	186				248	62		62				
15 Owen Sound.....	68	68			68	68	68	68				
16 Port Arthur.....												
17 Renfrew.....	11	11		11	11	11						
18 St. Catharines.....	86				93	15						
19 Sarnia.....	93	93			89	82		82				
20 Sault Ste. Marie.....	127				127	127						
21 Sudbury.....					67							
22 Toronto, Central.....	1,105	305	29	305	737	205	205	46	518	78		
23 Toronto, Commerce.....												
24 Toronto, Riverdale.....	408				496							
25 Welland.....												
26 Weston.....	106				106	75	75	75				
27 Windsor-Walkerville.....	128			131	162							
Totals, 1924-25.....	4,012	614	29	447	3,924	2,367	1,416	1,420	521	78	17	100

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	Electrical Wiring and Machinery	Printing and Book-binding	Printing	Automobiles and Gas Engines	Elementary Drawing	Power Plant Operation	Colour Study	Lettering and Show Cards	Industrial Design	Illustrating	Antique Drawing	Still Life Drawing	Life Drawing	Modelling	Pottery	Wood Carving	Art Metal Work
1					95		20										
2																	
3	61			28													
4	95			95			75	75									
5	98			98													
6					23												
7	270	648		403	576		115	115	115	115	115	115	115				
8																	
9	14			97													
10	323	309															
11																	
12																	
13																	
14	178	97		203	20		20	20	20								
15							10	10				10					
16																	
17				11													
18					32												
19	95			89	19		19										
20																	12
21																	
22	549		591	236	834	81	175	138	252	187	79	99	44	133	91	5	19
23					152		152	133		70							
24	412	329		164	692		692	692	692					41			
25																	
26					20		20										
27	189																
	2,284	1,383	591	1,424	2,463	81	1,298	1,183	1,079	372	196	224	159	174	91	5	31

DAY VOCATIONAL
I. TABLE P—ATTENDANCE, NUMBER OF PUPILS IN THE

Schools	Stained Glass	History of Art	Cooking	Housekeeping	Home Economics	Home Nursing	Hygiene and Dietetics	Sewing and Dress-making	Power Machine Operating	Laundry	Millinery	Embroidery and Lace Work
1 Chatham.....			20	20	20	20	20	20		20		
2 Collingwood.....												
3 Fort William.....												
4 Galt.....			72	72	72	18	18	72		18		
5 Guelph.....			94	13		13		13	13			
6 Haileybury.....			25	25	25	25	25	25				
7 Hamilton.....			233	11		36	561	232			234	
8 Kingston.....												
9 Kitchener-Waterloo.....			160		160			190			65	
10 London.....			285		129		92	321			51	147
11 Midland.....												
12 Niagara Falls.....			13	13	13		13	13		13	13	
13 Niagara Falls, South.....												
14 Ottawa.....			189	88	88	61	61	184			270	
15 Owen Sound.....			10	10	10	10	10	10			10	
16 Port Arthur.....												
17 Renfrew.....			9	9	9			9		9	9	
18 St. Catharines.....		9	87		32	32	32	96		32	96	
19 Sarnia.....			77	77	77		77	101			81	
20 Sault Ste. Marie.....		25	97				60	73				
21 Sudbury.....			55	10	55	10	9	55		10		
22 Toronto, Central.....	5	116	585	55	380	80	366	544		115	458	17
23 Toronto, Commerce.....												
24 Toronto, Riverdale.....			163			163	163	178			168	
25 Welland.....												
26 Weston.....			97	97	97	20		20		20	20	
27 Windsor-Walkerville.....			310			28		310			310	
Totals, 1924-25.....	5	150	2,581	500	1,167	516	1,507	2,466	13	237	1,785	164

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Continued)

	French	Latin	Spanish	German	Commercial Law	Economics	Writing	Bookkeeping	Stenography	Typewriting	Optometry	Horology	Physical Training	Study of Materials	Nature Study	Agriculture
1	52				41		157	94	104	105			161	46		
2																
3					70	28	152	152	147	152			241	82		
4	103				88	31	175	178	180	197			292			
5	112				48	48	98	160	161	157			158			
6	34												56			
7	175	45			28	65	596						1,111	288	551	
8																
9	185				47	63	202	129	187	252			235			
10	101	96			130	90	335	172	320	347			819	486		
11																
12					47	18	76	94	100	49			202			
13			12		11	14	28	60	66	70			70			
14	190				106	61	387	240	278	134			592	387		
15					10		40	40	40	40			118			
16	75				37	4	112	112	112	37			112			
17					50	20	50	50	50	50			68			11
18	104				116	67	205	229	191	233			387	96		
19	215				179	179	215	215	215	215			360			
20							226	123	123	123						
21	3				28	8	46	74	74	74			153	18		
22	515	181		71		374					10	13	1,841	249		
23	1,799				679	152	1,923	1,951	1,951	864			1,951	555		
24	231			41		175							707			
25	76				66		76	76	76	76			76			
26					60	59	161	60	161	161			263			
27					124	132	385	327	372	474			773	104		
	3,970	322	12	112	1,965	1,588	5,645	4,536	4,908	3,810	10	13	10,746	2,311	551	11

DAY VOCATIONAL

I. TABLE P—ATTENDANCE, NUMBER OF PUPILS IN THE

Schools	Physiography	Banking and Exchange	Commerce and Transportation	Occupation of Part Time and									
				Metal Working Trades	Woodworking Trades	Building Trades	Electrical Trades	Textile Trades	Chemical Industries	Automotive Trades	Printing and Bookbinding	Pulp and Paper Making	
1 Chatham.....													
2 Collingwood.....													
3 Fort William.....													
4 Galt.....													
5 Guelph.....													
6 Haileybury.....													
7 Hamilton.....				51	24	32	31	64	2	3	50		
8 Kingston.....													
9 Kitchener-Waterloo.....				1	3			2			2		
10 London.....				8	7	3	4	4	2	1	7	1	
11 Midland.....													
12 Niagara Falls.....													
13 Niagara Falls, South.....													
14 Ottawa.....		22	22								42		
15 Owen Sound.....													
16 Port Arthur.....													
17 Renfrew.....													
18 St. Catharines.....	117												
19 Sarnia.....													
20 Sault Ste. Marie.....				15								12	
21 Sudbury.....													
22 Toronto, Central.....				12	12	39	31		13	47	32		
23 Toronto, Commerce.....		57	57										
24 Toronto, Riverdale.....					2	1	1			2	1		
25 Welland.....													
26 Weston.....													
27 Windsor-Walkerville.....													
Totals, 1924-25.....	117	79	79	87	48	75	67	70	17	53	134	13	

SCHOOLS (Continued)

VARIOUS BRANCHES OF INSTRUCTION, ETC. (Concluded)

Special Pupils on Entering School

	Mining Occupations	Other Trades	Labouring Occupations	Draughting, Art and Design	Bookkeeping and Stenography	Salesmanship	Other Commercial Occupations	Agriculture	Women at Work in Factories	Women at Work in Shops and Stores	House Workers	Housekeepers	Other Occupations	Without Occupation
1												50		3
2													31	
3														
4														
5														
6														
7		24	110	5		17	2	3	72	12	241	126	179	37
8														
9		17	14		1				56	3	11	48	37	
10	3	8	7	3	4		2	8	21	4	54		3	83
11													44	
12														
13														
14			5								12	204	86	139
15														
16														4
17														
18											2	71	13	6
19														
20		15	15					5					6	6
21												1	6	2
22			15	150		45				382	80	130	52	64
23							1							
24												41	3	20
25														
26											2	19		
27												105		
	3	64	166	158	5	62	5	16	149	401	402	795	460	364

DAY VOCATIONAL

II. Table Q.—Attendance of

Schools	1st Year																		
	Boys										Girls								
	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	10 years	11 years	12 years	13 years	14 years	15 years	16 years
1 Chatham.....				1	16	11	7	4	1						2	8	15	15	10
2 Fort William.....			2	13	25	27	10	3		1					2	9	22	20	8
3 Galt.....			2	15	40	25	9	1						1	4	20	34	11	6
4 Guelph.....				3	8	15	9	1		1	1				1	4	13	15	12
5 Haileybury.....				2	5	9	2									1	5	5	2
6 Hamilton.....			30	79	156	137	65	22	7	3	1				13	26	44	35	9
7 Kitchener-Waterloo.....	1		6	30	47	37	7	2						1	9	30	56	21	8
8 London.....			6	23	76	74	28	4	3		1	1			12	41	94	90	23
9 Niagara Falls.....				6	13	10	15	3							4	8	29	16	1
10 Niagara Falls, South.....				3	1										2	6	5	10	1
11 Ottawa.....			1	25	59	59	53	14	3	1					9	21	57	52	25
12 Owen Sound.....			2	13	22	13	6	4								2	8	5	1
13 Port Arthur.....					4	8	11									3	9	19	15
14 Renfrew.....					3	7	4	2								2	5	9	6
15 St. Catharines.....			2	6	23	32	14	2		1					3	23	35	34	21
16 Sarnia.....	1	1	2	13	19	19	12	2				2			3	15	17	20	6
17 Sault Ste. Marie.....				3	15	51	22	7	2					1	4	8	17	28	20
18 Sudbury.....			4	8	12	14	10	1	1							8	10	10	7
19 Toronto, Central.....			4	19	143	277	268	43	15							8	32	89	78
20 Toronto, Commerce.....			10	65	103	98	69	14	5	1				3	42	190	262	166	47
21 Toronto, Riverdale.....			5	18	90	114	121	26	12	3					2	26	36	38	10
22 Welland.....				1	3	3	2	1							2	5	12	8	6
23 Weston.....	1		4	14	30	18	5	1				1			8	22	28	22	8
24 Windsor-Walkerville.....			3	15	47	65	40	4	1						6	30	53	43	14

SCHOOLS (Continued)

Full-Time Pupils by Age, Sex and Grade

		2nd Year																										
		Boys										Girls																
		17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over
1	5									2	5	13	9	1	1													
2	1									2	8	5	3	3														
3	2									1	15	13	4	2														
4	6									11	22	15	4	1	2													
5	1	3								1	3	3																
6	5	4	3							11	37	104	79	49	15	11	6	5	12		3	17	44	24	7	4	1	1
7	1									4	25	36	18	3							8	27	30	10	1	1		
8	8	1	1	1						4	31	28	12	4	5		2	1			8	17	31	19	3	1		
9										1	11	12	4								1	10	6	9	4	1	1	
10										2	2	2	1	1							1	1	15	3	4	1	1	
11	8									1	14	25	11	5	1						1	5	19	16	7	1	1	
12	2									2	7	8	1	1							2	4	5	8			1	
13	6									2	4	3	1	1	1								3	8	10	4		
14										1	1	1										2	6	3	3	2		
15	2	2								4	18	23	8	2	2		1				2	9	16	14	9	1	1	1
16	2	1		1						1	8	12	14	1	2	1					7	9	15	13	7	1		
17	8									1	5	9	9	4	5						1	4	9	12	6			
18	8									1	3	10	7	2	1						1	2	1	5	3	1		
19	34	8								3	26	49	103	49	44	9	4	2			6	12	18	34	25	10	5	4
20	10	1	1							2	8	29	44	36	10	4	1				4	34	97	144	79	29	4	2
21	4									4	9	32	37	31	14						4	3	10	18	10	5	2	
22	1									1	1	2									1	2	7	7	1			
23	3	1								4	18	10	6	1							2	3	5	13	7	1		
24	5	1								2	22	44	56	20	3	1					4	33	54	44	15	8		

DAY VOCATIONAL

II. Table Q.—Attendance of

Schools	3rd Year																	
	Boys							Girls										
	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over
1 Chatham.....																		
2 Fort William.....			3	2	3	4	2	3	2			6	8	4	2	3		
3 Galt.....			3	2	3	2						4	14	10	3	1		
4 Guelph.....		3	1	14	21	9	4			1		7	8	8	6		3	1
5 Haileybury.....				2	1								1					
6 Hamilton.....		10	19	36	16	16	11	7	13			4	3	2	2	2	1	1
7 Kitchener-Waterloo.....		2	9	18	5	1	1				1	9	14	7	3	1		
8 London.....	4	7	13	10	4		1			1	6	18	21	9		1	1	1
9 Niagara Falls.....		1		8	4	2	1			1	1	2	9	5	1	2		
10 Niagara Falls, South.....											1	3	7	2		1		
11 Ottawa.....		1	11	6	7	1		1			2	9	5	8	2	1		
12 Owen Sound.....																		
13 Port Arthur.....																		
14 Renfrew.....			1	2								4	3	2	1			
15 St. Catharines.....			3	3	2	2	2	1				8	20	19	12	2	1	1
16 Sarnia.....		1	8	8	8	2	2				2	11	15	8	1	3		1
17 Sault Ste. Marie.....		1		3	2	2						1	3	2	3	1	1	1
18 Sudbury.....		1	1		4	3	2		1		2	1	2	3				
19 Toronto, Central.....	7	6	14	53	32	28	27	18	3		7	10	8	8	13	10		5
20 Toronto, Commerce.....			12	21	20	16	1	1	1	1	13	45	93	35	19	2		
21 Toronto, Riverdale.....																		
22 Welland.....											2	5	2	1				
23 Weston.....											3	3	11	5	3	2		
24 Windsor-Walkerville.....	1	6	15	15	9	3			2		3	17	18	24	15	2		2

SUMMARY OF PUPILS

		10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.
1ST YEAR PUPILS..	Boys...	1	8	97	449	984
	Girls.....		6	128	516	898
2ND YEAR PUPILS	Boys.....			30	77	344
	Girls.....			8	104	306
3RD YEAR PUPILS	Boys.....				11	34
	Girls.....				4	43
4TH AND 5TH YEARS	Boys.....					2
	Girls.....					3
TOTALS BY SEXES	Boys...	1	8	127	537	1,364
	Girls.....		6	136	624	1,250
GRAND TOTALS, 1924-1925		1	14	263	1,161	2,614

SCHOOLS (Continued)

Full Time Pupils by Age, Sex and Grade (Concluded)

	4th and 5th Years																Male	Female	Total Number Enrolled
	Boys								Girls										
	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over			
1																	71	100	171
2	127	114	241
3	144	151	295
4	145	128	273
5	1	...	...	...	...	...	...	...	...	...	...	...	31	25	56
6	3	6	4	4	2	1	...	...	...	...	2	1	...	...	977	259	1,236
7	1	2	2	...	1	...	2	...	3	4	4	2	1	...	258	254	512
8	...	5	6	4	2	6	2	...	1	4	7	9	5	3	2	2	378	441	819
9	91	111	202
10	8	63	71
11	3	3	...	1	...	...	...	...	1	10	3	1	...	...	328	264	592
12	80	38	118
13	35	77	112
14	22	48	70
15	151	236	387
16	3	...	...	3	...	...	...	3	6	17	11	4	1	4	146	214	360
17	141	130	271
18	...	1	1	1	1	...	1	...	...	...	...	...	...	...	...	...	92	64	156
19	2	2	36	35	24	22	1	15	...	4	9	5	8	4	...	1	1,383	458	1,841
20	...	2	3	9	5	6	...	...	...	8	10	9	3	1	1	...	596	1,355	1,951
21	516	164	680
22	14	62	76
23	113	150	263
24	...	1	4	2	6	3	1	1	...	1	7	5	3	...	1	...	392	408	800

BY AGE, SEX AND GRADE

15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs.	20 yrs.	21 yrs. and over	TOTALS
1,129	693	146	41	8	3	4	3,563
781	344	122	24	5	2	.....	2,826
485	460	176	92	26	12	18	1,720
473	368	166	55	21	8	5	1,514
104	203	147	97	57	31	22	706
167	265	162	86	34	7	13	781
11	60	62	45	45	8	17	250
20	43	59	39	16	6	7	193
1,729	1,416	531	275	136	54	61	6,239
1,441	1,020	509	204	76	23	25	5,314
3,170	2,436	1,040	279	212	77	86	11,553

DAY VOCATIONAL

III. TABLE R—VALUE

Schools	Value of Equipment						
	Library	Maps and Charts	Laboratory and Workshop Tables	Machines and Tools	Scientific Apparatus	Drawing Instruments	Drawing Models
	\$	\$	\$	\$	\$	\$	\$
1 Chatham	334	12	341	13,493	1,152	250	9
2 Collingwood	325	29	250	.....	300	19	.....
3 Fort William	132	.....	1,254	15,377	4,449	.....	.....
4 Galt .....	.....	.....	.....	.....	.....	.....	.....
5 Guelph .....	.....	.....	3,749	13,203	.....	532	.....
6 Haileybury	244	125	942	1,076	508	176	.....
7 Hamilton	1,336	470	10,838	74,291	19,288	2,055	2,268
8 Kingston	136	216	.....	.....	103	96	.....
9 Kitchener-Waterloo	335	.....	6,099	18,547	7,519	336	25
10 London	1,278	571	.....	40,224	7,679	1,144	898
11 Midland	295	9	.....	.....	371	32	.....
12 Niagara Falls	56	43	8,231	20,212	9,151	695	.....
13 Niagara Falls, South	109	.....	.....	.....	.....	.....	.....
14 Ottawa	456	135	6,970	15,081	7,945	702	163
15 Owen Sound .....	.....	(Valuation incomplete)	.....	.....	.....	.....	.....
16 Port Arthur .....	.....	150	.....	.....	.....	.....	.....
17 Renfrew .....	.....	(Valuation incomplete)	.....	.....	.....	.....	.....
18 St. Catharines	316	218	2,660	17,304	1,572	205	210
19 Sarnia	922	119	7,871	28,207	1,549	1,095	11
20 Sault Ste. Marie	400	95	4,554	12,957	4,340	363	.....
21 Sudbury	500	42	8,630	11,109	5,865	381	75
22 Toronto, Central	4,479	585	44,060	97,849	30,664	3,052	706
23 Toronto, Commerce	3,815	455	.....	.....	4,875	.....	120
24 Toronto, Riverdale	876	106	.....	44,694	6,839	412	760
25 Welland	519	.....	640	1,318	614	244	.....
26 Weston	74	.....	3,005	7,657	843	236	.....
27 Windsor-Walkerville	858	143	8,723	75,936	11,005	1,890	.....
1 Totals, 1924-25	17,795	3,523	118,817	508,535	126,631	13,915	5,245
2 Totals, 1923-24	14,720	2,748	109,797	485,673	120,089	13,221	4,465
3 Increases	3,075	775	9,020	22,862	6,542	694	780
4 Percentages	1.57	.31	10.47	44.82	11.16	1.23	.46

SCHOOLS (Continued)
OF EQUIPMENT, ETC.

	Value of Equipment							Total Value of Equipment	Value of School Buildings, Grounds and Furniture
	Stoves, Ranges and Utensils	Equipment for Dressmaking	Equipment for Millinery	Equipment for Laundry	Equipment for Home Nursing	Equipment for Physical Culture	Other Equipment Not Specified		
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	1,854	488	34		13		9,990	27,970	50,000
2							115	1,038	
3	790	252						22,254	237,000
4							2,218	2,218	500,000
5	1,549	516			15			19,564	831
6	1,607	227					7,813	12,718	20,000
7	3,867	1,562	1,383		48	7,857	8,302	133,565	1,193,053
8								551	
9	653	510	394		11	2,296	9,092	45,817	546,984
10	4,241	1,565	274	1,625		424	1,878	61,801	439,241
11		36						743	9,817
12	812	332	18	20		355	6,710	46,635	176,897
13							1,462	1,571	
14	1,328	1,324	57		43	16	1,930	36,150	450,000
15									
16						444	1,198	1,792	13,000
17									
18	645	670	16	3,681		1,550	14,480	43,527	300,425
19	1,049	375	31			1,601	22,577	65,407	615,123
20	1,314	457					11,404	35,884	286,408
21	1,233	454	7	54	58		11,658	40,066	273,063
22	4,493	3,673	349	1,798	156	2,674	53,293	247,831	1,760,387
23						2,260		11,525	775,448
24	2,505				89	1,429	15,308	73,018	35,460
25	396	226					2,229	6,186	635
26	410	577		31	70	1,009	6,832	20,744	170,768
27	1,817	1,089	193		406	1,357	72,521	175,938	979,489
1	30,563	14,333	2,756	7,209	909	23,272	261,010	1,134,513	8,834,029
2	26,635	13,183	2,744	3,520	566	21,515	255,915	1,074,791	7,645,762
3	3,928	1,150	12	3,689	343	1,757	5,095	59,722	1,188,267
4	2.69	1.26	.24	.64	.08	2.05	23.01		

EVENING VOCA

IV. TABLE S—ATTENDANCE, PUPILS IN THE

Schools	Teachers				Attendance								
	Number of Teachers	Male	Female	Aggregate number of teacher hours (clock hours.)	Number of Pupils on the roll for the year	Boys and Men on the roll	Girls and Women on the roll	New Pupils admitted during the year	Pupils whose birth-place is Canada	Pupils whose birth-place is the British Isles	Pupils who were born in other countries	Number evenings School was open	Aggregate number of student hours for the year
1 Amherstburg...	3	1	2	44	43	9	34	43	38	3	2	45	1,246
2 Barrie.....	7	5	2	650	104	35	69	80	104	...	...	49	8,820
3 Belleville.....	17	9	8	1,146	337	136	201	118	288	43	6	47	12,814
4 Brantford.....	22	12	10	1,818	525	180	345	316	355	120	50	98	21,264
5 Brockville.....	17	11	6	1,267	343	117	226	213	258	70	15	47	11,027
6 Burlington.....	9	5	4	698	146	54	92	106	94	50	2	46	7,180
7 Chatham.....	17	8	9	860	337	110	227	253	240	47	50	60	10,280
8 Collingwood....	7	2	5	381	135	16	119	130	113	18	4	43	4,250
9 Dundas.....	12	7	5	1,098	183	67	116	78	148	27	8	116	9,888
10 Elmira.....	7	4	3	858	94	24	70	41	87	6	1	42	5,944
11 Espanola (Mer- ritt & Baldwin)	4	1	3	328	56	24	32	38	28	6	22	44	2,385
12 Fairbank(15 Yk)	7	3	4	630	161	69	92	22	60	99	2	94	8,688
13 Fort William...	21	14	7	1,125	406	210	196	302	237	107	62	58	13,630
14 Galt.....	17	8	9	1,268	511	230	281	370	309	188	14	130	16,728
15 Goderich.....	4	1	3	456	108	2	106	51	90	15	3	189	3,800
16 Guelph.....	36	14	22	3,400	1,120	417	703	775	791	268	61	76	44,093
17 Hamilton.....	85	55	30	7,204	1,657	1,066	591	1,317	706	594	357	94	79,968
18 Hespeler.....	7	2	5	418	133	19	114	35	71	37	25	40	4,230
19 Ingersoll.....	7	5	2	519	134	70	64	98	96	35	3	58	4,521
20 Iroquois Falls...	8	3	5	510	87	39	48	44	79	1	7	49	2,890
21 Kitchener- Waterloo.....	46	31	15	2,946	1,294	623	671	168	942	79	273	88	45,786
22 London.....	42	33	9	4,320	1,205	684	521	1,035	771	326	108	92	51,784
23 Midland.....	6	3	3	3,165	134	24	110	134	115	16	3	152	3,165
24 Niagara Falls...	16	9	7	1,636	550	330	220	477	312	198	40	91	7,820
25 North Bay.....	12	7	5	1,162	254	145	109	173	184	42	28	50	12,476
26 Oshawa.....	11	6	5	573	280	166	114	230	151	80	49	124	16,376
27 Ottawa.....	80	32	48	9,796	4,681	1,186	3,495	1,727	4,052	474	155	136	152,957
28 Owen Sound...	17	5	12	1,072	448	132	316	257	422	21	5	66	11,009
29 Pembroke.....	10	6	4	660	201	72	129	75	153	8	40	92	7,864
30 Perth.....	17	7	10	798	211	70	141	85	195	10	6	38	6,214
31 Peterborough...	17	11	6	1,204	409	191	218	280	271	123	15	72	13,926
32 Port Arthur...	14	9	5	1,234	355	114	241	119	210	62	83	82	58,137
33 Preston.....	10	3	7	1,058	218	59	159	122	155	59	4	82	13,448
34 Renfrew.....	9	3	6	602	232	26	206	173	194	18	20	92	6,116
35 St. Catharines...	34	20	14	2,438	920	406	514	639	555	251	114	110	33,320
36 St. Thomas.....	17	8	9	1,800	535	191	344	117	377	139	19	72	69,550
37 Sarnia.....	18	13	5	1,787	463	274	189	305	316	96	51	92	18,003
38 Sault Ste. Marie	18	11	7	876	282	146	136	260	158	68	56	44	10,242
39 Smith's Falls...	8	4	4	670	127	64	63	127	99	20	8	48	7,410
40 South Porcupine	1	...	1	114	25	22	3	9	...	...	25	57	1,258
41 Stratford.....	16	10	6	1,282	466	184	282	379	333	115	18	114	22,712
42 Sudbury.....	16	7	9	1,231	338	136	202	295	202	60	76	47	12,624
43 Timmins.....	14	9	5	1,170	305	262	43	267	107	56	142	51	8,474
44 Toronto, Central	172	124	48	9,526	6,130	2,730	3,400	3,324	3,559	1952	619	119	288,974
45 " Commerce...	67	57	10	5,352	3,074	1,455	1,619	2,182	1,857	994	223	118	129,445
46 " Riverdale...	62	44	18	6,690	2,041	1,031	1,010	2,041	1,105	814	122	119	73,160
47 Vellore (9 Vaughan)....	2	2	...	45	27	27	...	...	25	2	...	18	1,260
48 Wallaceburg....	5	3	2	88	92	36	56	72	69	14	9	44	4,744
49 Welland.....	9	5	4	956	177	78	99	122	87	66	24	45	8,840
50 Weston.....	16	8	8	1,280	318	98	220	40	205	108	5	160	11,850
51 Windsor- Walkerville...	71	45	26	8,393	2,914	1,780	1,134	2,186	1,581	897	436	115	110,340
52 Woodstock....	15	9	6	2,602	349	128	221	203	216	122	11	86	10,318
Totals.....	1182	714	468	101204	35675	15764	19911	22053	23170	9024	3481	...	1503248

TIONAL SCHOOLS

VARIOUS BRANCHES OF INSTRUCTION, ETC.

Number of Pupils in English Literature	2,194
Reading	1,878
Composition and Spelling	3,167
Grammar	2,884
History and Civics	320
English for non-English Speaking Persons	1,375
Geography	490
Civil Service	224
Arithmetic	3,052
Algebra	960
Geometry	627
Trigonometry	174
Shop Mathematics	496
Surveying	17
Electricity, Theory	879
Electricity, Applied	1,205
Applied Mechanics	85
General Chemistry	439
Chemistry of the Trades and Industries	176
Metallurgy and Assaying	28
Mineralogy and Geology	32
Mechanical Drawing	863
Machine Drawing and Design	305
Architectural Drawing	490
Structural Steel Design	23
Sheet Metal Drawing	99
Machine Shop Work	905
Forge Work	115
Oxy-Acetylene Welding	178
Sheet Metal Work	12
General Wood Working	720
Cabinet Making and Joinery	439
Carpentry and Building Construction	396
Pattern-making	40
Bricklaying	81
Painting and Decorating	139
Plumbing	336
Steam and Gas Engines, and Power Plants	557
Marine Engineering	59
Navigation	13
Textile Working	54
Pulp and Paper Making	7
Printing and Bookbinding	219
Photography, Photo-engraving and Lithography	40
Automobile Mechanics	2,474
Telegraphy	127
Elementary Drawing	344
Colour Study	392
Lettering	285
Show Card Writing	717
Industrial Design	129
Illustrating	87
Drawing and Painting from Antique	90
Drawing and Painting from Still Life	75
Drawing and Painting from Life	121
Modelling	41
Wood Carving	201
Basketry	699
Pottery	121
Metal Work and Jewellery	5
History of Art	86

Cooking	3,349
Housekeeping	66
Home Economics	814
Home Nursing	707
Hygiene and Dietetics	393
Sewing and Dressmaking	3,915
Power Machine Operating	106
Laundry	52
Millinery	2,906
Embroidery and Lace-making	404
French	975
Spanish	109
Physical Culture	1,626
Advertising	81
Bookkeeping	2,375
Business Law	182
Penmanship	1,303
Stenography	3,216
Salesmanship	187
Typewriting	3,086
Agriculture	52
Fancy Knitting	16
Music	172
Horology	30
Interior Decorating	86
Lip Reading	14

OCCUPATION OF PUPILS ON ENTERING SCHOOL:

Textile Industries	455
Chemical Industries	156
Sheet Metal Work	255
Machine Shop Work	1,617
Forge Work	126
Foundry Work	209
Leather Work	223
Cabinet-making and Joinery	342
Carpentry and Building Construction	727
Painting and Decorating	193
Plumbing	404
Power Plant Operating	150
Electrical Work	700
Printing or Bookbinding	474
Photography, etc.	41
Other Trades	3,320
Art and Design	74
Women at Work in Factories	1,676
Women at Work in Shops and Stores	2,336
House Workers	1,979
Housekeepers	4,212
Other Occupations	12,892
Without Occupation	3,114
Total	35,675

VOCATIONAL

V. TABLE T—

Day and Evening Schools	Receipts						Total Receipts
	Legislative Grants	Local Municipal Grants	School Fees	Debentures	Balances and Other Sources		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 Amherstburg.....	490 75	137 75					628 50
2 Barrie.....	907 88	400 00	234 00			822 04	2,363 92
3 Beamsville.....	751 50		54 00				805 50
4 Belleville.....	2,967 02	1,405 61	158 00				4,530 63
5 Brantford.....	2,571 33	1,983 28	994 00				5,548 61
6 Brockville.....	2,337 21	1,500 00				266 03	4,103 24
7 Burlington.....	730 14	219 86	257 00			12 08	1,219 08
8 Chatham.....	5,385 69	6,500 00	369 00	55,000 00		6,384 15	73,638 84
9 Cobourg.....	722 25		115 00			1,236 75	2,074 00
10 Collingwood.....	1,704 66	1,017 58	360 00				3,082 24
11 Dundas.....	1,366 26	1,020 00	460 00			5 33	2,851 59
12 Elmira.....	836 53	543 89	198 00			55	1,578 97
13 Espanola.....	563 79		65 00			1,518 60	2,147 39
14 Fairbank.....	1,210 50		95 00			1,144 75	2,450 25
15 Fort William.....	11,639 36	18,161 28	280 00				30,080 64
16 Galt.....	7,664 73	16,484 74	474 50	96,391 85		392 64	121,408 46
17 Goderich.....	963 00	199 07	272 00			332 75	1,766 82
18 Guelph.....	28,593 35	33,150 00	1,073 02			292 65	63,109 02
19 Hailleybury.....	10,168 39					7,399 98	17,568 37
20 Hamilton.....	117,318 94	222,444 00	10,212 94			5,451 10	355,426 98
21 Hespeler.....	965 25	192 93	212 50			188 16	1,558 84
22 Ingersoll.....	1,679 64	500 00	156 00			497 90	2,833 54
23 Iroquois Falls.....	935 66	337 45	256 00			674 08	2,203 19
24 Kenora.....	677 57	229 30	135 00				1,041 87
25 Kingston.....	118 62	439 78	120 00			17 00	695 40
26 Kitchener- Waterloo.....	20,137 04	52,678 92	2,114 00	99,747 30		8,050 81	182,728 07
27 London.....	45,666 71	93,747 08	3,522 37	32,847 31		27,137 20	202,920 67
28 Lindsay.....	307 87	30 00	86 00			918 11	1,341 98
29 Midland.....	1,511 33	891 58	472 00				2,874 91
30 Niagara Falls.....	8,934 37	18,771 35	570 00			71 60	28,347 32
31 Niagara Falls, S.....	4,107 61	7,000 00				57 18	11,164 79
32 North Bay.....	2,310 08	698 26	350 00				3,358 34
33 Oshawa.....	659 37		795 50			3,701 61	5,156 48
34 Ottawa.....	46,280 84	116,766 44	9,701 50			1,636 36	174,385 14
35 Owen Sound.....	2,039 24	47,800 00	132 00			38 77	50,010 01
36 Pembroke.....	1,852 00	451 99	158 50			20 25	2,482 74
37 Perth.....	1,233 25					1,773 25	3,006 50
38 Peterborough.....	2,561 26	1,300 00	309 66			703 10	4,874 02
39 Port Arthur.....	2,081 71	9,114 70	154 00				11,350 41
40 Port Hope.....	1,348 50	49 71	145 00				1,543 21
41 Preston.....	1,594 70	720 53				239 00	2,554 23
42 Renfrew.....	6,299 72	6,200 00	335 90			589 76	13,425 38
43 St. Catharines.....	45,333 20	39,792 08	11,429 04	43,113 35		23,591 16	163,258 83
44 St. Thomas.....	2,687 58	1,424 16	659 90				4,771 64
45 Sarnia.....	14,937 19	53,110 00	1,640 00	8,000 00		16,315 59	94,002 78
46 Sault Ste. Marie.....	33,074 01	34,563 18				1,423 78	69,060 97
47 Smith's Falls.....	1,454 00	221 10					1,675 10
48 South Porcupine.....	411 00		173 00			363 86	947 86
49 Stratford.....	2,202 16	1,840 06				964 49	5,006 71
50 Sudbury.....	14,498 41	15,400 00	506 00			5,927 32	36,331 73
51 Swansea.....	292 68	112 19					404 87
52 Timmins.....	608 95	1,286 67	1,286 00			241 17	3,422 79
53 Toronto, Central, and Riverdale.....	87,682 12	597,066 88	35,416 67			129,262 44	849,428 11

SCHOOLS (Concluded)

FINANCIAL STATEMENT

Expenditure						
Teachers' Salaries	Buildings, Sites and all Permanent Improvements	Repairs to School Accommodations	Library, Maps and Charts, All Apparatus and Equipment	School Books, Stationery, Prizes, Fuel, Examinations and all Other Expenses	Total Expenditure	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	608 50			20 00		628 50
2	1,260 00			5 00	1,028 69	2,293 69
3	671 00					671 00
4	3,934 00	105 00			491 63	4,530 63
5	4,209 36			88 50	1,226 00	5,523 86
6	3,209 00				620 51	3,829 51
7	1,063 50			61 25	30 79	1,155 54
8	8,011 82	52,120 00		8,681 08	4,825 94	73,638 84
9	1,221 00			111 34	711 34	2,043 68
10	2,001 00	200 00		186 93	640 31	3,028 24
11	2,193 98			15 00	328 55	2,537 53
12	1,198 50		15 28		365 19	1,578 97
13	1,085 00	73 00		40 98	93 01	1,291 99
14	1,463 00				296 00	1,759 00
15	21,869 67	86 30	176 46	2,424 33	5,523 88	30,080 64
16	18,270 60	62,337 29		35,524 15	5,276 42	121,408 46
17	1,147 00	100 00			519 82	1,766 82
18	29,035 87	385 90		22,868 77	284 98	52,575 52
19	10,219 25		103 45		4,762 90	15,085 60
20	155,970 42	19,788 45	9,041 47	3,692 79	156,750 03	345,243 16
21	1,120 00	52 00			386 84	1,558 84
22	1,658 00				656 97	2,314 97
23	1,300 00				903 19	2,203 19
24	886 00			38 16	117 71	1,041 87
25	650 00			45 40		695 40
26	49,718 94	26,983 83	1,813 30	9,091 48	91,661 56	179,269 11
27	87,633 96	39,977 37	2,391 86	12,696 84	50,587 76	193,287 79
28	906 00				155 75	1,061 75
29	1,900 00	89 44		519 03	366 44	2,874 91
30	20,156 45			755 41	7,435 46	28,347 32
31	6,910 00			36 90	181 90	7,128 80
32	3,160 00			54 01	144 33	3,358 34
33	3,030 50	1,700 00			414 08	5,144 58
34	99,483 50	39,635 15	1,755 24	4,139 38	29,371 87	174,385 14
35	8,588 75	11,479 04	871 11	20,414 85	6,220 87	47,574 62
36	2,064 00			312 74	106 00	2,482 74
37	1,626 00		2 50	40 00	1,338 00	3,006 50
38	3,459 00			64 73	751 26	4,274 99
39	5,390 25	756 54	2,625 00	1,733 45	845 17	11,350 41
40	1,351 00				192 21	1,543 21
41	2,300 00	6 07		16 00	232 16	2,554 23
42	7,353 44			2,039 13	1,321 99	10,714 56
43	29,339 24	85,365 51	312 43	2,419 91	31,117 13	148,554 22
44	3,850 00			281 40	640 24	4,771 64
45	40,658 27	7,721 09	227 80	7,236 82	12,870 57	68,714 55
46	23,305 00		463 20	2,313 13	19,750 20	45,831 53
47	1,468 25			134 85	72 00	1,675 10
48	403 00				102 79	505 79
49	2,753 80	6 60		35 30	665 31	3,461 01
50	21,887 00	583 00	203 82	1,441 82	9,160 33	33,275 97
51	361 00			43 87		404 87
52	2,829 20			404 09	189 50	3,422 79
53	303,062 09	39,072 74	9,256 43	23,731 00	357,048 74	732,171 00

VOCATIONAL

V. TABLE T—

Day and Evening Schools	Receipts						Total Receipts
	Legislative Grants	Local Municipal Grants	School Fees	Debentures	Balances and Other Sources		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
54 Toronto, Com'rce.	44,687 53	228,520 34	10,737 62	219,255 26	32,457 31	535,658 06	
55 Vellore.....	97 50	49 67	.....	.....	42 50	189 67	
56 Wallaceburg.....	807 30	182 70	120 00	.....	.....	1,110 00	
57 Welland.....	2,118 97	420 59	342 00	.....	.....	2,881 56	
58 Weston.....	13,601 69	28,349 23	1,144 00	.....	10,689 28	53,784 20	
59 Whitby.....	730 50	278 65	.....	.....	.....	1,009 15	
60 Windsor- Walkerville.....	53,199 45	111,769 73	6,560 80	27,744 75	42,284 88	241,559 61	
61 Woodstock.....	1,458 00	575 01	358 50	.....	.....	2,391 51	
1 Totals, 1924.....	672,077 86	1,778,049 32	105,770 92	582,099 82	335,137 32	3,473,135 24	
2 Totals, 1923.....	624,558 06	1,173,324 87	84,050 45	1,505,850 91	981,748 44	4,369,532 73	
3 Increases.....	47,519 80	604,724 45	21,720 47	.....	.....	.....
4 Decreases.....	.....	.....	.....	923,751 09	646,611 12	896,397 49	
5 Percentages.....	19.35	51.19	3.04	16.76	9.65	.....

SCHOOLS (Concluded)

FINANCIAL STATEMENT

Expenditure						
Teachers' Salaries	Buildings, Sites and All Permanent Improvements	Repairs to School Accommodations	Library, Maps and Charts, All Apparatus and Equipment	School Books, Stationery, Prizes, Fuel, Examinations and all Other Expenses	Total Expenditure	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
54 143,133 77	141,472 26	3,390 44	413 85	119,777 98	408,188 30	
55 130 00			49 67		179 67	
56 924 00			11 25	174 75	1,110 00	
57 2,695 00				186 56	2,881 56	
58 21,496 62	5,744 28		10,812 12	11,466 75	49,519 77	
59 824 00	5 15			180 00	1,009 15	
60 94,668 26	50,851 09	334 35	5,413 83	89,054 70	240,322 23	
61 1,887 00			375 51	129 00	2,391 51	
1 1,274,963 76	586,697 10	32,984 14	180,836 05	1,029,754 06	3,105,235 11	
2 1,022,376 69	2,006,419 48	33,779 46	350,085 44	544,475 81	3,957,136 88	
3 252,587 07				485,278 25		
4	1,419,722 38	795 32	169,249 39		851,901 77	
5 41.06	18.89	1.06	5.82	33.16		

TABLE U—PROTESTANT SEPARATE SCHOOLS

	No. 1 Grattan	No. 2 Hagarty	L'Orignal Village	Penetan- guishene Town	Totals, 1924
Number of schools.....	1	1	1	2	5
Receipts:	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Balances from 1923.....	594 37	191 32	180 43	393 86	1,359 98
Government grants.....	303 74	593 00	310 84	527 35	1,734 93
Municipal grants.....	15 50	10 50	7 33	.....	33 33
Municipal assessments.....	1,641 71	503 26	1,109 04	13,500 00	16,754 01
Other sources.....	.....	318 35	7 47	.....	325 82
Totals.....	2,555 32	1,616 43	1,615 11	14,421 21	20,208 07
Expenditure:					
Teachers' salaries.....	1,000 00	950 00	960 00	8,888 30	11,798 30
School sites and buildings.....	85 78	37 95	6 25	.....	129 98
Libraries, maps, apparatus, etc.....	8 60	3 75	.....	196 91	209 26
Other expenses.....	505 13	421 04	92 61	3,957 44	4,976 22
Totals.....	1,599 51	1,412 74	1,058 86	13,042 65	17,113 76
Balances on hand.....	955 81	203 69	556 25	1,378 56	3,094 31
Teachers:					
Male.....	.....	.....	.....	1	1
Female.....	1	1	1	7	10
Certificates.....	II	III	II	8 II	10 II 1 III
Salaries.....	\$1,000	\$900	\$800	1 male, \$2,000 Ave. female \$1,021	1 male, \$2,000 Ave. female \$985
Pupils:					
Total number attending.....	27	34	18	356	435
Boys.....	15	19	9	181	224
Girls.....	12	15	9	175	211
Average attendance.....	13	20	10	257	300
No. in Primer.....	6	8	4	54	72
No. in 1st Book.....	4	3	3	49	59
No. in 2nd Book.....	4	9	4	86	103
No. in 3rd Book.....	6	6	2	89	103
No. in 4th Book.....	6	8	5	78	97
No. beyond 4th Book.....	1	.....	.....	.....	.....
No. in Art.....	27	34	12	356	429
No. in Geography.....	27	34	10	356	427
No. in Music.....	27	34	13	356	430
No. in Literature.....	27	34	10	356	427
No. in Composition.....	27	34	10	356	427
No. in Grammar.....	7	8	4	78	97
No. in English History.....	17	23	8	167	215
No. in Canadian History.....	17	23	8	167	215
No. in Physiology and Hygiene.....	27	34	13	356	430
No. in Nature Study.....	27	34	12	167	240
No. in Physical Culture.....	27	34	13	356	430
No. in Agriculture.....	12	14	.....	78	104

TABLE V—REPORT ON NIGHT SCHOOLS

I. Night Elementary Schools

	Number of Schools	Teachers	Pupils Enrolled	Average Daily Attendance
Barwick Consolidated.....	1	1	19	17
New Toronto.....	1	2	24	12
Nicholson, S.S. No. 1.....	1	1	12	9
Himsworth North, U.S.S. No. 4.....	1	1	16	6
Toronto.....	18	56	2,015	1,023
Woodbridge.....	1	1	17	14
York S.S. No. 28.....	1	1	27	8
Totals, 1924-25.....	24	64	2,130	1,089

II. Night High Schools

School	Number of Schools	Teachers	Pupils Enrolled	Average Daily Attendance
Burlington.....	1	1	9	6
Chapleau.....	1	1	37	8
Espanola (Continuation School).....	1	1	11	4
Fort William.....	1	1	9	8
Galt.....	1	3	58	9
Haileybury.....	1	1	13	5
Hamilton.....	1	16	599	336
Kitchener-Waterloo.....	1	2	37	8
London.....	1	14	107	44
Oshawa.....	1	2	10	7
St. Catharines.....	1	6	123	10
St. Thomas.....	1	3	36	5
Stratford.....	1	1	10	9
Toronto.....	3	55	1,749	328
Whitby.....	1	3	29	6
Windsor.....	1	8	163	70
Totals, 1924-25.....	18	118	3,000	863

TABLE W—GENERAL

A General Statistical Abstract, exhibiting the comparative state and progress of
and Vocational Schools from the year 1867

No.	Subjects Compared	1867	1872	1877	1882	1887
1	Population.....		1,620,851		1,926,922	
2	High Schools (including Collegiate Institutes).....	102	104	104	104	112
3	Continuation Schools.....					
4	Vocational Schools (Day).....					
5	Public Schools.....	4,261	4,490	4,955	5,013	5,277
6	Roman Catholic Separate Schools... .	161	171	185	190	229
7	Grand total of above schools in opera- tion.....	4,524	4,765	5,244	5,307	5,618
8	Pupils attending High Schools (in- cluding Collegiate Institutes and Night High Schools).....	5,696	7,968	9,229	12,348	17,459
9	Pupils attending Continuation Schools.....					
10	Pupils attending Day Vocational Schools.....					
11	Pupils attending Evening Vocational Schools.....					
12	Pupils attending Public Schools (in- cluding Kindergarten and Night Schools).....	382,719	433,256	465,908	445,364	462,839
13	Pupils attending Roman Catholic Separate Schools.....	18,924	21,406	24,952	26,148	30,373
14	Grand total of students and pupils attending High, Continuation, Vo- cational, Public and Separate Schools.....	407,339	462,630	500,089	483,860	510,671
15	Amount paid for the salaries of Public and Separate School Teachers....	\$1,093,517	1,371,594	2,038,099	2,144,449	2,458,540
16	Total amount paid for Public and Separate School purposes.....	\$1,473,189	2,207,364	3,073,489	3,026,975	3,742,104
17	Amount paid for Continuation School Teachers' salaries.....	\$.....				
18	Total amount paid for Continuation School purposes.....	\$.....				
19	Amount paid for High School (and Collegiate Institute) Teachers' sal- aries.....	\$ 94,820	141,812	211,607	253,864	327,452
20	Total amount paid for High School and Collegiate Institute purposes... .	\$ 124,181	210,005	343,710	343,720	495,612
21	Amount paid for Vocational School Teachers' salaries.....	\$.....				
22	Total amount paid for Vocational School purposes.....	\$.....				
23	Grand total paid for Educational purposes as above.....	\$1,597,370	2,417,369	3,417,199	3,370,695	4,237,716
24	Male Teachers in Public and Separate Schools.....	2,849	2,626	3,020	3,062	2,718
25	Female Teachers in Public and Separ- ate Schools.....	2,041	2,850	3,448	3,795	4,876
26	Total Public and Separate School Teachers.....	4,890	5,476	6,468	6,875	7,594
27	Continuation School Teachers.....					
28	High School and Collegiate Institute Teachers.....	159	239	280	332	398
29	Day Vocational School Teachers.....					
30	Number of all Teachers, as specified above.....	5,049	5,715	6,748	7,189	7,992

* Included in Public and Separate School attendances. † Included with
year ended six months after

STATISTICAL ABSTRACT

Education in Ontario, as connected with Public, Separate, Continuation, High to 1924, compiled from Returns to the Department of Education.

No.	1892	1897	1902	1907	1912	1917	1922	1923	1924
1	2,114,321	.....	2,182,947	.....	2,527,292	.....	x2,933,622	.....	.....
2	128	130	134	143	148	162	175	183	183
3	.....	44	65	107	138	137	181	189	198
4	.....	.....	.....	.....	.....	11	16	24	.....
5	5,577	5,574	5,671	5,819	5,939	6,103	6,289	6,334	6,361
6	312	340	391	449	513	548	656	688	708
7	6,017	6,088	6,261	6,518	6,738	6,961	7,317	7,418	7,474
8	22,837	24,390	24,472	30,331	32,608	33,024	46,340	51,027	55,116
9	.....	*1,618	*2,190	*4,744	6,094	5,104	8,777	9,337	10,545
10	.....	.....	.....	.....	.....	3,674	9,402	12,819	15,209
11	.....	.....	.....	.....	.....	14,597	33,511	36,452	35,675
12	458,553	453,256	420,094	413,510	429,030	458,436	515,202	521,364	517,256
13	37,466	41,620	45,964	51,502	61,297	70,048	88,546	91,051	93,524
14	518,856	519,266	490,530	495,343	529,029	584,883	701,778	722,050	727,325
15	2,752,629	2,886,061	3,198,132	4,389,524	6,109,547	8,398,450	16,690,982	17,534,704	18,105,568
16	4,053,918	4,215,670	4,825,160	7,556,179	11,273,960	14,111,835	31,920,884	35,858,355	33,010,064
17	.....	Included with No. 15	Included with No. 15	Included with No. 15	202,875	228,362	474,241	533,395	590,085
18	.....	Included with No. 16	Included with No. 16	Included with No. 16	265,087	324,621	881,431	969,483	1,096,285
19	472,029	532,837	547,402	783,782	1,232,537	1,554,049	2,963,001	3,392,901	3,716,940
20	696,114	715,976	769,680	1,213,697	1,953,061	2,418,975	6,742,875	7,249,589	7,819,101
21	.....	.....	.....	.....	.....	.....	787,370	1,022,379	1,274,964
22	.....	.....	.....	.....	.....	.....	1,871,614	3,957,137	3,105,235
23	4,750,032	4,931,646	5,594,840	8,769,876	13,492,108	16,855,431	41,416,804	48,034,564	45,030,685
24	2,770	2,784	2,311	1,813	1,511	1,317	1,740	1,842	1,946
25	5,710	6,344	7,320	8,387	9,617	11,445	13,132	13,461	13,562
26	8,480	9,128	9,631	10,200	11,128	12,762	14,872	15,303	15,508
27	.....	44	86	140	226	241	323	350	396
28	522	579	593	750	917	1,051	1,420	1,543	1,657
29	.....	.....	.....	.....	.....	132	286	371	416
30	9,002	9,707	10,224	10,950	12,271	14,186	16,901	17,567	17,977

Public and Separate School Teachers. †Census of 1911 ¶Figures for the School the calendar year specified. xCensus of 1921.

THE CONSOLIDATED SCHOOLS

No.	Consolidated School	Sections Consolidated	Assessment	No. of Class-rooms	Area of Grounds in acres
1	Barwick.....	4, 11, 12, Barwick, Rainy River Dist.....	\$129,806	4	5
2	Burriss.....	1, 2, Burriss, Rainy River Dist.....	158,540	3	10
3	Byng Inlet.....	2, Wallbridge; 1 Henvey, Parry Sd. Dist.	72,940	3	5
4	Charlton.....	2, 4, Dack, Town of Charlton, Timiskaming Dist.....	148,420	6	5
5	Dorion.....	1, 2, 3, Dorion, Thunder Bay Dist.....	88,316	2	5
6	Falls View.....	7, 9, Stamford, Welland Co.....	3,270,198	7	5
7	Gooderham.....	2, 4, 5, Glamorgan, Haliburton.....	28,930	3	5
8	Grant.....	3, 15, Nepean, Carleton Co.....	601,875	5	5
9	Grantham.....	5, 6, Grantham, Lincoln Co.....	406,250	6	5
10	Hudson.....	Hudson Tp., Timiskaming Dist.....	224,800	2	3
11	Humber Heights.	5 Etobicoke (3 Sections), York Co.....	447,271	7	3
12	Katrine.....	1, 5, Armour, Parry Sound Dist.....	49,528	1	1
13	Macdonald.....	6½, 7, Guelph, Wellington Co.....	427,500	6	5½
14	Mallorytown.....	4, 5, 6, Front of Yonge; 19, Front of Escott, Leeds Co.....	234,144	4	6
15	Mindemoya.....	1, 4, Carnarvon, Manitoulin.....	125,955	4	5
16	Morley.....	7, Morley; 9, Morley and Dilkie; 1, Long Sault, Rainy River Dist.....	247,955	5	8
17	Nipigon.....	1, 2, 3, Nipigon, Thunder Bay.....	463,770	4	6
18	Nobel.....	1, Carling; 3, Macdougall, Parry Sound.	228,000	2	5
19	North Mountain.	9, 12, 13, 14, Mountain, Dundas Co.....	341,250	6	7
20	Paudash.....	1, 6, 7, Cardiff, Haliburton Co.....	16,860	2	4½
21	Savard.....	1, 2, Savard; 2, Robillard, Timiskaming.	160,380	2	5
22	Sundridge.....	6, 4, Strong, Vill. of Sundridge, Parry Sd	201,299	4	3
23	Tamworth.....	3, 6, 10, Sheffield; 28, Camden, Lennox and Addington.....	255,570	5	5
24	Tweed.....	3, 5, Hungerford, Tweed Vill., Hastings Co.	813,408	6	5½
25	Wellington.....	11, 14, 15, 10, Hillier; 8, 10, Hallowell, Wellington Village.....	1,215,000	9	6½
26	West Guilford...	2, 3, Guilford, Haliburton.....	46,745	2	2
27	Wilberforce.....	2.6. Monmouth; 8, Cardiff, HaliburtonCo	46,801	2	3½

THE CONSOLIDATED SCHOOLS (Continued)

No.	Conveyances Horse-drawn (h) or motor (m)	Owned by Contractors (C) or Section (S)	Length of Routes in miles	No. of Pupils Conv'y'd	Drivers' Daily Wages	Average Cost per Day per Pupil Transported		No. of Pupils in Fifth Class
						To Sect.	To Govt	
1	2 (h)	C	(2) 4	33	(2) \$2.50	\$0.08	\$0.09	13
2	5 (h); 1 (m)	C	1½-6¼	72	\$0.75-\$5.00	.10	.15	6
3	1 (h)	C	2	22	\$3.75	.07	.10	3
4	4 (h)	S (2) C (2)	2-6½	98	\$0.50-\$4.50	.05	.07	5
5	4 (h)	S	4-5¼	67	\$2.75-\$3.87	.07	.11	.....
6	1 (h); 1 (m)	C	4-7	70	\$6.10-\$11.53	.17	.08	.....
7	2 (h)	C	5-6	45	\$3.75-\$4.00	.07	.10	7
8	1 (m)	S	2½	14	\$0.57	.03	.01	.....
9	1 (m)	C	3	40	\$3.75	.07	.03	1
10	2 (h); 1 (m)	S (2h) C (m)	4-8	72	\$3.00-\$4.00	.06	.09	.....
11	2 (h)	S	3-3½	52	\$4.00-\$4.50	.11	.05	.....
12	2 (h); 1 (m)	C	2½-5	32	\$1.50-\$4.00	.10	.16	.....
13	Street Cars					.04	.02	.....
14	4 (h)	C	2-5½	59	\$1.00-\$2.50	.08	.05	.....
15	3 (h)	C	4½-8	63	\$2.00-\$3.00	.06	.09	.....
16	5 (h) Winter 4 (m) Summer	C	5-9	86	\$2.75-\$4.25	.08	.13	15
17	2 (h); 2 (m)	S (1m) C (1m), (2h)	2-5	24	\$4.50-\$7.50	.20	.30	1
18	2 (h); 2 (m)	C	9	58	\$16.16	.11	.17	8
19	7 (h); 1 (m)	C	1½-5	147	\$0.80-\$4.50	.09	.07	.....
20	1 (h)	C	3	4	\$2.90	.30	.42	1
21	5 (h)	S	1½-7½	75	\$1.00-\$4.75	.12	.18	4
22	1 (h); 1 (m)	C	6	10	\$3.50	.14	.21	27
23	5 (h)	S (3) C (2)	3½-5	43	\$0.50-\$2.23	.12	.17	.....
24	3 (h); 2 (m)	S (2m) C (3h)	3½-7½	104	\$2.00-\$3.60	.09	.04	.....
25	2 (h); 3 (m)	C	3½-7	141	\$3.75-\$5.00	.13	.06	.....
26	5 (h)	C	1½-4	44	\$1.13-\$2.85	.07	.10	7
27	1 (h)	S	5	21	\$3.75	.07	.11	2

THE CONSOLIDATED SCHOOLS (Continued)

No.	Consolidated School	No. in Continuation School	Certificates of Teachers	Salaries	No. of Pupils Enrolled	Average Attendance	Cost of	
							Teachers' Salaries	Transportation
1	Barwick.....		(1) I, (2) II	\$2,000, 1,200, 1,000	96	88	\$4,200 00	\$1,000 00
2	Burriss.....		(3) II	1,400, 1,100, 900	79	70	3,390 00	3,310 55
3	Byng Inlet.....		(1) I, (2) II	1,100	120	95	3,100 00	397 50
4	Charlton.....		(3) II	(2) 1,000 1,435 (2) 1,000	130	95	3,435 00	1,913 07
5	Dorion.....		(2) II	1,200, 1,000	80	62	2,145 00	2,489 72
6	Falls View.....		(2) I, (5) II	2,650 1,350, (2) 1,300 1,150 (2) 1,050	247	213	9,850 00	3,320 00
7	Gooderham.....		(2) II	900, 800	90	65	1,700 00	1,507 15
8	Grant.....		(1) I, (2) II	1,600 (2) 1,200	99	83	4,458 37	373 72
9	Grantham.....		(1) I, (5) II	M.T. \$6 wk. 1,500, 1,100 (4) 1,000	270	230	6,650 00	745 00
10	Hudson.....		(1) I, (1) II	1,100, 1,000	98	62	2,100 00	1,941 50
11	Humber Heights.....		(6) II	2,000 (3) 1,150 1,100, 1,000	254	218	7,115 00	1,975 00
12	Katrine.....		(1) II	1,200	44	34	1,200 00	1,394 85
13	Macdonald.....		(1) I, (3) II	1,800, 1,150 1,050, 1,000	134	112	4,875 00	175 00
14	Mallorytown.....	35	(2) I, (2) II	1,600, 1,300 1,100, 900	120	101	4,900 00	1,440 00
15	Mindemoya.....	35	(3) I, (1) II	1,700, 1,400 (2) 1,000	119	102	5,100 00	1,769 00
16	Morley.....		(1) I, (2) II	1,700, 1,200 1,100	115	97	4,000 00	2,873 60
17	Nipigon.....		(4) II	1,400 (2) 1,200 1,150	128	106	4,950 00	2,400 00
18	Nobel.....		(2) II	1,700, 1,200	60	55	2,900 00	3,000 00
19	North Mountain.....	65	(2) I, (4) II	2,300, 1,800 1,500, 1,300 (2) 1,100	196	166	8,860 00	4,505 23
20	Paudash.....		(2) II	1,000, 850	33	23	1,850 00	587 20
21	Savard.....		(2) II	1,400, 1,000	76	56	2,340 00	4,393 55
22	Sundridge.....		(4) II	1,575, 1,200 950, 900	169	124	4,625 00	650 00
23	Tamworth.....	76	(3) I, (2) II	2,000, 1,350 1,200, 1,100 1,000	180	146	6,650 00	1,247 00
24	Tweed.....		(6) II	1,800 (3) 1,100 (2) 1,000	252	226	7,040 00	3,366 16
25	Wellington.....	59	(3) I, (5) II	2,000, 1,300 1,125 (3) 1,100 (2) 1,000	293	230	9,725 00	5,350 00
26	West Guilford.....		(2) II	900, 800	63	50	1,700 00	1,690 00
27	Wilberforce.....		(2) II	900, 800	76	61	1,700 00	750 00
	Totals.....				3,621	2,970	120,558 37	54,564 80

THE CONSOLIDATED SCHOOLS (Continued)

Maintenance			Legislative Grants						
No.	Other expenses	Total	Salaries, Equipment, Accommodation	Transportation	Fifth Class	Continuation School	Agr., Man., Tr., Hous. Sc.	Special on Salaries	Total
1	\$996 50	\$6,196 50	\$1,860 00	\$600 00	\$315 14	\$.....	\$.....	\$300 00	\$3,075 14
2	661 83	7,362 38	1,626 00	2,006 19	251 62	.....	3 79	300 00	4,187 60
3	1,108 33	4,605 83	1,840 00	238 50	.....	.....	.....	300 00	2,378 50
4	2,408 58	7,756 65	1,604 00	1,151 72	130 00	.....	.....	300 00	3,185 72
5	1,717 26	6,351 98	1,150 00	1,493 71	.....	.....	20 00	200 00	2,863 71
6	3,605 00	16,775 00	3,148 00	1,005 90	.....	.....	60 00	660 00	4,873 90
7	395 26	3,602 41	1,010 00	916 05	75 40	.....	.....	200 00	2,201 45
8	4,982 01	9,814 10	1,184 00	34 20	.....	.....	345 00	200 00	1,763 20
9	1,959 44	9,354 44	1,880 00	223 20	.....	.....	20 00	600 00	2,723 20
10	728 00	4,769 50	1,000 00	1,141 50	.....	.....	.....	200 00	2,341 50
11	5,003 33	14,093 33	2,310 00	530 85	.....	.....	.....	600 00	3,440 85
12	251 44	2,846 29	650 00	836 73	.....	.....	.....	100 00	1,586 73
13	2,203 52	7,253 52	1,570 00	52 50	.....	.....	42 00	400 00	2,064 50
14	2,729 28	9,069 28	810 00	540 00	.....	629 66	60 00	400 00	2,439 66
15	1,105 22	7,974 22	970 00	1,061 40	.....	1,780 02	.....	400 00	4,211 42
16	1,896 43	8,770 03	1,890 00	1,724 33	335 06	.....	.....	300 00	4,249 39
17	2,418 20	9,768 20	2,170 00	1,416 00	.....	.....	.....	400 00	3,986 00
18	823 85	6,723 85	1,310 00	1,800 00	177 78	.....	20 00	200 00	3,507 78
19	2,656 91	16,022 14	1,410 00	2,027 58	.....	902 43	90 00	600 00	5,030 01
20	316 11	2,753 31	590 00	352 32	.....	.....	.....	200 00	1,142 32
21	1,287 88	8,021 43	1,096 00	2,505 50	130 00	.....	12 40	200 00	3,943 90
22	800 00	6,075 00	2,190 00	390 00	275 80	.....	.....	400 00	3,255 80
23	2,090 00	9,987 00	810 00	823 02	.....	884 19	30 00	500 00	3,047 21
24	2,258 12	12,664 28	2,132 00	870 60	.....	.....	209 99	600 00	3,812 59
25	2,727 90	17,802 90	1,860 00	1,605 00	.....	898 03	80 00	800 00	5,243 03
26	463 48	3,853 48	845 00	870 00	80 71	.....	.....	200 00	1,995 71
27	525 00	2,975 00	982 00	454 95	.....	.....	10 00	200 00	1,646 95
	48,118 88	223,242 05	39,897 00	26,671 75	1,771 51	5,094 33	1,003 18	9,760 00	84,197 77

THE CONSOLIDATED SCHOOLS (Concluded)

No.	Consolidated School	Net Cost of Maintenance to Section	Net Cost to Section per Pupil of Enrolled Attendance	Net Cost to Section per Pupil of Average Attendance	Cost to Government per Pupil of Average Attendance	Total Cost per Pupil of Average Attendance
1	Barwick.....	\$3,121 36	\$32 51	\$35 47	\$34 94	\$70 41
2	Burriss.....	3,174 78	40 18	45 35	59 82	105 17
3	Byng Inlet.....	2,227 33	18 56	23 45	25 03	48 48
4	Charlton.....	4,570 93	35 16	48 12	33 53	81 65
5	Dorion.....	3,488 27	43 60	56 26	46 19	102 45
5	Falls View.....	11,901 10	48 18	55 87	22 88	78 75
7	Gooderham.....	1,400 96	15 56	21 56	33 87	55 43
8	Grant.....	8,050 90	81 32	97 00	21 21	118 21
9	Grantham.....	6,631 24	24 56	28 83	11 84	40 67
10	Hudson.....	2,428 00	24 77	39 16	37 77	76 93
11	Humber Heights...	10,652 48	41 94	48 86	15 79	64 65
12	Katrine.....	1,259 56	28 63	37 05	46 67	83 72
13	Macdonald.....	5,189 02	38 72	46 33	18 43	64 76
14	Mallorytown.....	6,629 62	55 25	65 64	24 15	89 79
15	Mindemoya.....	3,762 80	31 62	36 89	41 29	78 18
16	Morley.....	4,520 64	39 31	46 60	43 81	90 41
17	Nipigon.....	5,782 20	45 18	54 55	37 60	92 15
18	Nobel.....	3,216 07	53 60	58 47	63 78	122 25
19	North Mountain...	10,992 13	56 08	66 22	30 30	96 52
20	Paudash.....	1,610 99	48 82	70 04	49 66	119 70
21	Savard.....	4,077 53	53 65	72 81	70 43	143 24
22	Sundridge.....	2,819 20	16 68	22 73	26 26	48 99
23	Tamworth.....	6,939 79	38 55	47 53	20 87	68 40
24	Tweed.....	8,851 69	35 12	39 17	16 87	56 04
25	Wellington.....	12,559 87	42 87	54 60	22 80	77 40
26	West Guilford.....	1,857 77	29 48	37 16	39 91	77 07
27	Wilberforce.....	1,328 05	17 47	21 77	27 00	48 77
	Totals.....	\$139,044 28	38 40	46 82	28 35	75 17

FREE PUBLIC LIBRARIES

Showing Statistics, 1924, and Legislative Grants Paid in 1925

No.	Library	Reading Room	Population	Total Expenditure		Volumes in Library	Circulation	Legislative Grant paid in 1925		Amount expended on Books in 1924	
				\$	c.			\$	c.	\$	c.
1	Acton.....		1,872	509	78	4,397	13,936	69	92	181	88
2	Ailsa Craig.....	R.R.	526	219	85	3,576	4,451	58	91	85	80
3	Almonte.....	R.R.	2,520	996	55	4,764	16,661	199	06	442	92
4	Amherstburg.....	R.R.	2,800	2,374	49	5,250	13,952	73	80	208	91
5	Arnprior.....		4,200	878	59	4,989	4,130	143	17	286	35
6	Arthur.....		1,160	368	76	4,188	6,968	74	62	109	20
7	Aurora.....	R.R.	2,400	759	49	4,185	11,845	147	60	251	94
8	Aylmer.....	R.R.	2,198	1,455	65	9,559	19,868	255	00	506	38
9	Ayr.....	R.R.	808	666	44	4,476	7,823	75	80	82	07
10	Barrie.....	R.R.	7,210	3,762	27	9,738	55,492	260	00	772	31
11	Beamsville.....	R.R.	1,165	777	01	5,704	15,105	128	90	190	53
12	Beaverton.....		957	237	84	2,233	1,639	29	23	49	88
13	Beeton.....		800	6	92	2,664	2,525	25	00		
14	Belleville.....	R.R.	12,495	6,201	22	14,376	78,068	260	00	2,133	62
15	Belmont.....	No annual report for 1924									
16	Bothwell.....		650	269	55	3,252	4,202	47	48	112	62
17	Bracebridge.....	R.R.	2,419	1,437	06	5,770	16,375	212	64	317	99
18	Brampton.....	R.R.	4,970	2,339	84	7,204	22,818	260	00	507	48
19	Brantford.....	R.R.	28,010	14,009	76	35,951	160,737	260	00	2,285	97
20	Brighton.....	R.R.	1,450	466	36	4,687	9,391	72	89	143	10
21	Brockville.....	R.R.	9,119	4,962	72	14,340	47,469	260	00	1,309	39
22	Brussels.....	R.R.	950	817	55	4,797	5,720	158	39	77	65
23	Burk's Falls.....	R.R.	972	338	40	3,256	2,091	25	00		
24	Campbellford.....	R.R.	3,100	2,039	68	4,222	28,289	248	52	755	32
25	Cardinal.....	R.R.	1,250	233	07	3,170	3,485	38	00		
26	Carleton Place.....	R.R.	4,328	789	64	8,426	15,775	164	66	324	41
27	Cayuga.....		800	196	44	2,044	1,260	28	00	64	07
28	Chatham.....	R.R.	14,100	8,604	40	15,955	76,759	260	00	1,877	67
29	Chesley.....	R.R.	1,720	633	88	3,093	6,892	122	75	97	25
30	Clifford.....		511	170	59	4,463	6,024	21	56	56	76
31	Clinton.....	R.R.	1,922	1,808	32	9,239	20,930	260	00	466	57
32	Collingwood.....	R.R.	6,237	3,848	88	11,608	18,780	260	00	436	00
33	Cornwall.....	R.R.	8,401	2,590	60	6,767	15,013	134	59	486	03
34	Delhi.....	R.R.	726	641	93	3,082	6,320	169	03	294	54
35	Deseronto.....	No annual report for 1924									
36	Drayton.....	R.R.	613	551	89	3,840	6,061	158	78	213	31
37	Dresden.....	R.R.	1,434	853	82	2,032	1,737	51	75		
38	Dryden.....	Organized in 1925									
39	Dundas.....	R.R.	5,120	3,324	88	7,962	40,001	260	00	649	06
40	Durham.....	R.R.	1,585	1,082	87	4,332	12,632	229	95	569	17
41	Elmira.....	R.R.	2,400	1,263	88	6,094	11,750	202	19	260	02
42	Elora.....	R.R.	1,170	1,006	50	8,439	9,158	144	50	192	60
43	Erin.....		452	339	01	3,493	5,312	113	23	215	86
44	Essex.....	R.R.	1,640	988	25	4,452	9,718	144	31	210	95
45	Exeter.....	R.R.	1,527	1,085	90	5,044	11,081	97	1	210	91
46	Fergus.....	R.R.	1,765	910	10	5,110	12,819	86	68	137	57
47	Forest.....	R.R.	1,427	964	88	4,377	16,349	116	53	93	25
48	Fort Frances.....	R.R.	3,839	1,905	31	4,586	19,609	206	60	438	74
49	Fort William.....	R.R.	22,220	16,353	52	34,531	129,666	260	00	1,841	09
50	Fort William Br'ch	R.R.		2,479	76	3,733	35,214	260	00	803	96
51	Galt.....	R.R.	12,880	69,44	32	12,538	52,768	260	00	1,164	90
52	Gananoque.....	R.R.	3,469	2,120	06	7,911	30,775	258	05	960	27
53	Garden Island.....		75	56	80	5,000	391	21	38	21	80
54	Georgetown.....	R.R.	2,121	1,519,	76	3,833	15,388	139	90	316	15
55	Glencoe.....		880	716	03	760	7,700	101	31	184	36

FREE PUBLIC LIBRARIES (Continued)

Showing Statistics, 1924, and Legislative Grants Paid in 1925 (Continued)

No.	Library	Reading Room	Population	Total Expenditure		Volumes in Library	Circulation	Legislative Grant paid in 1925		Amount expended on Books in 1924	
				\$	c.			\$	c.	\$	c.
56	Goderich	R.R.	4,224	2,629	52	6,652	25,084	260	00	500	03
57	Grand Valley	R.R.	708	961	35	3,501	4,417	87	23	133	23
58	Gravenhurst		1,800	329	08	847	1,541	99	81	156	03
59	Grimsby	R.R.	2,134	1,876	33	5,331	21,689	219	25	407	50
60	Guelpf.	R.R.	19,210	10,105	45	23,460	148,004	260	00	2,432	53
61	Hagersville	R.R.	1,107	926	83	3,015	3,322	257	18	408	00
62	Hamilton	R.R.	122,238	70,602	15	63,140	415,601	260	00	9,992	59
63	Hamilton Branch	R.R.		3,385	84	14,426	156,993	260	00	3,121	19
64	Hamilton, Locke Street Branch	Opened in 1925									
65	Hanover	R.R.	2,881	1,831	09	4,445	16,258	248	45	318	49
66	Harriston	R.R.	1,325	1,339	95	4,573	29,368	135	98	217	35
67	Hensall		790	311	54	2,532	4,242	61	27	126	05
68	Hespeler	R.R.	2,838	2,341	35	5,923	17,246	251	82	303	45
69	Hillsburg		315	283	40	571	6,100	36	96	59	50
70	Ignace		300	52	35	766	895	10	00		
71	Ingersoll	R.R.	5,100	2,477	03	7,553	27,487	257	71	688	45
72	Kemptville	R.R.	1,200	646	39	4,467	10,348	46	62	140	25
73	Kenora	R.R.	6,669	3,619	39	5,426	30,003	260	00	440	98
74	Kincardine	R.R.	2,113	809	68	4,636	3,138	71	15	100	07
75	Kingston	R.R.	21,621	13,475	42	24,820	205,892	260	00	3,855	65
76	Kingsville	R.R.	2,217	1,684	84	4,518	13,732	255	00	483	78
77	Kitchener	R.R.	24,805	12,883	73	20,800	98,178	260	00	3,001	89
78	Lakefield	R.R.	1,250	402	54	1,878	9,560	106	74	143	85
79	Lanark		600	143	65	2,057	2,471	38	41	56	15
80	Lancaster		601	227	28	2,993	2,475	20	00	31	29
81	Leamington	R.R.	4,000	1,561	62	6,507	24,796	244	45	372	29
82	Lindsay	R.R.	7,935	3,338	20	10,282	36,410	260	00	941	13
83	Listowel	R.R.	2,500	1,512	30	6,027	11,692	170	82	295	09
84	Little Britain	R.R.	300	328	14	2,541	3,706	80	39	80	20
85	London	R.R.	61,867	25,403	05	48,157	238,429	260	00	4,879	47
86	London, East	R.R.		2,601	74	9,106	47,327	260	00	677	66
87	London, South			2,942	04	4,747	27,915	200	00	717	57
88	London, Southeast			2,129	68	3,311	35,623	200	00	686	94
89	Lucknow	R.R.	905	869	19	3,406	9,848	44	43	51	80
90	Markdale	R.R.	922	700	25	3,560	6,031	68	91	105	21
91	Merrickville		900	330	58	3,514	3,523	46	46	103	98
92	Merrittton	R.R.	2,570	1,444	84	3,182	9,375	85	80	225	08
93	Midland	R.R.	7,346	3,596	35	10,451	46,023	260	00	1,001	21
94	Millbrook	R.R.	740	408	36	3,128	7,635	133	81	172	48
95	Milton		2,400	828	70	5,471	13,529	128	14	279	68
96	Milverton	R.R.	1,055	787	07	3,839	7,312	123	92	209	22
97	Mimico	R.R.	5,231	3,108	82	5,424	29,855	211	77	866	81
98	Mitchell	R.R.	1,731	790	87	5,912	4,880	119	83	171	46
99	Mount Forest	R.R.	1,755	896	40	4,950	13,840	81	76	164	70
100	Newcastle	R.R.	650	770	15	1,808	10,432	115	64	163	16
101	New Hamburg	R.R.	1,490	663	18	3,213	8,140	83	56	111	39
102	New Liskeard	R.R.	3,000	2,685	56	6,460	17,060	245	82	714	41
103	Newmarket	R.R.	3,327	893	14	4,531	9,545	180	92	273	64
104	New Toronto		4,200	1,804	70	1,656	9,054	200	00	1,005	23
105	Niagara Falls	R.R.	15,895	9,556	25	21,267	86,478	260	00	2,261	67
106	North Bay	R.R.	13,011	5,265	07	7,882	45,599	260	00	1,022	52
107	Norwich	R.R.	1,317	1,116	07	3,969	15,752	189	97	306	28
108	Norwood	R.R.	768	783	10	1,189	8,111	68	97	110	32
109	Oakville	R.R.	3,626	2,190	93	6,029	24,143	210	26	369	03

FREE PUBLIC LIBRARIES (Continued)

Showing Statistics, 1924, and Legislative Grants Paid in 1925 (Continued)

No.	Library	Reading Room	Population	Total Expenditure		Volumes in Library	Circulation	Legislative Grant paid in 1925		Amount expended on Books in 1924	
				\$	c.			\$	c.	\$	c.
110	Oakwood.....	R.R.	250	219	32	2,252	1,605	51	99	67	50
111	Orangeville.....	R.R.	2,658	2,163	37	7,511	19,144	214	84	348	69
112	Orillia.....	R.R.	8,000	3,728	16	9,235	39,484	157	55	264	95
113	Oshawa.....	R.R.	16,000	6,201	60	9,466	77,378	260	00	2,403	48
114	Ottawa.....	R.R.	117,239	63,125	00	90,526	299,634	260	00	8,402	52
115	Ottawa, Boys and Girls House Opened in 1925					25					
116	Ottawa, East.....										
117	Ottawa, South.....	R.R.		2,377	18	5,086	23,396	255	85	435	60
118	Ottawa, West.....	R.R.		3,123	01	7,597	30,020	260	00	482	63
119	Otterville.....		600	217	22	2,543	3,576	61	65	109	48
120	Owen Sound.....	R.R.	11,935	5,227	48	12,182	43,390	260	00	1,365	42
121	Paisley.....	R.R.	793	510	52	6,216	10,255	109	99	145	52
122	Palmerston.....	R.R.	1,900	1,942	45	3,672	8,619	179	84	271	83
123	Paris.....	R.R.	4,184	1,989	39	13,241	34,002	260	00	459	08
124	Parkhill.....	No annual report for 1924									
125	Parry Sound.....		3,300	1,319	17	4,651	23,653	168	50	453	90
126	Pembroke.....	R.R.	9,190	3,314	22	8,424	28,750	260	00	1,107	53
127	Penetanguishene.....	R.R.	4,000	1,808	03	7,246	14,970	249	89	421	35
128	Peth.....	R.R.	3,750	2,345	30	5,559	18,783	260	00	619	10
129	Peterborough.....	R.R.	21,661	10,825	85	21,912	118,116	260	00	2,252	27
130	Pictou.....	R.R.	3,135	2,458	24	8,096	28,293	260	00	657	83
131	Porcupine-Dome.....		1,900	272	77	329	2,447	39	80	132	00
132	Port Arthur.....	R.R.	16,351	11,135	21	18,378	83,422	260	00	1,923	76
133	Port Carling.....	R.R.	454	387	46	2,295	4,731	95	49	99	38
134	Port Colborne.....	R.R.	3,961	1,473	15	3,688	18,634	243	15	731	50
135	Port Elgin.....	R.R.	1,500	1,183	68	5,921	11,269	154	40	262	07
136	Port Hope.....	R.R.	4,344	1,832	46	8,345	28,453	120	10	252	60
137	Port Perry.....	R.R.	1,200	460	94	3,246	7,039	117	44	63	31
138	Port Rowan.....		735	218	17	2,135	1,798	46	47	76	59
139	Prescott.....	R.R.	2,608	1,751	05	8,549	22,109	171	43	354	95
140	Preston.....	R.R.	5,660	3,874	81	9,091	31,465	260	00	672	52
141	Renfrew.....	R.R.	5,037	3,029	10	6,687	45,092	260	00	778	27
142	Richmond Hill.....	R.R.	1,235	408	80	5,066	6,893	90	71	89	22
143	Ridgeway.....		700	316	33	2,897	4,023	41	86	121	36
144	Rittenhouse.....	Rural		125	09	893	232	60	01	89	66
145	Russell.....		700	232	09	876					
146	St. Catharines.....	R.R.	21,810	11,267	44	18,280	135,473	260	00	2,746	57
147	St. Mary's.....	R.R.	4,009	1,241	39	10,888	25,059	126	70	146	98
148	St. Thomas.....	R.R.	17,152	8,758	54	18,538	100,074	260	00	1,424	24
149	Saltfleet.....		4,763	713	97	3,948	26,586	108	11	354	07
150	Sarnia.....	R.R.	15,588	8,917	42	18,225	75,748	260	00	1,514	07
151	Sault Ste. Marie.....	R.R.	22,062	8,518	27	12,251	75,005	260	00	2,184	22
152	Sault Ste. Marie, W.....	R.R.		1,935	54	2,782	12,621	231	75	847	11
153	Schreiber.....	R.R.	1,208	450	62	1,133	8,098	72	56	159	12
154	Seaforth.....	R.R.	1,980	1,059	86	6,653	20,552	165	35	228	01
155	Shelburne.....	R.R.	1,100	841	58	5,122	8,666	134	07	241	34
156	Simcoe.....	R.R.	4,118	5,824	08	11,800	28,486	260	00	346	12
157	Smith's Falls.....	R.R.	7,000	3,348	01	8,245	27,737	215	75	943	19
158	South River.....		600	137	30	1,204	1,150	29	93	68	60
159	Springfield.....		400	157	93	2,035	3,820	24	77	31	48
160	Stayner.....		966	230	64	2,283		32	35	36	23
161	Stirling.....	R.R.	900	891	96	3,337	7,585	165	93	312	35
162	Stouffville.....	R.R.	1,115	839	58	5,754	16,887	122	79	183	22
163	Stratford.....	R.R.	18,888	7,895	09	18,724	100,396	260	00	2,250	36
164	Strathroy.....	R.R.	2,587	1,234	07	10,280	49,708	151	93	273	57
165	Streetsville.....	R.R.	600	365	77	3,148	5,274	66	34	89	05
166	Sudbury.....	R.R.	9,567	2,128	76	3,444	24,684	260	00	576	55
167	Sundridge.....		475	80	50	1,114	1,486	30	87	48	75

FREE PUBLIC LIBRARIES (Concluded)

Showing Statistics, 1924, and Legislative Grants Paid in 1925 (Concluded)

No.	Library	Reading Room	Population	Total Expenditure		Volumes in Library	Circulation	Legislative Grant paid in 1925		Amount expended on Books in 1924	
				\$	c.			\$	c.	\$	c.
168	Sutton West	R.R.	891	316	43	2,302	8,345	104	78	174	42
169	Swansea		1,996	767	51	1,080	4,698	200	00	618	15
170	Tara	R.R.	537	497	29	2,349	3,637	118	25	203	99
171	Tavistock	R.R.	1,080	1,693	99	5,791	6,344	61	03	135	50
172	Teeswater	R.R.	804	1,102	05	5,336	8,111	100	74	188	67
173	Thorold	R.R.	5,303	2,344	14	7,861	9,423	111	64	313	02
174	Tilbury	No annual report for 1924									
175	Tillsonburg	R.R.	3,986	2,070	10	4,958	25,687	260	00	248	68
176	Timmins	R.R.	12,000	2,751	99	727	11,785	246	25	962	98
177	Toronto—Beaches	R.R.	549,429	15,844	74	14,524	157,485	244	16	1,912	50
178	Boys and Girls	R.R.		22,910	75	12,215	247,888	236	68	3,202	70
179	Church	R.R.		22,217	36	58,560	90,123	260	00	1,423	80
180	College	R.R.		101,676	52	191,659	456,343	260	00	10,601	46
181	Deer Park	R.R.		12,681	13	14,875	109,023	238	50	1,598	25
182	Dovercourt	R.R.		23,670	18	22,704	284,005	260	00	2,532	95
183	Earlscourt	R.R.		17,038	27	14,632	214,175	242	28	2,181	30
184	Eastern	R.R.		11,807	77	11,240	132,649	237	46	1,991	15
185	High Park	R.R.		14,801	90	17,395	180,306	252	28	1,760	70
186	Municipal	R.R.		2,362	38	2,007	9,000	157	41	255	00
187	Northern	R.R.		12,229	94	12,062	118,475	223	86	2,390	40
188	Queen & Lisgar	R.R.		11,323	17	19,327	108,016	242	25	1,509	90
189	Riverdale	R.R.		21,037	02	20,930	274,325	260	00	2,879	55
190	Western	R.R.		14,188	76	16,988	134,489	255	00	1,951	80
191	Wychwood	R.R.		12,606	55	14,280	111,660	232	00	1,340	70
192	Yorkville	R.R.		11,660	55	17,883	114,505	244	70	1,431	60
193	Trenton	R.R.	5,900	4,155	77	5,946	45,904	252	80	580	13
194	Uxbridge	R.R.	1,389	714	19	7,229	11,218	86	61	144	05
195	Walkerton	R.R.	2,350	1,892	15	5,817	14,427	226	22	372	45
196	Walkerville	R.R.	8,558	9,287	05	12,851	74,607	260	00	1,776	59
197	Wallaceburg	R.R.	4,149	2,735	88	5,558	31,563	260	00	496	26
198	Waterford		1,040	646	42	2,062	9,180	100	42	219	51
199	Waterloo	R.R.	6,596	3,700	36	12,998	27,603	260	00	353	57
200	Watford	R.R.	1,023	796	17	4,926	12,403	95	17	147	51
201	Welland	R.R.	8,962	3,511	03	6,083	33,833	233	08	1,021	16
202	Weston	R.R.	3,965	2,907	22	6,212	37,525	249	07	977	67
203	Whitby	R.R.	3,300	1,350	67	4,616	17,098	206	94	367	76
204	Windsor	R.R.	42,638	23,001	08	37,665	180,960	260	00	4,414	63
205	Windsor Branch			3,449	67	3,267	47,005	200	00	1,141	62
206	Wingham	R.R.	2,421	1,306	56	7,978	14,178	259	58	426	35
207	Woodstock	R.R.	10,114	5,138	30	13,900	59,525	260	00	986	02
208	Wroxeter		317	281	99	6,304	2,698	74	32	108	65
	Totals		1,643,475	933,443	43	1,887,434	8,500,973	34,320	04	165,220	68

ASSOCIATION PUBLIC LIBRARIES

Showing Statistics, 1924, and Legislative Grants Paid in 1925

No.	Library	Reading Room	Population	Total Expenditure		Volumes in Library	Circulation	Legislative Grant paid in 1925		Amount expended on Books in 1924	
				\$	c.			\$	c.	\$	c.
1	Admaston		200	20	00	1,471	400	25	00		
2	Agincourt		450	372	00	2,510	7,019	160	94	262	50
3	Allenford		542	178	21	660	2,574	55	83	104	47
4	Alliston		1,321	2,225	25	1,289	11,719	153	71	260	09
5	Alma		250	35	00	1,537		50	00		
6	Alton		419	128	70	5,321	1,426	21	63	37	90
7	Angus		420	77	58	1,025	1,221	20	13	22	98
8	Arkona		450	185	07	2,952	1,750	34	63	53	58
9	Assiginack	No annual report for 1924									
10	Athens		750	171	03	2,365	3,548	38	63	119	39
11	Atwood		600	83	49	1,360	1,487	23	65	27	30
12	Auburn	R.R.	250	170	89	1,869	1,502	50	34	66	05
13	Badjeros			21	90	812	549	35	00		
14	Bala		300	128	65	666	756	20	07	51	00
15	Bancroft		800	372	01	1,319	5,393	73	29	225	16
16	Bath	R.R.	350	233	05	1,281	3,796	50	68	59	35
17	Bayfield		400	175	16	1,213	3,789	45	21	73	41
18	Bayham	No annual report for 1924									
19	Baysville		168	96	78	1,458	2,866	25	58	67	75
20	Beachville	No annual report for 1924									
21	Beechwood			172	85	1,865	1,797	97	39	124	55
22	Belwood		182	253	62	2,960	1,803	52	73	102	10
23	Birch Cliff		2,017	312	91	1,301	2,605	91	35	227	77
24	Blenheim	R.R.	1,650	895	47	5,903	15,426	165	07	147	07
25	Bloomfield		600	132	65	1,401	3,375	37	72	86	85
26	Blyth		670	76	88	2,467	1,623	16	00	23	62
27	Bobcaygeon	R.R.	913	374	55	3,898	3,970	112	34	148	30
28	Bolton		650	269	21	2,629	5,700	61	25	151	71
29	Bowmanville	R.R.	3,500	754	39	5,959	17,559	108	12	282	59
30	Bridgeburg		2,600	580	14	3,270	7,837	63	32	250	95
31	Brigden	No annual report for 1924									
32	Bronte	Organized in 1925									
33	Brooklin			133	75	3,460	2,388	20	98	33	75
34	Brougham		115	87	22	551	822	22	90	66	00
35	Brownsville	R.R.	250	366	81	1,826	4,090	72	44	141	37
36	Brown's Corners	Organized in 1925									
37	Brucefield		200	70	96	1,930	1,851	10	00		
38	Burgessville		200	177	37	1,244	1,663	23	33	40	39
39	Burlington	R.R.	2,600	658	75	5,461	28,509	163	28	363	02
40	Burnstown	No annual report for 1924									
41	Caledon		500	119	20	3,370	1,236	15	00		
42	Cambray		300	140	10	2,662	932	51	14	92	05
43	Camden, East		200	97	17	2,225	2,386	35	00	63	06
44	Canfield		700	118	07	1,002	2,553	52	33	77	60
45	Cannington	R.R.	900	236	91	2,450	4,236	40	28	92	76
46	Capreol	No annual report for 1924									
47	Carlisle	Organized in 1925									
48	Cargill		200	244	59	3,624	3,343	93	75	157	74
49	Chalk River	R.R.	400	238	71	302	1,475	40	70	60	31
50	Chatsworth		303	153	56	1,576	3,700	30	11	91	84
51	Cheapside		500	88	24	2,741	1,054	30	45	59	81
52	Chesterville		1,030	371	79	1,144	3,513	55	40	153	90
53	Claremont		320	142	26	3,062	2,488	22	26	41	00
54	Clarksburg	R.R.	600	439	26	2,875	6,460	110	29	224	26
55	Clarkson		200	76	43	672	1,173	31	42	49	94
56	Claude		37	425	29	3,812	342	70	00		
57	Cobourg	R.R.	5,200	1,192	25	5,736	12,591	181	32	381	99
58	Cochrane		3,000	188	67	906	2,840	74	29	155	62
59	Colborne	R.R.	1,000	142	35	2,254	773	39	87	25	85
60	Coldstream		100	125	94	2,186	2,115	53	75	68	38
61	Coldwater		600	136	61	2,961	7,049	17	20	35	66

ASSOCIATION PUBLIC LIBRARIES (Continued)

Showing Statistics, 1924, and Legislative Grants Paid in 1925 (Continued)

No.	Library	Reading Room	Popu- lation	Total Expendi- ture		Volumes in Library	Circula- tion	Legisla- tive Grant paid in 1925		Amount expended on Books in 1924	
				\$	c.			\$	c.	\$	c.
62	Comber.....	R.R.	600	290	73	2,643		83	51	113	97
63	Cookstown.....		500	81	58	1,950	2,080	10	00	36	26
64	Copetown.....	Rural		254	58	700	2,957	101	75	202	93
65	Copleston.....		200	49	41	1,169	890	15	00	21	16
66	Copper Cliff.....		3,500	1,044	42	3,917	12,930	195	56	592	81
67	Craighurst.....		300	78	58	256	2,100	26	45	50	03
68	Creemore.....		575	250	97	593	2,334	45	99	99	20
69	Delaware.....		600	49	10	349		13	95	15	95
70	Delta.....		400	173	31	1,488	2,896	43	34	88	99
71	Depot Harbour.....		700	120	55	1,581	2,582	53	83	111	87
72	Don.....		150	135	46	1,993	655	36	89	62	26
73	Dorchester.....		500	264	36	1,562	2,303	70	21	168	49
74	Drumbo.....		400	142	04	3,235	2,894	41	44	93	79
75	Duart.....	Rural		63	50	2,115	543	20	00		
76	Dundalk.....		760	295	10	2,036	4,298	64	48	186	73
77	Dungannon.....	Rural		155	03	2,873	3,706	48	58	91	03
78	Dunville.....		3,500	902	51	7,045	23,844	200	00	543	41
79	Dutton.....	R.R.	900	791	15	3,301	13,074	196	89	398	63
80	East Linton.....		200	113	74	678	1,443	10	00	76	96
81	Elmvale.....		320	171	12	2,842	4,415	26	27	49	05
82	Elmwood.....	Rural		154	14	1,853	2,726	34	99	96	44
83	Embros.....	R.R.	500	180	28	4,494	4,510	27	75	40	80
84	Emo.....		500	242	31	1,253	2,700	55	38	98	74
85	Emsdale.....	No annual report for 1924									
86	Ennottville.....	Rural		184	10	5,459	1,308	55	12	101	00
87	Espanola.....		3,800	1,144	97	4,013	5,250	93	01	302	84
88	Ethel.....	R.R.	550	154	70	1,631	2,168	29	58	27	85
89	Fenelon Falls.....	R.R.	929	277	59	5,374	9,960	72	12	98	14
90	Fenwick.....		360	161	18	1,178	2,314	47	53	108	40
91	Flesherton.....		450	121	22	1,320	1,910	25	42	44	38
92	Fonthill.....	R.R.	1,000	256	05	5,514	6,620	70	55	70	44
93	Fordwich.....		225	107	56	2,427	3,439	15	00	28	05
94	Forester's Falls.....		1,610	87	76	1,711	1,344	21	17	46	12
95	Fort Erie.....		1,500	315	25	4,447	4,530	63	22	157	90
96	Frankford.....	R.R.	900	341	82	1,315	4,573	51	65	46	80
97	Fullarton.....	No annual report for 1924									
98	Glamis.....	Rural		74	75	1,148	1,436	15	00	35	00
99	Glanworth.....		500	241	06	771	2,145	30	83	40	87
100	Glen Allen.....	No annual report for 1924									
101	Glen Morris.....		250	153	91	3,219	893	20	00		
102	Gore Bay.....	R.R.	650	173	39	925	1,065	36	57		
103	Gore's Landing.....		200	115	85	1,782	1,213	23	71	37	95
104	Corrie.....		350	71	61	2,237	1,088	18	93	36	62
105	Grafton.....		250	131	32	1,392	1,413	43	98	112	07
106	Granton.....		1,000	222	95	354	1,359	60	17	171	85
107	Haileybury.....	No annual report for 1924									
108	Haliburton.....		800	220	00	1,916	2,928	38	27	122	24
109	Harrietsville.....	Rural		217	48	1,666	2,241	73	60	151	04
110	Harrington.....		200	95	98	2,243	1,079	10	00	50	15
111	Harrow.....	R.R.	750	491	95	2,300	5,262	77	72	89	85
112	Hastings.....	No annual report for 1924									
113	Hawkesbury.....		5,405	104	28	831	1,042	15	00		
114	Hawkesville.....	No annual report for 1924									
115	Hepworth.....	No annual report for 1924									
116	Highgate.....		1,000	434	47	1,195	4,185	45	84	93	35
117	Highland Creek.....		620	132	27	1,922	1,876	23	38	38	06
118	Hillsdale.....		300	104	70	2,428	975	10	00	59	26
119	Hillview.....		334	17	70	656	1,092	5	00	2	70
120	Holstein.....		300	146	80	2,467	2,992	29	50	34	70
121	Honeywood.....		100	67	30	1,027	1,165	24	89	38	40
122	Humber Bay.....	Rural		52	92	60	367	30	00	12	50

ASSOCIATION PUBLIC LIBRARIES (Continued)

Showing Statistics, 1924, and Legislative Grants Paid in 1925 (Continued)

No.	Library	Reading Room	Population	Total Expenditure		Volumes in Library	Circulation	Legislative Grant paid in 1925		Amount expended on Books in 1924	
				\$	c.			\$	c.	\$	c.
184	Napanee.....	R.R.	3,000	1,102	82	9,158	15,700	148	37	252	85
185	Napier.....		200	63	42	738	435	28	48	54	94
186	Newburgh.....		432	166	97	2,412	2,003	40	93	47	22
187	Newbury.....		300	47	32	1,302	2,155	10	00		
188	New Dundee.....	R.R.	385	157	45	1,403	3,897	57	71	57	03
189	Newington.....		310	78	76	1,119	1,562	19	73	27	43
190	New Lowell.....			57	10	664		20	00	50	00
191	Niagara.....	R.R.	1,577	480	60	10,050	17,139	136	25	178	54
192	Norland.....		376	62	86	1,610	2,690	14	71	26	85
193	North Cobalt.....	No an									
194	North Gower.....	nual repo	350	162	16	2,558	1,816	19	13	50	00
195	Odessa.....	R.R.	700	75	00	2,155		15	00		
196	Omeme.....	R.R.	600	206	57	1,903	1,752	57	46	56	27
197	Orono.....	No an									
198	Osgoode.....	nual repo									
199	Oxford Mills.....	Organ	300	50	00	1,359	660	20	00		
200	Pakenham.....		1,400	41	56	830		25	00		
201	Palermo.....		100	71	59	268	766	30	67	46	15
202	Park Head.....		250	67	09	749	1,141	10	43		86
203	Pickering.....	R.R.	600	187	05	2,108	3,192	38	30	51	55
204	Pinkerton.....			110	34	2,044	1,248	14	66	63	37
205	Plattsville.....		600	186	33	2,927	2,759	53	79	78	36
206	Plympton.....		310	99	12	2,011	1,889	35	63	46	25
207	Point Edward.....	No an									
208	Port Credit.....	nual repo	1,250	485	87	3,911	8,223	65	68	219	27
209	Port Dover.....	No an									
210	Port Lambton.....	nual repo									
211	Port Stanley.....	Organ	973	340	16	2,647	4,987	78	89	136	71
212	Powassan.....		700	264	63	1,624	3,843	84	70	172	10
213	Princeton.....		400	265	64	2,231	2,270	60	16	100	86
214	Queensville.....		300	125	05	2,486	3,335	31	58	62	49
215	Rainy River.....	No an									
216	Rebecca.....	nual repo									
217	Richard's Landing.....	Organ	100	144	83	369	844	59	02	98	11
218	Ridgetown.....	R.R.	1,951	299	13	4,897	7,783	77	25	103	20
219	Ripley.....		800	125	20	2,580	2,640	40	43	27	45
220	Riversdale.....		400	22	75	1,564	1,701	10	00		
221	Rodney.....		706	187	37	1,062		24	07	130	46
222	Romney.....		340	124	15	4,494	1,834	48	90	84	96
223	Rossdale.....	Rural	189	77		729	1,642	69	86	142	39
224	Runnymede.....		3,800	320	10	3,558	5,042	51	64	208	40
225	St. George.....	R.R.	600	430	39	5,819	2,628	49	89	85	50
226	St. Helen's.....			82	20	2,612	1,450	20	51	48	90
227	Sandwich.....	R.R.	7,035	1,425	02	1,638	22,106	180	66	570	66
228	Scarborough.....		2,000	168	07	5,635	2,350	58	21	111	20
229	Scarborough Bluffs.....		1,000	16	00	246	187	55	00	16	00
230	Scotland.....	R.R.	400	241	87	2,197	1,234	39	85	38	50
231	Shakespeare.....		250	126	08	1,391	1,308	15	00		
232	Shedden.....		400	160	66	2,312	1,532	20	95	25	17
233	Shetland.....		350	189	25	1,566	3,395	63	02	93	18
234	Singhampton.....		100	34	40	1,371	340	20	43	14	20
235	Smithville.....		500	154	40	1,450	3,661	22	96	64	55
236	Solina.....			47	43	667	344	26	71	44	50
237	Sombra.....	Rural	220	223	08	784	1,294	90	65	146	40
238	Sonya.....	No an									
239	Southampton.....	nual repo	1,535	338	87	4,127	7,243	57	44	224	35
240	Southcote.....			5	15	801	361	10	00		
241	South Mountain.....	Rural	225	36	25	1,161	1,350	10	00		
242	South Woodslee.....		250	184	58	268	738	42	66	103	30
243	Sparta.....		250	61	25	1,160	406	25	00	7	50
244	Speedside.....		250	59	93	1,763	611	15	09	31	23

ASSOCIATION PUBLIC LIBRARIES (Continued)

Showing Statistics, 1924, and Legislative Grants Paid in 1925 (Continued)

No.	Library	Reading Room	Popula- tion	Total Expendi- ture		Volumes in Library	Circula- tion	Legisla- tive Grant paid in 1925		Amount expended on Books in 1924	
				\$	c.			\$	c.	\$	c.
245	Sprucedale.....	Reorg	anized in								
246	Stevensville.....		350	417	52	1,139	1,716	42	33	63	77
247	Strathcona.....		200	505	55	1,777	865	22	23	45	00
248	Stratton.....		126	137	12	307	724	40	20	83	84
249	Sunderland.....	Organ	ized in 1								
250	Sydenham.....	R.R.	675	236	11	2,007	3,429	36	18	41	48
251	Thamesford.....		500	165	31	3,196	4,250	33	87	49	93
252	Thamesville.....	R.R.	805	327	52	2,762	2,471	83	45	56	25
253	Theford.....		575	173	39	101		60	13	125	73
254	Thessalon.....		1,800	47	63	1,897	2,050	15	00	10	35
255	Thornbury.....	Reorg	anized in								
256	Thorndale.....		250	382	87	1,471		77	31	196	55
257	Thornhill.....		350	162	48	698	856	51	96	95	43
258	Tiverton.....		300	108	63	1,599	2,251	15	00	53	69
259	Tobermory.....		400	23	10	295	458	10	00	4	05
260	Tottenham.....		600	59	29	2,674	1,905	10	00	1	43
261	Trout Creek.....		398	60	57	1,284	1,007	12	03	22	72
262	Tweed.....		1,400	363	16	2,737	9,906	75	94	137	31
263	Underwood.....	R.R.	375	180	38	1,146	1,444	53	05	107	79
264	Unionville.....	No an	nual repo								
265	Vankleek Hill.....		1,646	372	07	1,840	2,020	84	85	156	57
266	Varna.....	Rural		181	25	509	1,670	53	80	121	04
267	Victoria.....	Rural		159	02	4,069	1,019	25	95	94	07
268	Victoria Mines.....		1,600	157	82	1,714	2,057	66	87	76	89
269	Victoria Road.....		400	67	59	440	1,157	16	82	26	84
270	Walton.....	Rural		53	39	1,516	1,874	10	00	31	46
271	Wardsville.....		219	223	20	2,509	2,266	57	52	138	53
272	Warkworth.....		600	137	25	1,875	919	15	00	35	75
273	Waterdown.....	No an	nual repo								
274	Wellesley.....		600	196	73	2,872	1,655	30	10	69	57
275	Wesleyville.....	Organ	ized in 1								
276	Westford.....		150	37	11	2,210	139	10	00	29	50
277	West Lorne.....		890	260	04	1,550	3,028	61	41	130	02
278	White Lake.....	No an	nual repo								
279	Whitevale.....	Organ	ized in 1								
280	Wiaraton.....	R.R.	1,853	470	03	3,966	4,456	118	57	142	58
281	Williamstown.....		300	36	98	2,551	748	17	01	32	78
282	Winchester.....	R.R.	1,072	251	82	2,200	4,488	41	99	117	83
283	Woodbridge.....	Reorg	anized, 1								
284	Woodville.....		448	145	45	2,660	1,764	50	00		
285	Worthington.....	R.R.	380	298	28	990	1,520	119	77	158	53
286	Wyoming.....	No an	nual repo								
287	Zurich.....		630	89	41	1,700	1,783	17	34	32	33
288	Zurich.....		1,500	147	55	531	843	17	17	29	80
	Totals.....		166,498	53,911	14	501,289	735,168	11,781	83	21,535	27

Twenty new libraries were added during 1925.

Five were added during 1925 to the list of Free Public Libraries: Dryden, Ottawa East Branch, and Ottawa Boys and Girls; Hamilton Locke Street Branch; and Boys and Girls Branch, Toronto.

Fifteen Association Libraries were organized during the year. These are: Bronte, Brown's Corners, Carlisle, Ilderton, Kimberley, Lakeview, Luton, Osgoode, Port Lambton, Rebecca, Sprucedale, Sunderland, Wesleyville, Whitevale and Woodbridge.

Sprucedale, Sunderland and Woodbridge were formerly closed Association Libraries.

APPEN
FIFTH CLASSES

Inspectorate	Name of School (In the case of rural schools the section number and the name of the township are given.)	Post Office
Algoma	1 1 Hilton Beach	Hilton Beach
	2 3 Korah	Sault Ste. Marie, R.R. 1
	3 2 Laird and Tarbutt	MacLennan
	4 4 Laird and McD.	Bar River
	5 1 McDonald	Echo Bay
	6 1 Tarbutt	MacLennan
Brant and North Norfolk (in part)	7 5 Brantford	Mount Pleasant
	8 19 Townsend	Waterford, R.R. 1
	9 11 Windham	Vanessa, R.R. 2
Bruce, East	10 U. 3 Amabel	Allenford
	11 Mildmay	Mildmay
Bruce, West	12 14 Huron	Lucknow, R.R. 3
	13 3 Greenock	Chepstow
	14 6 Kincardine	Arnow
Cochrane	15 2 Kendry	Smooth Rock Falls
	16 1 O'Brien	Kapuskasing
	17 Matheson	Matheson
Dundas	18 4 Winchester	Winchester, R.R. 1
Elgin, East	19 3 Southwold	Southwold
Elgin, West	20 10 Aldborough	Wardsville
Grey, East	21 U. 12 Artemesia	Priceville
	22 3 Euphrasia	Kimberley
	23 U. 4 Euphrasia	Heathcote
Grey, South	24 Neustadt	Neustadt
	25 2 Brunel	Newholm
	26 Glamorgan Consolidated	Gooderham
Haliburton and East Muskoka	27 1 McLean	Baysville
	28 10 Minden	Carnarvon
	29 Guilford Consolidated	West Guilford
Halton and Wentworth (in part)	30 3 Stanhope	Boskung
	31 13 Trafalgar	Bronte
	32 9 West Flamboro'	Dundas, R.R. 4
Hastings, Centre	33 10 West Flamboro'	Puslinch, R.R. 3
	34 13 Hungerford	Bogart
	35 2 & 5 Huntingdon	Moira
	36 10 Huntingdon	Crookston
	37 1 Hungerford	Thomasburg
	38 2 Rawdon	Springbrook
Huron, East	39 11 Grey	Ethel
	40 7 Howick	Corrie
	41 15 Howick	Clifford, R.R. 1
Huron, West	42 U. 8 Ashfield	Dungannon
	43 7 Hay	Zurich
	44 5 Stephen	Crediton
	45 U. 16 Stephen	Dashwood
	46 6 Osborne	Woodham, R.R. 1
	47 4 West Wawanosh	Lucknow
Kenora, etc.	48 Bayfield	Bayfield
	49 1 Ignace	Ignace
	50 Sioux Lookout	Sioux Lookout
Kent, East	51 9 Chatham	Tupperville
	52 6 Romney	Coatsworth

DIX M

1924-25

Name of Principal, and Degree, if any	Teachers		Pupils		Grade of Class			Total Value of Approved Equipment	Legislative Grant
	Professional Certificate	Annual Salary, 1925	No. of Pupils	Average Daily Attendance	A	B	C		
1 R. A. Davey.....	I	1,000	7	4	.....	1	.....	115 60	222 82
2 Harry Robbins.....	II	1,500	7	5	.....	1	.....	49 40	139 88
3 George Cornell.....	II	1,200	4	2	.....	1	.....	230 14	176 02
4 Robt. J. Wiggins.....	II	1,400	3	2	.....		1	155 70	141 14
5 James Perdue.....	I	1,300	13	11	.....	1	.....	252 24	180 44
6 Annie Donovan.....	II	1,000	6	4	.....		1	67 70	123 54
7 Helen MacLachlan.....	I	1,200	5	5	.....	1	.....	73 40	142 34
8 W. Frank Young.....	II	1,200	4	3	.....	1	.....	94 86	74 49
9 Mrs. Revah E. Hill.....	II	1,100	2	2	.....	1	.....	216 75	86 68
10 Maude Colwell.....	II	1,200	16	13	.....	1	.....	298 05	127 63
11 Hamilton Ballagh.....	I	1,150	4	3	.....	1	.....	566 80	144 75
12 C. G. McNay.....	II	1,175	2	2	.....		1	62 50	61 25
13 Elizabeth T. Clifford.....	II	1,000	5	4	.....		1	186 37	66 22
14 Gladys M. McCosh.....	I	1,000	4	3	.....		1	141 42	69 14
15 Mildred V. Roberts.....	II	1,900	7	4	.....	1	.....	411 70	194 70
16 Catherine Allison.....	I	1,500	7	6	.....	1	.....	332 62	337 52
17 Herbert C. Sweetnam.....	II	1,400	8	7	.....	1	.....	153 85	310 78
18 James H. Watson.....	II	1,000	3	3	.....	1	.....	498 09	149 31
19 Florence B. Harvey.....	I	1,100	3	2	.....		1	300 47	118 75
20 Allastair McColl.....	I	1,500	13	11	.....	1	.....	461 80	150 75
21 Laura J. McFarlane.....	I	1,200	14	10	.....	1	.....	201 53	110 15
22 Catherine G. Peters.....	I	1,100	8	7	.....	1	.....	275 25	92 53
23 Della Agnew.....	II	1,100	3	2	.....	1	.....	160 20	80 52
24 H. M. Ermel.....	II	1,400	4	4	.....	1	.....	210 42	121 04
25 Elizabeth Larson.....	II	800	4	3	.....		1	86 65	127 34
26 Mary Border.....	II	900	7	5	.....	1	.....	123 97	75 40
27 Henry Henderson.....	I	1,000	4	3	.....	1	.....	90 50	163 10
28 Mabel Collins.....	II	900	3	2	.....		1	91 00	64 10
29 Wilma Dyer.....	II	900	8	6	.....	1	.....	159 06	80 71
30 Gordon Ball.....	III	750	3	3	.....		1	53 00	60 30
31 Margaret E. Currie.....	II	1,500	10	8	.....	1	.....	232 94	131 42
32 Verna J. McLaughlin.....	I	1,400	10	7	.....	1	.....	388 82	123 91
33 Jessie Currie.....	I	1,200	12	9	.....	1	.....	222 92	112 29
34 Elizabeth McGrath.....	I	1,200	10	6	.....	1	.....	201 18	155 12
35 Mary McWilliams.....	I	1,200	8	5	.....	1	.....	129 45	147 95
36 Vera Clute.....	I	1,200	3	2	.....	1	.....	189 94	128 29
37 Frank Weekes.....	I	1,400	7	5	.....	1	.....	210 27	156 03
38 Gladys Danford.....	II	1,100	3	2	.....	1	.....	146 38	124 64
39 Wilfred C. Bisbee.....	II	1,375	4	4	.....	1	.....	240 31	89 03
40 Gordon Jefferson.....	II	1,650	3	3	.....	1	.....	240 16	89 02
41 Earla M. Longman.....	II	1,000	4	3	.....		1	63 71	61 37
42 Frederick Ross.....	II	1,200	12	9	.....	1	.....	231 00	133 10
43 Melville Milliken.....	II	1,400	19	17	.....	1	.....	307 00	141 70
44 Merton Morley.....	II	1,350	14	11	.....	1	.....	467 00	155 40
45 Peter B. Moffatt.....	I	1,400	8	6	.....	1	.....	442 00	170 30
46 Lila McCulloch.....	I	1,500	11	8	.....	1	.....	308 00	165 20
47 Elizabeth Murdie.....	I	1,025	8	6	.....	1	.....	259 00	135 90
48 P. J. Bigelow.....	I	1,200	7	6	.....	1	.....	500 00	138 20
49 Clarence J. Gillespie.....	II	1,300	6	4	.....	1	.....	505 00	211 00
50 Harry O. Gudgin.....	I	2,100	25	17	.....	1	.....	382 00	393 60
51 Velma Gregory.....	I	1,100	6	3	.....		1	349 54	85 45
52 Addie Proctor.....	I	1,175	4	4	.....	1	.....	154 78	80 48

FIFTH CLASSES

Inspectorate	Name of School (In the case of rural schools the section number and the name of the township are given.)	Post Office
Lambton, East.....	53 U. 7 Brooke.....	Alvinston, R.R. 4.....
	54 19 Dawn.....	Dresden, R.R. 3.....
	55 23 Enniskillen.....	Petrolia, R.R. 3.....
	56 1 Euphrasia.....	Florence, R.R. 2.....
	57 8 Euphrasia.....	Inwood, R.R. 1.....
	58 10 Warwick.....	Watford, R.R. 8.....
	59 17 Warwick.....	Watford, R.R. 5.....
Lambton, West.....	60 Courtright.....	Courtright.....
	61 11 Moore.....	Bridgen.....
	62 7 Sombra.....	Sombra.....
Lanark, West.....	63 12 Bathurst.....	Fallbrook.....
	64 U.11 Drummond.....	Balderson.....
	65 15 Drummond.....	Lanark, R.R. 1.....
	66 U. 7 Elmsley, North.....	Perth, R.R. 5.....
Leeds and Grenville, No. 1.....	67 11 Bastard.....	Delta.....
	68 Newboro.....	Newboro.....
Leeds and Grenville, No. 3.....	69 1 & 5 Oxford.....	Burritt's Rapids.....
Lincoln.....	70 10 South Grimsby.....	Smithville, R.R. 1.....
Manitoulin, etc.....	71 1 Rutherford.....	Killarney.....
Middlesex, East.....	72 7 Biddulph.....	Granton.....
	73 14 & 9 N. and S. Dorchester.....	Belmont, R.R. 1.....
	74 22 Westminster.....	Manor Park.....
Muskoka, South and West.....	75 Bala.....	Bala.....
	76 8 Monck.....	Milford Bay.....
	77 9 Stephenson.....	Port Sydney.....
Nipissing, etc.....	78 U. 1 McConkey.....	Loring.....
	79 1 Nipissing.....	Nipissing.....
	80 Mattawa.....	Mattawa.....
Northumberland and Durham, No. 1.....	81 11 Darlington.....	Hampton.....
	82 16 Darlington.....	Enniskillen.....
	83 20 Darlington.....	Hampton.....
Northumberland and Durham, No. 3.....	84 16 & 18 Murray and Brighton.....	Wooler.....
Ontario, North.....	85 U. 4 Brock.....	Manilla.....
	86 5 Scott.....	Zephyr.....
	87 7 Uxbridge.....	Godwood.....
Oxford, North.....	88 U.8 & 4 Blandford and Bleuheim.....	Bright.....
	89 4 Zorra, West.....	Harrington, West.....
	90 6 Zorra, East.....	Hickson.....
Oxford, South.....	91 6 Derham.....	Mt. Elgin, R.R. 2.....
Parry Sound, South.....	92 U. 1 Chapman and Croft.....	Magnetawan.....
	93 7 Humphrey.....	Rosseau.....
	94 1 McKellar.....	McKellar.....
	95 Nobel Consolidated.....	Nobel.....
Parry Sound, East, etc.....	96 4 Himsworth, North.....	Callander.....
	97 Kearney.....	Kearney.....
	98 Sundridge.....	Sundridge.....
Perth, North.....	99 10 Elma.....	Atwood.....
	100 U. 6 Logan.....	Monkton.....
Peterborough, East.....	101 3 Dummer.....	Warsaw.....
	102 2 Otonabee.....	Lang.....
	103 4 Otonabee.....	Keene.....
Prescott and Russell.....	104 U. 2 Cumberland.....	Vars.....
	105 4 Cumberland.....	Leonard, R.R. 1.....
	106 5 Cumberland.....	Cumberland.....
	107 U.10 Plantagenet, North.....	Pendleton.....
	108 1 Plantagenet, South.....	Riceville.....
	109 L'Orignal.....	L'Orignal.....

1924-25 (Continued)

Teachers			Pupils		Grade of Class			Total Value of Approved Equipment	Legislative Grant
Name of Principal and Degree if any	Professional Certificate	Annual Salary, 1925	No. of Pupils	Average Daily Attendance	A	B	C		
53 Lorenda Field.....	II	\$ 1,000	2	2			1	\$ 87 98	\$ 63 80
54 Hazel Feargue.....	II	1,000	2	2			1	40 00	59 00
55 Eulalie Mackey.....	I	900	4	3			1	60 00	61 00
56 Margaret E. Campbell..	II	1,175	6	4			1	204 15	75 42
57 Helen D. Johnston.....	I	1,100	4	2			1	142 68	69 27
58 Melvin Lucas.....	II	1,100	2	2			1	93 00	64 30
59 Dorothy Wordsworth...	I	1,000	3	2			1	41 00	84 10
60 Clifford J. Nixon.....	II	1,300	7	5		1		216 54	121 65
61 Wm. E. Jarrott.....	II	1,300	14	12	1			502 13	103 92
62 Edna Hurley.....	II	1,075	3	2		1		96 75	74 68
63 Annie E. Wallace.....	II	1,000	3	2		1		73 69	72 37
64 Bessie McLennan.....	I	1,100	4	2		1		69 77	76 98
65 H. H. Loucks.....	II	1,100	5	5			1	71 75	62 18
66 Wilhelmine James.....	II	950	3	3			1	73 59	62 36
67 Olive R. Russell.....	I	1,250	15	10	1			151 45	150 15
68 B. Frank Bolton.....	II	1,200	7	6	1			226 90	162 27
69 Catherine G. Sled.....	I	1,100	4	3		1		305 07	95 50
70 Mrs. Ethel Aikenhead..	I	1,300	10	9			1	238 44	103 84
71 E. J. Orendorff.....	I	1,500	9	8	1			171 00	304 20
72 Elsie Ferguson.....	I	1,200	17	15	1			383 15	145 57
73 Kathleen Robb.....	II	1,100	4	3		1		206 94	85 69
74 Francis Tanton, B.A....	I	2,000	20	17	1			250 06	160 00
75 Ralph Shaw.....	II	1,500	12	11		1		186 26	237 24
76 Ernestine M. Sellers...	II	1,000	3	2		1		106 81	151 36
77 Margaret MacInnes...	II	1,050	3	3			1	112 70	132 54
78 J. Ross Lawrence.....	I	1,300	5	4		1		162 67	162 54
79 Robt. A. Kennedy.....	II	1,200	5	5		1		367 32	203 46
80 Gladys Danford.....	I	1,300	3	2		1		202 28	250 26
81 F. J. Groat.....	II	1,100	5	4		1		213 70	86 37
82 Laura Andrew.....	II	1,025	4	2		1		189 00	81 70
83 R. J. McKessock.....	II	1,100	5	4			1	115 55	66 56
84 Mary G. Teal.....	I	1,200	11	9	1			361 55	144 14
85 Mrs. Wm. Townshend..	II	1,500	9	9	1			353 31	142 29
86 Julius Rynard.....	II	1,350	7	6		1		311 43	89 24
87 J. Kidd.....	II	1,200	7	6		1		164 35	81 44
88 Geo. A. Smith.....	II	1,075	4	3		1		265 71	93 87
89 Jean McLeish.....	II	1,050	12	8		1		139 13	78 91
90 Percy McCorquodale...	I	1,200	4	3		1		157 04	80 70
91 Karl S. Koyle.....	I	1,400	10	9	1			284 38	138 44
92 Godfrey Grunig.....	II	1,700	14	11		1		550 72	210 74
93 C. E. Stuart.....	II	2,000	14	11	1			230 21	266 04
94 Clarissa M. Harrett...	II	1,100	19	15	1			364 34	285 18
95 G. L. Ketcheson.....	II	1,700	8	8		1		238 93	177 78
96 Roy W. Warnica.....	II	1,700	11	8	1			293 00	278 60
97 Jos. R. Teasdale.....	II	1,500	23	11		1		336 00	267 20
98 Lorne Skuce.....	II	1,575	27	19	1			289 00	275 80
99 Thos. G. Ratcliffe.....	II	1,200	3	2		1		209 97	86 00
100 John H. Geoghegan...	II	1,100	6	5		1		247 44	89 74
101 Alex. B. Currie.....	II	1,000	7	3		1		90 00	74 00
102 Jennie E. Barrie.....	II	1,100	15	12	1			87 00	118 70
103 Blanch Ellis.....	II	1,100	22	18	1			98 00	119 80
104 Carmaletta M. Darling	I	1,200	8	5	1			217 23	131 72
105 Sarah A. Durant.....	II	1,050	4	3		1		320 00	97 00
106 Donald A. Baldwin....	II	1,200	12	7	1			263 04	136 30
107 Grace E. Surch.....	I	1,100	9	7		1		235 00	113 50
108 Reita Kelso.....	II	1,100	5	4		1		206 12	85 61
109 Sr. Louis Alphonse....	II	1,000	6	6	1			354 34	175 43

FIFTH CLASSES

Inspectorate	Name of School (In the case of rural schools the section number and the name of the township are given.)	Post Office
Rainy River.....	110 Burriss Consolidated.....	Burriss.....
	111 Morley Consolidated.....	Stratton.....
	112 Mine Centre.....	Mine Centre.....
	113 Barwick Consolidated.....	Barwick.....
	114 3 Devlin and Burriss.....	La Vallee.....
Renfrew, North.....	115 3 Buchanan.....	Chalk River.....
	116 6 Ross.....	Forester's Falls.....
Simcoe, East.....	117 Port McNicoll.....	Port McNicholl.....
	118 Victoria Harbour.....	Victoria Harbour.....
	119 12 Orillia.....	Severn Bridge.....
	120 12 Tay.....	Waubauskene.....
Simcoe, South.....	121 10 Innisfil.....	Stroud.....
	122 3 Sunnidale.....	Brentwood.....
	123 4 Sunnidale.....	New Lowell.....
Sudbury (in part).....	124 2 Denison and Drury.....	Worthington.....
	125 Webbwood.....	Webbwood.....
Sudbury (in part) and Algoma (in part), etc.....	126 1 Creighton and Snyder.....	Creighton Mine.....
	127 2 Neelon.....	Coniston.....
	128 1 Nicholson.....	Nicholson's Siding.....
	129 1 Wickstead.....	Hornepayne.....
Timiskaming, South.....	130 Charlton Consolidated.....	Charlton.....
	131 Englehart.....	Englehart.....
	132 1 James.....	Elk Lake.....
	133 Latchford.....	Latchford.....
	134 Savard Consolidated.....	Charlton.....
Victoria, West.....	135 U. 1 Bexley.....	Ceboconk.....
	136 8 Eldon.....	Kirkfield.....
	137 12 Mariposa.....	Oakwood.....
	138 7 Ops.....	Reabero.....
Waterloo, North.....	139 16 Wellesley.....	Wellesley.....
Waterloo, South.....	140 Hespeler.....	Hespeler.....
Welland, North.....	141 4 Thorold.....	Port Robinson.....
Wellington, South.....	142 6 Erin.....	Hillsburg.....
	143 4 Nichol.....	Guelph, R.R. 5.....
Wentworth.....	144 5 Ancaster.....	Ancaster.....
	145 3 Binbrook.....	Binbrook.....
	146 2 East Flamboro.....	Aldershot.....
	147 7 Beverly.....	Troy, R.R. 1.....
York, No. 1.....	148 9 Georgina.....	Pefferlaw.....
	149 4 Whitchurch.....	Newmarket, R.R. 3.....
	150 23 King.....	King.....
York, No. 2.....	151 11 Etobicoke.....	Humber Bay.....
	152 New Toronto.....	New Toronto.....
	153 Woodbridge.....	Woodbridge.....
York, No. 4.....	154 22 York.....	Swansea.....
R.C. Separate Schools:—		
Inspector Beneteau.....	155 Belle River.....	Belle River.....
	156 Sandwich.....	Sandwich.....
	157 1 Tilbury, North.....	Pointe aux Roches.....
Inspector Bennett.....	158 2 Hagar.....	Markstay.....
	159 1 Morley.....	Stratton.....
Inspector Finn.....	160 5 Finch.....	Crysler.....
	161 5 Bagot.....	Calabogie.....
	162 16 Cornwall.....	St. Andrews, West.....

1924-25 (Continued)

Teachers			Pupils		Grade of Class			Total Value of Approved Equipment	Legislative Grant
Name of Principal and Degree if any	Professional Certificate	Annual Salary, 1925	No. of Pupils	Average Daily Attendance	A	B	C		
110 John S. Gay.....	II	1,400	8	6	1			\$ 158 05	\$ 251 62
111 May Bishop.....	I	1,700	15	13	1			379 74	335 06
112 Fanny MacKenzie.....	II	1,500	3	2			1	85 35	127 08
113 Marvin T. Cathcart.....	I	2,000	10	9	1			1,163 15	315 14
114 Julia M. Hanch.....	II	1,400	8	5		1		216 24	168 94
115 Lester Brown.....	I	1,300	6	5	1			140 00	124 00
116 Miller Thomson.....	I	1,500	16	12	1			283 67	137 37
117 L. C. Armstrong.....	I	1,800	7	6	1			286 30	193 63
118 G. A. Chisholm.....	II	1,850	16	14	1			357 00	175 00
119 Ruby Kilpatrick.....	I	1,300	16	15	1			221 80	132 18
120 Wallace Tanner.....	II	1,500	7	4	1			268 59	136 86
121 J. W. Latimer.....	II	1,250	15	12	1			131 66	123 17
122 Vincent J. Noonan.....	II	1,200	3	2			1	221 78	72 64
123 Mrs. Mary Monaghan.....	I	1,200	4	3		1		37 37	93 74
124 Ethel C. Lush.....	II	1,500	10	9	1			186 40	257 28
125 Sidney D. Geiger.....	I	1,800	13	11	1			654 00	420 00
126 Ursula M. Black.....	II	1,800	4	4	1			206 23	261 24
127 John T. Kidd.....	II	1,800	13	12	1			530 37	310 72
128 J. G. Crawford.....	II	1,200	4	4		1		132 95	153 84
129 R. W. Umphrey.....	II	1,300	6	5	1			34 50	226 90
130 James Harkness.....	II	1,400	14	5		1			130 00
131 Wm. L. Lowell.....	II	1,500	12	9	1			146 60	309 32
132 Christine Howlett.....	II	1,200	5	4	1			161 81	252 36
133 Fred Sloman.....	I	1,200	6	4		1		153 99	280 80
134 Mary Watson.....	II	1,400	4	3		1			130 00
135 M. L. Curtis.....	II	1,200	8	6		1		324 35	97 44
136 John Watson.....	II	1,100	6	4		1		286 84	93 14
137 M. N. Murchison.....	II	1,450	9	7		1		275 01	88 55
138 Scott J. Hutchison.....	II	1,500	8	8	1			112 60	121 26
139 Wm. H. Hartman.....	II	1,375	6	4	1			279 00	137 90
140 James D. Ramsay.....	II	2,000	7	5	1			300 00	160 00
141 Jessie Kelso.....	I	1,200	7	5	1			214 08	155 41
142 Harry E. Tate.....	II	1,400	9	7		1		311 76	96 18
143 C. Isabel Stewart.....	I	1,000	3	2		1		160 00	78 00
144 Frank W. Davis.....	I	1,800	4	3		1		419 80	101 39
145 Wm. F. Orchard.....	II	1,300	4	2		1		300 23	91 76
146 Catherine Owens.....	II	1,400	3	2		1		154 52	80 06
147 Stuart M. Robinson.....	II	1,100	3	2		1		148 97	79 90
148 Howard M. Saul.....	I	1,100	11	10		1		366 00	101 00
149 Effie Murchison.....	II	1,100	6	5		1		155 00	80 50
150 Walter Rolling.....	II	1,300	3	2			1	222 00	77 20
151 Kenneth C. Little.....	II	2,200	16	11	1			196 05	152 91
152 Isabella L. Ball.....	I	1,300	38	29	1			738 72	213 60
153 Geo. W. Shore.....	II	1,700	18	16	1			391 40	179 03
154 John A. Short.....	I	2,350	12	9	1			234 34	158 43
155 Sr. M. Ambrosia, B.A.....	I	900	18	15	1			453 62	200 26
156 Sr. Elizabeth Theresa.....	I	450	17	16	1			204 00	75 80
157 Sr. Bernice.....	II	900	6	6	1			150 28	
158 Marg. T. O'Donnell.....	II	900	8	6			1	147 48	139 50
159 Jeanette MacRae.....	II	900	3	2			1	113 34	130 04
160 Sr. M. Philomena.....	II	1,000	6	5	1			85 63	118 56
161 Sr. M. Beatrice.....	II	1,100	18	15	1			345 32	142 49
162 Sr. M. Victory.....	II	1,500	36	30	1			717 68	156 58

FIFTH CLASSES

Inspectorate	Name of School (In the case of rural schools the section number and the name of the township are given.)	Post Office
Inspector Gratton.....	163 2 Neelon.....	Coniston.....
Inspector Jones.....	164 15 Charlottenburgh.....	St. Raphael, West....
	165 10 Lancaster.....	Dalhousie Sta., P.Q...
	166 Lancaster.....	Lancaster.....
Inspector Lee.....	167 3 Mara.....	Brechin.....
	168 4 Emily.....	Lindsay, R.R. 5.....
Inspector Melady.....	169 U. 4, 2 Maidstone & Rochester.	Woodslee.....
Inspector Payette.....	170 1 Brougham.....	Mount St. Patrick....
	171 2 Bromley.....	Eganville, R.R. 3.....
	172 7 Bromley.....	Douglas.....
	173 Cobalt.....	Cobalt.....
	174 Kearney.....	Kearney.....
	175 Killaloe.....	Killaloe.....
	176 Mattawa.....	Mattawa.....
Inspector Quarry.....	177 4 Westmeath.....	La Passe.....
	178 Mildmay.....	Mildmay.....
	179 U. 1 Carrick.....	Formosa.....
	180 6 Carrick.....	Deermerton.....
	181 5 Normanby.....	Ayton.....
	182 2 Ashfield.....	Goderich, R.R. 3.....
	183 U. 6 Stephen.....	Parkhill, R.R. 8.....
	184 1 Wawanosh, West.....	Auburn, R.R. 2.....
	185 U. 6 Ellice.....	Sebringville, R.R. 1...
	186 U. 2 Hibbert.....	Dublin.....
	187 U. 3 Hibbert.....	St. Columban.....
	188 4 Mornington.....	Britton, R.R. 1.....
	189 13 Waterloo.....	Breslau, R.R. 1.....
	190 4 Wellesley.....	Linwood.....
	191 11 Wellesley.....	St. Clements.....
	192 3 Arthur.....	Kenilworth.....
Inspector Scanlan.....	193 1 Caldwell.....	Verner.....

1924-25 (Concluded)

Teachers			Pupils		Grade of Class			Total Value of Approved Equipment	Legislative Grant
Name of Principal and Degree if any	Professional Certificate	Annual Salary, 1925	No. of Pupils	Average Daily Attendance	A	B	C		
		\$						\$ c.	\$ c.
163 Corinne Calderone.....	I	1,400	9	8	1			218 61	263 72
164 Sr. M. Florina, B.A.....	I	1,500	37	31	1			894 60	181 46
165 Sr. M. Jerome, B.A.....	I	1,500	28	24	1			1,404 35	185 00
166 Sr. M. Hilda, B.A.....	II	1,000	11	9	1			331 50	197 45
167 Percy J. Kennedy.....	II	1,200	10	6	1			343 54	138 15
168 M. Mary O'Connell.....	I	1,200	19	12	1			300 35	159 05
169 Mother M. Eileen.....	II	1,000	6	5		1		206 84	85 68
170 Sr. St. Jerome.....	II	850	23	17	1			296 78	139 68
171 Teressa McElligot.....	II	1,100	6	5			1	91 88	64 19
172 Sr. M. Margaret, B.A.....	I	1,200	57	44	1			692 33	182 95
173 Thos. J. Houghton.....	I	1,400	4	3	1			255 80	324 06
174 Catherine Lambatus.....	II	1,000	3	2			1	150 70	209 70
175 Sr. M. Nativity.....	I	850	28	26	1			428 59	203 74
176 John A. Donohue, B.A.....	I	1,650	19	16	1			585 62	417 98
177 Annie Cunningham.....	II	1,200	12	9		1		124 69	77 47
178 Sr. M. Bredelia.....	II	1,000	10	9	1			617 00	185 90
179 Sr. M. Chrysologa.....	I	1,000	12	11	1			315 00	138 70
180 Sr. M. Gertrude.....	II	1,200	6	4	1			199 00	129 90
181 Katherine Bergin.....	I	1,200	21	17	1			132 00	148 20
182 Sr. M. Isabel, B.A.....	I	1,100	22	20	1			925 00	185 00
183 Sr. M. Dominic.....	II	1,200	10	10	1			262 00	136 20
184 Raymond Redmond.....	II	1,100	3	3			1	81 00	63 10
185 Sr. M. St. Alban.....	I	1,200	23	21	1			1,166 00	185 00
186 Sr. M. Dolores, M.A.....	I	1,300	70	65	1			807 00	183 80
187 Jos. P. Moylan.....	II	1,000	7	6	1			153 00	125 30
188 Mildred Clifford.....	II	1,200	5	3			1	82 00	63 20
189 Sr. M. Eileen.....	II	1,100	5	5	1			197 00	129 70
190 Helen Hayes.....	I	1,200	7	6	1			183 00	153 30
191 Sr. M. Josepha.....	I	1,100	5	4	1			219 00	131 90
192 Sr. M. Bernadetta, B.A.....	I	1,200	26	22	1			147 00	124 70
193 Sr. Marie Edmie.....	II	900	11	10	1			304 29	270 56
Totals, 1924-25.....		*1,260	1,878	1,495	93	69	31	50,403 11	†28,201 11
Totals, 1923-24.....		*1,297	1,723	1,400	87	67	22	46,334 99	26,083 75
Increases.....			55	95	6	2	9	4,068 12	2,117 36
Decrease.....		37							

* Average salary.

† In addition, there was paid on equipment the sum of \$194.93 to schools that did not qualify as Fifth Classes.

APPENDIX N

LIST OF INSPECTORATES AND INSPECTORS

Inspectorates	Public School Inspectors	Post Office
Algoma District in part; City of Sault Ste. Marie; Village of Hilton Beach.....	D. T. Walkom, B.A.....	Sault Ste. Marie.
Brant and Norfolk in part; Town of Paris; Village of Waterford (Joint Inspectorate).	T. W. Standing, B.A.....	Brantford.
Bruce East; Towns of Chesley, Walkerton, Warton; Villages of Hepworth, Lion's Head, Mildmay, Tara.....	John McCool, M.A.....	Walkerton.
Bruce, West; Towns of Kincardine, Southampton; Villages of Lucknow, Paisley, Port Elgin, Teeswater, Tiverton.....	W. F. Bald, B.A., LL.B.....	Port Elgin.
Carleton, East.....	T. P. Maxwell, B.A.....	Ottawa.
Carleton, West; Town of Eastview; Village of Richmond.....	R. C. Rose, B.A.....	Ottawa, 247 Powell Ave.
Cochrane District, North, Thunder Bay in part; Towns of Cochrane, Hearst, Timmins Dufferin; Town of Orangeville; Villages of Grand Valley, Shelburne.....	L. A. Marlin, M.A.....	Cochrane.
Dundas; Villages of Chesterville, Iroquois, Morrisburg, Winchester.....	W. R. Liddy, B.A.....	Orangeville.
Elgin, East; Town of Aylmer; Villages of Springfield, Vienna.....	Hiram B. Fetterly, M.A.....	Winchester.
Elgin, West; City of St. Thomas; Villages of Dutton, Rodney, Port Stanley, West Lorne (Joint Inspectorate).....	J. C. Smith, B.A.....	St. Thomas.
Essex (No. 1); Towns of Essex, Kingsville, Leamington.....	John A. Taylor, B.A.....	St. Thomas.
Essex (No. 2); Towns of Amherstburg, Ford, Riverside, Tecumseh.....	W. L. Bowden, B.A.....	Kingsville.
Frontenac, South; Village of Portsmouth... Frontenac, North, and Addington (Joint Inspectorate).....	Thos. Preston, B.A.....	Sandwich.
Glengarry; Town of Alexandria; Villages of Lancaster, Maxville.....	S. A. Truscott, M.A.....	Kingston.
Grey, East; Towns of Meaford, Thornbury; Village of Flesherton.....	M. R. Reid, M.A.....	Sharbot Lake.
Grey, West; City of Owen Sound; Villages of Chatsworth, Shallow Lake.....	J. W. Crewson, B.A.....	Alexandria.
Grey, South; Towns of Durham, Hanover; Villages of Dundalk, Markdale, Neustadt.	Samuel Huff, B.A., B.Paed.....	Meaford.
Haldimand; Town of Dunnville; Villages of Caledonia, Cayuga, Hagersville, Jarvis...	H. H. Burgess, B.A.....	Owen Sound.
Haliburton and East Muskoka; Town of Huntsville.....	Robert Wright, B.A.....	Hanover.
Halton and Wentworth in part; Towns of Burlington, Georgetown, Milton, Oakville; Village of Acton (Joint Inspectorate).....	J. L. Mitchener, B.A.....	Cayuga.
Hastings, Centre; Villages of Deloro, Madoc, Marmora, Stirling, Tweed.....	Geo. E. Pentland, M.A.....	Fenelon Falls.
Hastings, South, and City of Belleville; Towns of Deseronto, Trenton; Village of Frankford (Joint Inspectorate).....	James M. Denyes, B.A.....	Milton.
Hastings, North; Village of Bancroft.....	A. W. McGuire, B.A.....	Tweed.
Huron, East; Towns of Clinton, Seaforth, Wingham; Villages of Blyth, Brussels, Wroxeter.....	H. J. Clarke, B.A.....	Belleville.
Huron, West; Town of Goderich; Villages of Bayfield, Exeter, Hensall.....	Jas. Colling, B.A.....	Bancroft.
Kenora District and Thunder Bay District in part; Towns of Dryden, Keewatin, Kenora, Sioux Lookout.....	John M. Field, B.A., Ph.D.....	Goderich.
	J. Elgin Tom.....	Goderich.
	S. Shannon, B.A.....	Kenora.

List of Inspectorates and Inspectors (Continued)

Inspectorates	Public School Inspectors	Post Office
Kent, East; Towns of Blenheim, Bothwell, Dresden, Ridgetown; Villages of Erieau, Highgate, Thamesville.....	Rev. W. H. G. Colles.....	Chatham.
Kent, West, and City of Chatham; Towns of Tilbury, Wallaceburg; Village of Wheatley (Joint Inspectorate).....	J. H. Smith, M.A.....	Chatham.
Lambton, East (No. 2); Town of Petrolia; Villages of Alvinston, Arkona, Oil Springs, Watford.....	J. J. Edwards, B.A.....	Petrolia.
Lambton, West (No. 1); City of Sarnia; Town of Forest; Villages of Courtright, Point Edward, Thedford, Wyoming (Joint Inspectorate).....	Henry Conn, B.A.....	Sarnia.
Lanark, East (No. 1); Towns of Almonte, Carleton Place; Village of Lanark.....	J. C. Spence, B.A., B.Paed.....	Carleton Place.
Lanark, West (No. 2); Towns of Perth, Smith's Falls (Joint Inspectorate).....	Thos. C. Smith, M.A.....	Perth.
Leeds and Grenville (No. 1); Town of Gananoque; Villages of Newboro, Westport	James F. McGuire, M.A.....	Westport.
Leeds and Grenville (No. 2); Town of Brockville; Village of Athens (Joint Inspectorate)	W. C. Dowsley, M.A.....	Brockville.
Leeds and Grenville (No. 3); Town of Prescott; Villages of Cardinal, Kemptville, Merrickville (Joint Inspectorate).....	T. A. Craig.....	Kemptville.
Lennox; Town of Napanee; Villages of Bath, Newburgh (see also Frontenac, North)...	E. J. Corkill, B.A.....	Napanee.
Lincoln; Towns of Grimsby, Merriton, Niagara; Villages of Beamsville, Port Dalhousie.....	Geo. A. Carefoot, B.A., B.Paed.	St. Catharines.
Manitoulin District; Algoma District in part; Towns of Bruce Mines, Gore Bay, Little Current, Thessalon.....	James W. Hagan, M.A.....	Gore Bay.
Middlesex, East; Village of Lucan.....	P. J. Thompson, B.A.....	London.
Middlesex, West; Towns of Parkhill, Strathroy; Villages of Ailsa Craig, Glencoe, Newbury, Wardsville.....	J. H. Sexton, B.A.....	Strathroy.
Muskoka, South and West, District; Towns of Bala, Bracebridge, Gravenhurst; Villages of Port Carling, Windermere.....	J. H. W. McRoberts, B.A.....	Bracebridge.
Muskoka, East (see Haliburton).		
Muskoka, North (see Parry Sound, East).		
Nipissing District and Parry Sound in part; Towns of Bonfield, Cache Bay, Mattawa, North Bay, Sturgeon Falls.....	P. W. Brown, B.A.....	North Bay.
Norfolk; Town of Simcoe; Villages of Delhi, Port Dover, Port Rowan (see Brant Co.)...	H. Frank Cook, B.A.....	Simcoe.
Northumberland and Durham, West (No. 1); Towns of Bowmanville, Port Hope; Village of Newcastle.....	E. E. Snider, B.A.....	Port Hope.
Northumberland and Durham, Centre (No. 2); Town of Cobourg; Village of Millbrook	J. W. Odell, B.A.....	Cobourg.
Northumberland and Durham, East (No. 3); Town of Campbellford; Villages of Brighton, Colborne, Hastings.....	Robert Boyes.....	Campbellford.
Ontario, North; Town of Uxbridge; Villages of Beaverton, Cannington.....	T. R. Ferguson, M.A.....	Uxbridge.
Ontario, South; City of Oshawa; Town of Whitby; Village of Port Perry (Joint Inspectorate).....	R. A. Hutchison, B.A.....	Whitby.
Oxford, North, and City of Woodstock; Villages of Embro, Tavistock (Joint Inspectorate).....	J. M. Cole.....	Woodstock.
Oxford, South; Towns of Ingersoll, Tillsonburg; Village of Norwich (Joint Inspectorate).....	R. A. Paterson, B.A.....	Ingersoll.

List of Inspectorates and Inspectors (Continued)

Inspectorates	Public School Inspectors	Post Office
Parry Sound District, West, and Muskoka in part; Town of Parry Sound; Village of Magnetawan.....	J. L. Moore, B.A.....	Parry Sound.
Parry Sound, East; Muskoka, North; and Nipissing South; Towns of Kearney, Powassan, Trout Creek; Villages of Burk's Falls, South River, Sundridge.....	R. O. White.....	North Bay.
Peel; Town of Brampton; Villages of Bolton, Port Credit, Streetsville.....	W. J. Galbraith, M.A.....	Brampton.
Perth, North; Towns of Listowel, Mitchell, St. Mary's; Village of Milverton.....	William Irwin, B.A.....	Stratford.
Perth, South, and City of Stratford (Joint Inspectorate).....	James H. Smith, B.A.....	Stratford.
Peterborough, East; Villages of Havelock, Lakefield, Norwood.....	Richard Lees, M.A.....	Peterborough.
Peterborough, West, and Victoria, East; Town of Lindsay; Villages of Bobcaygeon, Omeme (Joint Inspectorate).....	R. F. Downey, B.A., B.Paed....	Peterborough.
Prescott and Russell; Towns of Hawkesbury, Rockland, Vankleek Hill; Villages of Casselman, L'Original.....	Archibald McVicar, M.A.....	Vankleek Hill.
Prince Edward; Town of Picton; Villages of Bloomfield, Wellington.....	F. P. Smith, M.A.....	Picton.
Rainy River District; Towns of Fort Frances, Rainy River.....	C. F. Ewers, B.A.....	Fort Frances.
Renfrew, North; Town of Pembroke; Village of Cobden.....	I. D. Breuls, B.A.....	Pembroke.
Renfrew, South; Towns of Arnprior, Renfrew; Villages of Braeside, Eganville, Killaloe Station.....	G. G. McNab, M.A., D.Paed....	Renfrew.
Simcoe, North; Towns of Barrie, Collingwood, Penetanguishene.....	Joseph L. Garvin, B.A.....	Barrie.
Simcoe, South; Towns of Alliston, Stayner; Villages of Beeton, Bradford, Creemore, Tottenham.....	Edwin Longman.....	Barrie.
Simcoe, East; Towns of Midland, Orillia; Villages of Coldwater, Port McNicoll, Victoria Harbour.....	Isaac Day, B.A.....	Orillia.
Stormont; Town of Cornwall; Village of Finch.....	James Froats, M.A., B.Paed....	Finch.
Sudbury District in part, Algoma in part; Towns of Blind River, Massey, Sudbury, Webbwood.....	D. M. Christie, B.A.....	Sudbury.
Sudbury District in part, Algoma in part, Parry Sound in part; Towns of Capreol, Copper Cliff.....	Robert Gillies, B.A.....	Sudbury.
Thunder Bay District.....	L. J. Williams, B.A.....	Port Arthur.
Timiskaming District, North, and Cochrane District in part; Towns of Englehart, Iroquois Falls, Matheson.....	(Inspector to be appointed).....	
Timiskaming, South; Towns of Cobalt, Haileybury, Latchford, New Liskeard; Village of Thornloe.....	D. G. Smith, B.A.....	Haileybury.
Victoria, West; Villages of Fenelon Falls, Sturgeon Point, Woodville.....	E. W. Jennings, B.A.....	Lindsay.
Victoria, East (see Peterborough, West).		
Waterloo, North (No. 1); City of Kitchener; Towns of Elmira, Waterloo (Joint Inspectorate).....	F. W. Sheppard.....	Kitchener.
Waterloo, South (No. 2); City of Galt; Towns of Hespeler, Preston; Villages of Ayr, New Hamburg (Joint Inspectorate).....	Lambert Norman, B.A.....	Galt.
Welland, North; City of Niagara Falls; Town of Thorold; Villages of Chippawa, Fonthill (Joint Inspectorate).....	John W. Marshall, B.A.....	Niagara Falls. 269 River R'd.

List of Inspectorates and Inspectors (Continued)

Inspectorates	Public School Inspectors	Post Office
Welland, South; Towns of Bridgeburg, Port Colborne; Villages of Fort Erie, Humberstone.....	James McNiece, B.A.....	Welland.
Wellington, North; Towns of Harriston, Mount Forest, Palmerston; Village of Clifford.....	Robt. Galbraith, B.A.....	Mount Forest.
Wellington, South; Villages of Arthur, Drayton, Elora, Erin, Fergus.....	J. J. Craig, B.A.....	Fergus.
Wentworth; Town of Dundas; Village of Waterdown.....	Jno. B. Robinson, B.A., B.Paed.	Hamilton.
York (No. 1); Towns of Aurora, Newmarket; Villages of Holland Landing, Sutton West..	C. W. Mulloy, B.A.....	Aurora.
York (No. 2); Towns of Mimico, New Toronto, Weston; Village of Woodbridge..	A. L. Campbell, M.A.....	Weston.
York (No. 3); Villages of Markham, Richmond Hill, Stouffville.....	W. W. A. Trench, B.A.....	Richmond Hill.
York (No. 4); Town of Leaside; Village of Forest Hill.....	A. A. Jordan, B.A.....	Toronto, 63 Orchard View Boulevard.
Brantford, City of.....	E. E. C. Kilmer, B.A.....	Brantford.
Fort William and Port Arthur, Cities of....	W. A. Wilson, B.A.....	Port Arthur 387 Ambrose St.
Guelph, City of.....	Wm. Tytler, B.A., LL.D.....	Guelph.
Hamilton, do.....	W. H. Ballard, M.A.....	Hamilton.
do do.....	Jas. Gill, B.A., B.Paed.....	Hamilton.
do do.....	Frank E. Perney, B.A., B.Paed.	Hamilton.
do do.....	E. T. Seaton, B.A., D.Paed....	Hamilton.
Kingston, do.....	J. Russell Stuart.....	Kingston.
London, do.....	G. A. Wheable, B.A.....	London.
do do.....	J. C. Stothers, M.A., B.Paed..	London.
Ottawa, do.....	J. H. Putman, B.A., D.Paed....	Ottawa.
do do.....	E. T. Slemmon, B.A., D.Paed....	Ottawa.
Peterborough, do.....	A. Mowat, B.A.....	Peterborough.
St. Catharines, do.....	D. C. Hetherington.....	St. Catharines.
Toronto, do.....	R. H. Cowley, M.A., Chief Inspector.....	Toronto.
do do.....	Jos. W. Rogers, M.A.....	Toronto.
do do.....	D. D. Moshier, B.A., B.Paed....	Toronto.
do do.....	N. S. MacDonald, B.A., D.Paed..	Toronto.
do do.....	W. E. Hume, B.A., D.Paed....	Toronto.
do do.....	Miss A. E. Marty, M.A., LL.D.	Toronto.
do do.....	P. F. Munro, M.A., B.Paed....	Toronto.
Welland, do.....	John Flower, B.A.....	Welland.
Windsor, do.....	J. E. Benson, M.A.....	Windsor.
Sandwich and Walkerville Towns.....		

R.C. Separate School Inspectors

J. F. Power, M.A.....	Toronto, 33 Dalton Rd.
J. F. Sullivan, B.A.....	London, 873 Hellmuth Ave.
Jas. E. Jones, B.A.....	Ottawa, 104 Henderson Ave.
J. P. Finn, B.A.....	Peterborough.
W. J. Lee, B.A.....	Toronto, 434 Brunswick Ave.
J. M. Bennett, M.A.....	Toronto, 47 Browning Ave.
Vincent C. Quarry, B.A.....	Parkhill, R.R. 8.
Thomas S. Melady, B.A.....	Stratford, 197 Albert St.
H. J. Payette, B.A.....	North Bay, 173 Main St. W.

English-French Public and Separate School Inspectors

J. S. Gratton.....	Toronto, 7 Glenholme Apartments, cor. Glenholme and St. Clair Ave.
Jno. C. Walsh, B.A., B.Paed.....	Ottawa, 135 Blackburn Ave.
James Scanlan, B.A.....	Toronto, 41 Harvie Ave.
Joseph Lapensée, B.A.....	Plantagenet.
D. M. Eagle and A. J. Beneteau (Act. Insp.)..	Sandwich.

Public and Separate Schools

V. K. Greer, M.A., Chief Insp.....	Toronto, Parliament Buildings.
W. I. Chisholm, M.A., Assistant Chief Insp...	Toronto, Parliament Buildings.
J. B. McDougall, B.A., D.Paed., Assistant Chief Inspector.....	Toronto, Parliament Buildings.
Neil McDougall, B.A., General Inspector....	Toronto, Parliament Buildings.

High School Inspectors

I. M. Levan, B.A.....	Toronto, 144 Balmoral Ave.
Geo. F. Rogers, B.A.....	Toronto, 104 Glencairn Ave.
R. W. Anglin, M.A.....	Toronto, 76 Hogarth Ave.

Continuation School Inspectors

G. K. Mills, B.A.....	Toronto, Parliament Buildings.
J. P. Hoag, B.A.....	Toronto, Parliament Buildings.

Manual Training and Household Science Inspector

Albert H. Leake.....	Toronto, Parliament Buildings.
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Inspector of Elementary Agricultural Education

J. B. Dandeno, B.A., Ph.D.....	Toronto, 215 St. Clair Ave. W.
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Inspector of Auxiliary Classes

S. B. Sinclair, M.A., Ph.D.....	Toronto, Parliament Buildings.
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APPENDIX O

CADET CORPS, 1925

Collegiate Institutes, High, Public and Separate Schools having Cadet Corps with at least twenty members between the ages of 12 and 18 years in the case of Public and Separate Schools, and between 16 and 18 in other cases.

COLLEGIATE INSTITUTES:—Barrie, Brantford, Brockville, Chatham, Galt, Goderich, Guelph, Hamilton (2), Lindsay, Niagara Falls, North Bay, Orillia, Ottawa, Owen Sound, Perth, Picton, Port Arthur, St. Catharines, St. Mary's, Seaforth, Smith's Falls, Strathroy, Toronto (Harbord, Humberstone, Jarvis, Malvern, Oakwood, Parkdale, Riverdale), Walkerville, Windsor and Woodstock. Total 33.

HIGH SCHOOLS:—Amherstburg, Aurora, Brampton, Campbellford, Cornwall, Dunnville, Haileybury, Kenora, Leamington, Midland, Mitchell, Oshawa, Parry Sound, Prescott, Scarborough, Stirling, Tillsonburg, Toronto (Davenport), Welland, Westboro (Nepean). Total 20.

VOCATIONAL SCHOOLS:—Chatham, Hamilton, Ottawa, Sarnia, Toronto (Central, Technical), Total 5.

CONTINUATION SCHOOLS:—Brussels, Dryden, Teeswater. Total 3.

PUBLIC SCHOOLS:—Arthur, Aylmer, 3 Barton, Belleville (4), Bowmanville, Brampton (2), Brockville (3), Campbellford, Chatham (3), Coniston (2 Neelon), Dundas, Eganville, Fort Frances, Guelph (2), Hallville (North Mountain Consolidated), Hamilton (22), Havelock, Keewatin, Kenora, Kingston (5), London (18), Millbrook, Mimico, Orangeville, Ottawa (17), Paris, Parry Sound, Peterborough (6), Port Arthur (4), Port Hope, St. Catharines (7), St. Mary's, St. Thomas (5), Stratford (5), Sudbury (5), Thurlow, Toronto (70), Trenton (2), Walkerton, Walkerville (2), Waubaushene (12 Tav), 22 Westminster, Windsor (5), Westboro (2 Nepean) (2), Woodbridge, 7 East York. Total 211.

R. C. SEPARATE SCHOOLS:—London, Toronto (26). Total 27.

Total number of Cadet Corps, 299.

APPENDIX P

ONTARIO COLLEGE OF EDUCATION

FINANCIAL STATEMENT FOR YEAR ENDING 30th JUNE, 1925

Expenditures for salaries and maintenance for the year ending 30th June, 1925, as detailed below		\$173,815 94
Legislative Grant received therefor	\$145,785 00	
Fees received	37,931 00	
	<u>\$183,716 00</u>	
Amount unused		9,900 06
	<u>\$183,716 00</u>	<u>\$183,716 00</u>
Balance on hand, 30th June, 1924	\$18,317 52	
Expended therefrom for purchase of Aura Lee Athletic Grounds	17,276 27	
	<u>1,041 25</u>	
Amount unused of Grant for 1924-25, as above	9,900 06	
Balance on hand, 30th June, 1925		<u>\$10,941 31</u>

Expenditures

	Payment to Officer	Superannation reservation, under 7 Geo. V, Cap. 58
SALARIES		
Professors:		
W. Pakenham, Dean, at \$6,000	\$5,850 00	\$150 00
P. Sandiford, Educational Psychology, at \$5,000	4,875 00	125 00
Associate Professors:		
G. A. Cornish, Science, at \$4,375	4,265 62	109 38
J. T. Crawford, Mathematics, at \$4,375	4,265 62	109 38
G. M. Jones, English and History, at \$4,375	4,265 62	109 38
W. C. Ferguson, French and German, at \$4,375	4,265 62	109 38
F. E. Coombs, Elementary Subjects, at \$4,375	4,265 62	109 38
Assistant Professors:		
W. E. Macpherson, at \$4,190	4,085 25	104 75
J. O. Carlisle, Classics, at \$4,100	3,997 50	102 50
Miss L. L. Ockley, Household Science, at \$3,400	3,315 00	85 00
Lecturers, also Instructors in University Schools:		
S. W. Perry, Art and Commercial Work, at \$3,875	3,778 13	96 87
A. N. Scarrow, Manual Training, at \$3,660	3,568 50	91 50
G. N. Bramfitt, Music, at \$3,450	3,363 75	86 25
F. Halbus, Physical Training, at \$2,825	2,754 37	70 63
Miss A. E. Robertson, Instructor in Household Science, at \$2,600	2,535 00	65 00
Instructors in University Schools:		
J. G. Althouse, Headmaster, at \$4,375	4,265 62	109 38
G. A. Cline, at \$3,550	3,461 25	88 75
E. L. Danlher, at \$3,325	3,241 88	83 12
H. A. Grainger, at \$3,875	3,778 13	96 87
J. A. Irwin, at \$3,875	3,778 13	96 87
W. J. Loughheed, at \$3,875	3,778 13	96 87
J. H. Mills, at \$3,875	3,778 13	96 87
N. L. Murch, at \$3,325	3,241 88	83 12
C. E. Phillips, at \$2,900	2,827 50	72 50
T. M. Porter, at \$3,875	3,778 13	96 87
W. L. C. Richardson, at \$3,450	3,363 75	86 25
J. F. Van Every, at \$3,500	3,412 50	87 50
W. H. Williams, at \$3,875	3,778 13	96 87
J. G. Workman, at \$3,760	3,666 00	94 00
J. B. Dandeno, Special Instructor in Agriculture	300 00	.....
G. W. Cochrane, Assistant Swimming Instructor (9 nos.), at \$1,000, of which \$250 paid in University Physical Training, and \$500 from receipts of Cafeteria	250 00	.....

Supply Teachers at \$7.50 to \$10 per day:		
Miss N. Elliott, 10 days.....	\$100 00	
S. W. Hann, 8½ days.....	63 75	
R. M. Law, 8½ days.....	63 75	
K. B. Conn, 8 days.....	60 00	
Miss M. Wingfield, 7 days.....	52 50	
S. R. Byles, 3½ days.....	26 25	
W. J. A. Hastie, 3 days.....	22 50	
J. W. Bell, 2 days.....	15 00	
W. J. A. Stewart, 2 days.....	15 00	
Clerical Staff:		
Miss L. Swinarton, Secretary.....	1,600 00	
Miss E. G. Seldon, Clerk.....	1,200 00	
Additional Clerical Assistance:		
Miss G. Potter, 50 wks., 1 day, at \$17 to \$18.50 per week.....	944 37	
Miss E. Woodliffe, 5 days.....	20 00	
	\$114,332 88	2,810 24
		<u>114,332 88</u>
Retiring Allowances:		\$117,143 12
Teachers' Insurance and Annuity Association, contribution of College for year ending 30th June, 1925, to fund for retiring.....		2,081 88
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
Maintenance of Building:		
Fuel.....	\$3,170 88	
Light.....	1,741 84	
Water.....	776 13	
Telephone Service.....	162 76	
Caretaker's supplies.....	744 78	
Cleaning.....	4,606 39	
Repairs and renewals.....	2,843 48	
Grounds.....	999 89	
Engineer and Caretaker.....	1,800 00	
Firemen.....	639 95	
Nightwatchmen.....	1,468 56	
		18,954 66
Maintenance of Instruction:		
Use of City Schools.....	\$14,626 66	
Use of Rural Schools.....	337 93	
Laboratory assistance and Pianist's services.....	124 00	
Office supplies, including office furniture, printing, postage and contingencies.....	1,068 75	
General supplies and apparatus for classroom use, etc.....	3,161 33	
Library assistance, books and periodicals.....	1,655 30	
Physical training, including rent and care of grounds and rink, Field Day sports, etc.....	842 31	
Summer Session:		
Instructors:		
F. E. Coombs.....	300 00	
Arthur Hope.....	400 00	
W. E. Macpherson.....	300 00	
W. Pakenham.....	120 00	
P. Sandiford.....	300 00	
Graduate Seminar:		
J. G. Althouse.....	200 00	
After-hour Course for High School Assistants:		
J. O. Carlisle.....	95 00	
F. E. Coombs.....	90 00	
G. A. Cornish.....	100 00	
J. T. Crawford.....	150 00	
W. C. Ferguson.....	75 00	
G. M. Jones.....	185 00	
W. Pakenham.....	95 00	
P. Sandiford.....	110 00	
Publication of "The School," University Press.....	750 00	
Graduate Scholarship in Education:		
Miss M. E. Grant.....	500 00	
Refund of deposit paid for dispensation from teaching in Ontario:		
Gordon Pook.....	50 00	
		<u>25,636 28</u>

Certified correct,

\$173,815 94

F. A. MOURÉ,
Bursar.

Toronto, 19th March, 1926.

APPENDIX Q

HIGH SCHOOL ENTRANCE EXAMINATION, 1925

Collegiate Institutes	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination	High Schools	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination
Barrie.....		123	107	Alexandria.....		101	77
Brantford.....	380	51	10	Alliston.....		61	35
Brockville.....	62	100	79	Almonte.....		66	34
Chatham.....	138	148	83	Amherstburg.....		140	104
Clinton.....		68	45	Arnprior.....		118	81
Cobourg.....		113	76	Arthur.....		66	45
Collingwood.....		131	101	Athens.....		32	20
Fort William.....	163	186	116	Aurora.....		55	52
Galt.....	165	151	120	Avonmore.....		26	17
Goderich.....		87	67	Aylmer.....		89	59
Guelph.....	174	79	58	Beamsville.....		56	46
Hamilton.....	1,067	412	118	Belleville.....	113	28	20
Ingersoll.....		95	88	Bowmanville.....		66	62
Kingston.....	144	144	96	Bracebridge.....		99	89
Kitchener.....	222	194	153	Bradford.....		57	43
Lindsay.....		148	135	Brampton.....		140	108
London.....	546	305	166	Bridgeburg.....		62	56
Morrisburg.....		52	37	Brighton.....		79	63
Napanee.....		117	69	Burford.....		58	48
Niagara Falls.....	69	134	110	Burlington.....		91	81
North Bay.....	38	149	120	Caledonia.....		63	31
Orillia.....		209	146	Campbellford.....		70	62
Ottawa.....	477	721	516	Carleton Place.....		98	79
Owen Sound.....		260	205	Cayuga.....		36	31
Perth.....		200	162	Chapleau.....		49	15
Peterborough.....	221	140	94	Chatsworth.....		64	52
Picton.....		75	64	Chesley.....		61	51
Port Arthur.....		233	186	Chesterville.....		45	33
Renfrew.....		176	126	Colborne.....		44	37
St. Catharines.....	41	277	233	Cornwall.....		185	164
St. Mary's.....		111	83	Deseronto.....	24	19	5
St. Thomas.....		220	200	Dundalk.....		68	50
Sarnia.....	109	183	133	Dundas.....		109	89
Sault Ste. Marie.....	95	87	40	Dunnville.....		73	53
Seaforth.....		55	38	Durham.....		56	47
Smith's Falls.....		152	130	Dutton.....		62	47
Stratford.....	160	233	171	Elmira.....	6	61	57
Strathroy.....		81	54	Elora.....		57	37
Toronto.....	5,316	880	230	Essex.....		89	62
Vankleek Hill.....		63	49	Exeter.....		40	38
Walkerville.....	68	17	16	Fergus.....		106	64
Windsor.....	552	124	105	Flesherton.....		22	15
Woodstock.....	119	91	59	Forest.....		71	46
Totals.....	10,326	7,575	4,994	Fort Frances.....		73	52
				Gananoque.....		71	51
				Georgetown.....		53	47
				Glencoe.....		73	54
				Gravenhurst.....		46	36
				Grimsby.....		45	40
				Hagersville.....		48	38
				Haileybury.....		60	47
				Hanover.....		91	73
				Harriston.....		53	44
				Hawkesbury.....		31	26

HIGH SCHOOL ENTRANCE EXAMINATION, 1925—Continued

High Schools—Con.	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination	High Schools—Con.	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination
Huntsville.....		84	50	Thorold.....		67	62
Iroquois.....		28	17	Tillsonburg.....		76	58
Kemptville.....		66	49	Timmins.....		109	86
Kenora.....		89	71	Trenton.....	54	30	10
Kincardine.....		65	54	Tweed.....		77	70
Kingsville.....		71	48	Uxbridge.....	16	55	40
Lakefield.....		63	34	Vienna.....		15	13
Leamington.....		150	118	Walkerton.....		56	49
Listowel.....		125	99	Wallaceburg.....		129	104
Lucan.....		55	34	Wardsville.....		18	13
Madoc.....		101	77	Waterdown.....		45	40
Markdale.....		44	35	Waterford.....		62	41
Markham.....		62	54	Watford.....		49	39
Meaford.....		140	76	Welland.....	28	115	83
Midland.....		112	94	Weston.....		117	98
Milton.....		114	88	Whitby.....		42	30
Mimico.....		122	103	Warton.....		66	65
Mitchell.....		90	70	Williamstown.....		69	39
Morewood.....		10	6	Winchester.....		59	51
Mount Forest.....		55	42	Wingham.....		51	42
Nepean.....		100	59				
Newburgh.....		59	38	Totals.....	395	9,435	7,220
Newcastle.....		21	17				
New Liskeard.....		101	74	Other Places			
Newmarket.....		87	72	Aberfoyle.....		36	21
Niagara.....		33	28	Acton.....		45	42
Niagara Falls South.....		94	82	Agincourt.....		32	19
Norwich.....		44	28	Ailsa Craig.....		34	23
Norwood.....		40	27	Alfred.....		9	3
Oakville.....		80	67	Alvinston.....		50	25
Omeme.....		27	20	Ameliasburg.....		53	41
Orangeville.....		49	42	Ancaster.....		45	27
Oshawa.....	125	142	92	Angus.....		18	9
Paris.....		85	61	Apsley.....		17	9
Parkhill.....		67	42	Arkona.....		27	8
Parry Sound.....		118	92	Attercliffe Station.....		17	12
Pembroke.....		193	173	Aultsville.....		27	19
Penetanguishene.....		80	63	Ayr.....		23	18
Petrolia.....	29	63	42	Ayton.....		24	23
Plantagenet.....		52	38	Bailieboro.....		22	14
Port Colborne.....		105	78	Bala.....		19	15
Port Dover.....		45	29	Bancroft.....		89	62
Port Elgin.....		48	37	Barriefield.....		48	32
Port Hope.....		85	67	Barwick.....		17	8
Port Perry.....		57	42	Bath.....		10	8
Port Rowan.....		25	22	Battersea.....		32	15
Prescott.....		72	55	Bayfield.....		15	9
Richmond Hill.....		41	28	Beachburg.....		25	22
Ridgetown.....		80	62	Beaverton.....	10	49	29
Rockland.....		41	36	Beeton.....		24	17
Scarborough.....		100	87	Belgrave.....		26	18
Shelburne.....		41	32	Belleville, Co. Centre.....	59	55	18
Simcoe.....		121	97	Belle River.....		57	26
Smithville.....		37	27	Belmont.....		26	23
Stirling.....		53	39	Bethany.....		13	10
Streetsville.....		46	39	Billing's Bridge.....		19	12
Sudbury.....		147	140	Binbrook.....		26	15
Sydenham.....		55	41				
Thessalon.....		66	40				

HIGH SCHOOL ENTRANCE EXAMINATION, 1925—Continued

Other Places—Con.	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination	Other Places—Con.	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination
Biscotasing.....		9	9	Dashwood.....		18	12
Blackstock.....		10	8	Delaware.....		24	18
Blenheim.....	117	96	18	Delhi.....		74	57
Blind River.....		29	18	Delta.....		62	40
Bloomfield.....		21	21	Demorestville.....		18	13
Blyth.....		31	24	Denbigh.....		2	1
Bobcaygeon.....		44	33	Desbarats.....		6	2
Bolton.....		47	33	Dickinson's Landing.....		24	13
Bothwell.....		25	15	Dixon's Corners.....		31	13
Bourget.....		13	13	Dorchester Station.....		59	39
Bowesville.....		10	2	Dorion Consolidated.....		7	4
Brigden.....		41	26	Douglas.....		30	28
Brooklin.....		28	23	Drayton.....		28	21
Brownsville.....		16	10	Dresden.....		63	45
Bruce Mines.....		29	23	Dromore.....		13	11
Brussels.....		58	44	Drumbo.....		17	12
Burgessville.....		19	14	Dryden.....		46	18
Burk's Falls.....		40	30	Dungannon.....		31	16
BurrIDGE.....		12	7	Dunsford.....		14	13
Burriss.....		7	6	Eastview.....		49	34
Burritt's Rapids.....		14	5	Easton's Corners.....		6	3
Byng Inlet.....		21	7	Echo Bay.....		32	14
Caistor Centre.....		12	8	Echo Place.....		79	57
Calabogie.....		20	10	Edgar.....		33	11
Callander.....		11	6	Eganville.....		46	30
Canfield.....		20	9	Elk Lake.....		15	6
Cannington.....	10	27	15	Elmvale.....		61	38
Capreol.....		19	13	Embro.....		29	16
Cardinal.....		20	17	Embrun.....		10	8
Cargill.....		28	22	Emo.....		25	18
Carp.....		33	28	Englehart.....		35	22
Castleton.....		16	14	Ennismore.....		27	18
Cataragui.....		53	36	Erin.....		53	37
Cedarville.....		13	9	Espanola.....		32	20
Chalk River.....		13	9	Ethel.....		15	13
Charleston.....		33	25	Fairbank.....		142	124
Charlton.....		37	26	Fenelon Falls.....		62	32
Chippawa.....		25	20	Fenwick.....		39	27
Claremont.....		30	19	Feversham.....		39	19
Clifford.....		22	17	Fingal.....		47	33
Cobalt.....		139	118	Flinton.....		4	3
Cobden.....		55	43	Florence.....		24	14
Coboconk.....		30	17	Foleyet.....		7	6
Cochrane.....		33	17	Fonthill.....		32	24
Coldstream.....		19	13	Ford.....		142	106
Coldwater.....		50	23	Fordwich.....		21	14
Comber.....		28	13	Forester's Falls.....		25	15
Coniston.....		41	16	Ft. William (District).....		27	13
Consecon.....		8	4	Fournier.....		20	12
Cookstown.....		33	23	Frankford.....	15	11	6
Copper Cliff.....		61	50	Galetta.....		22	12
Courtright.....		33	12	Glen Allan.....		23	19
Crediton.....		15	5	Golden Lake.....		17	17
Creemore.....		22	11	Gooderham.....		11	4
Creighton Mine.....		18	16	Gore Bay.....		52	31
Crosshill.....		32	26	Gowganda.....		7	3
Cultus.....		24	20	Grand Valley.....		33	18
Cumberland.....		32	16	Grantham Consolidat'd.....		39	34
Dalkeith.....		21	8	Haliburton.....		11	10

HIGH SCHOOL ENTRANCE EXAMINATION, 1925—Continued

Other Places—Con.	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination	Other Places—Con.	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination
Hall's Bridge.....		21	11	Lucknow.....		40	27
Hamilton, Co. Centre.....		88	61	Macdonald Con- solidated, Guelph.....		49	33
Harrington.....		13	13	McKellar.....		21	12
Harrow.....		33	20	Madawaska.....		16	5
Harrowsmith.....		19	13	Magnetawan.....		29	16
Hastings.....		14	11	Mallorytown.....		44	32
Havelock.....		58	15	Manitowaning.....		21	16
Hawkestone.....		21	9	Manley.....		19	10
Hearst.....		20	15	Manotick.....		23	16
Hensall.....		34	21	Maple.....		56	37
Hepworth.....		20	15	Markstay.....		8	2
Highgate.....		38	29	Marmora.....		52	29
Hillsdale.....		20	5	Marsville.....		12	11
Hilton Beach.....		9	3	Massey.....		30	12
Holstein.....		25	16	Matheson.....		14	8
Hornpayne.....		15	8	Mattawa.....		32	20
Horning's Mills.....		24	20	Maxville.....		35	29
Humewood (York Co.).....		69	61	Medina.....		13	9
Ignace.....		3	2	Melbourne.....		22	16
Ilderton.....		9	9	Merivale.....		21	13
Inglewood.....		27	18	Merlin.....		55	44
Innerkip.....		13	11	Merrickville.....		22	15
Iroquois Falls.....		30	27	Merritton.....		39	31
Islington.....		40	35	Metcalfe.....		30	19
Ivy.....		24	21	Mildmay.....		53	43
Janetville.....		8	6	Milford.....		23	17
Jarvis.....		29	23	Millbrook.....		31	18
Jasper.....		24	12	Milverton.....		92	80
Jockvale.....		13	10	Minaki.....		3	0
Kapuskasing.....		9	7	Minden.....		14	8
Kars.....		11	8	Mindemoya.....		27	17
Kearney.....		6	4	Minesing.....		19	16
Keene.....		40	19	Moncklands.....		15	12
Keewatin.....		33	25	Monteith.....		15	7
Kenmore.....		12	8	Moorefield.....		34	18
Killaloe Station.....		59	41	Moose Creek.....		17	15
Killarney.....		5	4	Mount Albert.....		20	10
Kilmaurs.....		16	12	Mount Brydges.....		36	24
Kimberley.....		19	5	Mount Dennis.....		86	73
Kinburn.....		21	17	Mount Elgin.....		19	16
King.....		13	9	Mount Hope.....		36	20
King George School (York County).....		109	96	Mount Pleasant.....		57	50
Kinmount.....		7	4	Mount St. Patrick.....		26	14
Kintail.....		22	17	Mountain Grove.....		4	4
Kirkfield.....		30	22	Murillo.....		24	16
Kirkland Lake.....		39	14	Nakina.....		13	7
Lanark.....		41	28	Navan.....		19	12
Lancaster.....		26	10	Neustadt.....		20	19
Lansdowne.....		31	14	Newboro'.....		46	26
Lansing.....		49	23	New Hamburg.....		72	60
Latchford.....		16	6	Newington.....		26	20
Laurel.....		11	9	New Toronto.....		112	87
Lemonville.....		11	8	Nicholson.....		6	3
Lion's Head.....		32	26	Nipigon.....		11	11
Little Britain.....		19	15	Nipissing.....		18	6
Little Current.....		16	11	Nobleton.....		10	6
London East.....		158	115	North Augusta.....		15	12
Loring.....		20	13	North Gower.....		20	16

HIGH SCHOOL ENTRANCE EXAMINATION, 1925—Continued

Other Places—Con.	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination	Other Places—Con.	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination
North Lancaster.....		36	25	Secord School (York County).....		107	74
North Monaghan.....		33	9	Selkirk.....		39	29
North Mountain.....		12	10	Severn Bridge.....		21	6
Oakwood.....		16	14	Sharbot Lake.....		11	4
Odessa.....		25	17	Sioux Lookout.....		23	9
Oil Springs.....		36	17	Singhampton.....		12	7
Orono.....		42	35	Smooth Rock Falls.....		12	9
Oshweken.....		34	9	Solina.....		16	14
Osgoode Station.....		17	12	Southampton.....		20	20
Otterville.....		22	16	South Finch.....		46	36
Paisley.....		25	23	South Indian.....		9	9
Pakenham.....		23	17	South Mountain.....		22	17
Palmerston.....		31	18	South Porcupine.....		24	24
Pefferlaw.....		22	18	South River.....		18	8
Pelee Island.....		16	7	Sparta.....		29	23
Pickering.....		31	29	Spencerville.....		37	22
Plattsville.....		25	22	Springfield.....		35	16
Plevna.....		8	5	Sprucedale.....		18	9
Port Arthur (District).....		46	28	Stayner.....		46	29
Port Burwell.....		18	16	Stella.....		7	6
Port Carling.....		41	28	Stevensville.....		18	13
Port Credit.....		86	75	Stittsville.....		38	20
Port Dalhousie.....		71	68	Stony Creek.....		60	50
Port McNicoll.....		13	12	Stouffville.....		27	18
Port Stanley.....		15	11	Strabane.....		26	20
Portsmouth.....		13	13	Stratton.....		21	11
Powassan.....		34	19	Stroud.....		36	20
Priceville.....		9	6	Sturgeon Falls.....		76	54
Princeton.....		15	13	Sudbury (District).....		33	21
Queensville.....		37	18	Sunderland.....	4	25	22
Quibell.....		2	1	Sundridge.....		24	12
Rainy River.....		73	44	Sutton.....		40	27
Ramsayville.....		16	9	Tamworth.....		53	36
Randwick.....		7	4	Tara.....		62	47
Ravenna.....		10	2	Tavistock.....		34	31
Richard's Landing.....		23	8	Teeswater.....		45	35
Richmond.....		28	22	Thamesford.....		29	22
Ridgeway.....		41	32	Thamesville.....		41	37
Ripley.....		40	32	Thedford.....		34	18
Rockton.....		23	19	Thornbury.....		57	26
Rockwood.....		36	16	Thorndale.....		47	28
Rodney.....		36	27	Thornloe.....		17	8
Rosemont.....		14	9	Tilbury.....		58	42
Roseneath.....		34	18	Tiverton.....		39	30
Rosseau.....		14	11	Tottenham.....		45	29
Russell.....		44	34	Trout Creek.....		17	7
St. David's.....		30	21	Tupperville.....		21	10
St. George.....		21	20	Uptergrove.....	2	29	21
St. Helen's.....		22	17	Utterson.....		24	16
Sandwich.....		101	82	Varna.....		12	11
Sault Ste. Marie (Technical School).....	93	70	37	Verner.....		18	8
Schomberg.....		29	16	Vernon.....		8	3
Schreiber.....		33	23	Verona.....		39	18
Scotland.....		43	35	Victoria Harbour.....		15	13
Searchmont.....		8	3	Vineland.....		56	44

HIGH SCHOOL ENTRANCE EXAMINATION, 1925—Concluded

Other Places—Con.				Other Places—Con.			
	Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination		Number granted certificates on Principal's recommendation	Number taking Departmental Examination	Number passed Departmental Examination
Wainfleet.....		30	27	Winchelsea.....		19	12
Warkworth.....		50	37	Winona.....		26	19
Warren.....		18	5	Wolfe Island.....		29	19
Warsaw.....		30	14	Woodbridge.....		44	31
Waubashene.....		10	6	Woodville.....		43	31
Webbwood.....		9	5	Wooler.....		38	31
Wellandport.....		15	7	Worthington.....		26	14
Wellington.....		32	28	Wroxeter.....		34	28
West Guilford.....		7	2	Wyoming.....		41	16
West Lorne.....		44	28	Yarmouth Heights.....		58	40
Westmeath.....		30	19	Zephyr.....	3	8	4
Westport.....		42	24	Zurich.....		29	13
Wheatley.....		26	21	Totals.....	196	12,482	8,488
Whitevale.....		17	15	Collegiate Institutes..	10,326	7,575	4,994
White River.....		8	5	High Schools.....	395	9,435	7,220
Wilberforce.....		12	9	Other Places.....	196	12,482	8,488
Wilkesport.....		22	13	Grand Totals, 1925..	10,917	29,492	20,702
Williamsburg.....		17	3				
William Burgess School (York Co.)..		91	86				

APPENDIX R

SUPERANNUATED TEACHERS

(Ryerson Superannuation Scheme)

Summary for Years 1882-1925

Year	Number of Teachers on List	Expenditure for the Year	Gross Contributions to the Fund	Amount Refunded to Teachers or to the Estates of Teachers	
				\$	c.
1882.....	422	\$ 51,000 00	13,501 08	\$ 3,660	10
1887.....	454	58,295 33	1,489 00	3,815	80
1892.....	456	63,750 00	1,313 50	786	86
1897.....	424	62,800 33	847 00	620	27
1902.....	407	64,244 92	1,073 50	722	78
1907.....	375	63,018 55	766 00	764	54
1912.....	297	†52,696 90	†504 65	†443	01
1917.....	245	†48,232 00	†353 60	†810	92
1922.....	159	†55,799 75	†4 00	†73	80
1923.....	154	†52,655 00	.....	.....	.....
1924.....	134	†47,578 50	†18 50	†222	17
1925.....	120	†43,559 00	.....	†10	00

The annual allowance to each Superannuated Teacher was increased by the Legislature in 1920. Payments are at the rate of \$11 per year of service instead of at \$6 as formerly.

† For fiscal year ending 31st October.

APPENDIX S

MODEL SCHOOLS

I.—Summer Model Schools, 1925

School	Principal	Attendance			Extra-mural	3rd Class Certs.	Certs. for one year
		Male	Female	Total			
Bracebridge.....	E. E. Ingall.....	3	7	10	..	9	..
Gore Bay.....	C. D. Bouck.....	1	6	7	..	7	..
Port Arthur.....	W. B. Johnson.....	2	8	10	..	10	..
Sharbot Lake.....	R. A. A. McConnell...	2	17	19	..	19	..
Cochrane.....	J. B. McDougall.....	..	5	5	..	..	3
Ottawa.....	C. H. Edwards.....	2	80	82	..	27	32
Sturgeon Falls...	J. M. Kaine.....	..	52	52	4	32	15
Vankleek Hill...	Jno. Hartley.....	..	25	25	1	15	6
Totals.....		10	200	210	5	119	56

II.—English-French Model Schools, 1924-1925

Professional Course

School	Principal	Attendance			Extra-mural	Certificates		
		Male	Female	Total		Grade B	Grade C	District
Ottawa.....	C. H. Edwards.....	..	29	29	1	8	21	..
Sandwich.....	D. M. Eagle....	2	19	21	6	11	16	..
Sturgeon Falls...	J. M. Kaine....	2	41	43	5	4	19	15
Vankleek Hill...	Jno. Hartley....	..	40	40	2	2	32	4
Totals.....		4	129	133	14	25	88	19

APPENDIX T

**REPORT OF THE PRINCIPAL OF THE ONTARIO
TRAINING COLLEGE FOR TECHNICAL TEACHERS**

The Ontario Training College for Technical Teachers began its first term in Hamilton on April 20th, 1925. The purpose of this institution is to train teachers of shop or vocational subjects for technical schools, and manual training teachers for public and high schools.

The establishment of this training college marks the carrying out of the last of the important recommendations made by Dr. Seath in 1911, in his valuable report on "Education for Industrial Purposes."

The following figures give evidence of the growth of the vocational schools. In the year 1924-25 the number of full-time day schools was twenty-seven, with an enrolment of 11,595 full-time day pupils, and 3,614 part-time or special pupils. Evening vocational classes were carried on in 52 places, with an enrolment of 35,675.

The number of teachers employed in the day schools was 524, and in the evening schools, 1,182. A large proportion of these teachers, possibly one-half, are teachers of practical or shop subjects, such as machine shop practice, drafting, dressmaking, motor mechanics. Thus there has appeared in the teaching body an entirely new type of teacher, for the training of which no provision had been made.

The introduction into the teaching body of teachers of practical subjects has raised two problems, viz., how to obtain them, and how to train them.

One method of obtaining shop teachers is that used to obtain academic teachers, viz., to train young people, looking forward to shop teaching, in the content of the trade or shop subject, in suitable institutions of a secondary school or college grade. For example, a young student, ambitious to be a machine shop teacher, would take a four or five years' course in a suitable school, in the operations, processes and fundamental principles of the machinist trade, and in related subjects such as English, mathematics, science and drafting. He would then take a course in the principles of education and methods of teaching in some suitable teacher-training institution. This method is much used in many parts of the United States.

Another method is to recruit such teachers from the trade and industry where they have obtained, under actual trade conditions, training in the content of the trade concerned.

Teachers obtained under the first method have a good all-round general education, a fairly good acquaintance with the operations and processes of the trade, a good knowledge of related fields and their bearing on the fundamental principles of the trade, and probably bring to their teaching a desirable professional attitude. On the other hand, they are not skilled and experienced craftsmen, looked up to and respected by the working members of the craft.

Teachers obtained under the second method are acquainted with the actual working conditions of the producing shop, know the standards of skill and speed required in the trade, and if properly selected, are masters of their trades or crafts, and esteemed as such by their fellows.

Ontario has decided on the latter method of obtaining technical teachers.

It is evident that teachers recruited from industry need, in addition to their trade training, knowledge of, and skill in, the art of teaching. The belief that a man who knows his subject can therefore teach it to others is no longer held by anyone who knows anything of the learning process. In recent years, due to the rapid growth of technical schools, we have had many untrained persons in charge of shop instruction, and the difference in teaching skill between them and the regularly trained teachers would convince anyone of the value of teacher-training.

In the development of teacher-training work in Ontario the following general principles have been recognized and accepted.

- (1) Training in the art of teaching is necessary, and every teacher in the state-supported schools should be trained in the principles of education and the methods of teaching.
- (2) All teacher-training schools are government institutions under the direct control of the Minister of Education. A sufficient supply of trained teachers is so vital a factor in the success of the school system that the government has assumed full responsibility for the supply and for the standard of training.
- (3) Academic and professional training should be separated. The teacher-in-training is expected to be familiar with the content of his subject before he goes to the teacher-training institution.
- (4) Practice teaching under actual class-room conditions should form an important part of the training. "Learn to do by doing" applies to teaching as well as to music or golf.

These principles have been established through seventy-five years of progressive developments in the training of academic teachers. They have been accepted as fundamental in the organization of a scheme of teacher-training for shop or vocational teachers. The decision to recruit teachers of shop or craft subjects from trade and industry is a recognition of the third principle.

In attempting to formulate a scheme of training for vocational teachers, based on the foregoing principles, the question of training these teachers along with the regular academic teachers must be considered. In dealing with this question certain factors must be taken into account:

- (1) Persons recruited from the trades, unlike those in attendance at Normal Schools or Colleges of Education, have been out of school for a number of years and, as a consequence, have lost to some extent the habit of study. On the other hand, they have a background of experience and maturity which perhaps offsets in value the study habits of the student-teachers in the regular training schools.
- (2) The facilities for practice teaching in the training schools for academic teachers are not suitable.
- (3) The time factor is important. Skilled craftsmen are mature people, probably married and with dependent families, and already in good wage-earning positions. Either the time arrangements of the period of training must be as short and as conveniently arranged as possible, or the teachers-in-training must be subsidized to take the course.

Consideration of the factors of maturity, facilities for practice teaching, and the time factor make it desirable that shop teachers shall be trained in a school specially organized for the purpose.

The length of the course has been fixed at twenty weeks, ten of which are to be taken either in the autumn or in the spring term, and ten of which are to

be taken in two summer sessions of five weeks each. During the ten weeks period, observation and practice teaching form the chief part of the work. During the summer sessions, the work consists largely of theoretical work, trade analysis and the preparation of courses of study.

This period of twenty weeks appears to be the minimum of time needed to give the required training. The distribution of time has been made such as it is, to enable teachers already in service to take the course with the least possible absence from their schools during the school year.

_The subjects of study included in the curriculum are:

- English.
- Principles of Teaching.
- History, Principles and Problems of Vocational Education.
- School and Class Management and School Law.
- Trade Analysis and Courses of Study.
- Study of Industries.
- Methods of Teaching Industrial Subjects.
- Practice Teaching.
- Vocational Guidance.
- Shop Plans and Equipment.
- Mechanical Drawing.
- Costume Design.

Due to the limitations of time, the work taken up in the theoretical subjects is carefully selected to meet the needs of the student-teachers concerned. Time does not permit of any extended study of general psychology, of the history of education in other countries, or of general principles of school administration. Observation work and practice teaching under actual class-room conditions are recognized as important elements of teacher-training. The regular day classes of the Hamilton Technical Institute are used for this phase of the work.

Each student is required to submit a stated number of reports on model lessons taught by critic teachers, and to prepare lesson plans for and teach a stated number of assigned lessons. Near the end of the term, each student-teacher takes complete charge for two whole days of a given shop. He assembles and dismisses the classes that come to the shop, keeps the register and other records, gives out supplies, carries on the instruction of the classes, and in general takes the place of the regular teacher.

In Canada and in the United States vocational education is a development of the last twenty years. Public interest and support has been a matter of perhaps not more than ten years. Many of the problems connected with it are new, and as yet in the field of debate and discussion.

It is desirable that technical teachers should know what are these problems, and become acquainted with at least a part of the considerable body of literature that has grown up around them. In order to do this, each student-teacher is given a topic dealing with some problem or phase of vocational education, and required to make the investigation necessary to make a report on the topic. The topics are so selected as to require, on the part of the students, considerable reading, study, and investigation, including in some cases inquiries among industries. When completed, the essay of about 3,000 words is read by the writer to the whole group, and made a subject of discussion. The debates in many instances are most enlightening, inasmuch as they disclose unsuspected backgrounds of experience and knowledge, and powers of criticism and judgment, both on the part of the group to criticise, and of the writer to defend his thesis.

The enrolment at the Training College for the sessions of 1925 was as follows:

	Men	Women	Total
Spring Session.....	28	14	42
Summer Session.....	53	48	101
Autumn Session.....	10	5	15

The organization outlined in the foregoing paragraphs provides for the training of full-time day teachers. There remains, however, a large number of evening class teachers of technical subjects who need instruction in the methods of teaching. The majority of these are employed in their regular callings during the day time, and give an evening or two a week to evening class work. In many cases they are the only persons in the community sufficiently versed in their callings to give instruction, and often do so, as a matter of public duty, and at the earnest solicitation of the Principal. It is out of the question to expect persons teaching in evening classes only to give up time and money to take such a training course as may be required of full-time day teachers.

It is proposed, however, to give to such teachers some assistance in the work of teaching. The sessions of the Training College are so arranged that there is a ten weeks term in the autumn and a ten weeks term in the spring. This schedule is made for two reasons. First, as already stated, to make the period of training as short as possible and the time arrangements as convenient as may be for local school authorities. There is, however, another reason. During the months of January, February and March the members of the staff are available for field work. It will be part of their work to visit centres in which graduates of the Training College are at work in order to afford them further assistance in the selection, organization and presentation of their subjects. At the same time, they will conduct for evening class teachers, short, intensive, itinerant courses of say, one or two nights a week in conveniently located centres. Each subject of the course is made up of a small number of topics, each topic forming a unit of instruction in itself. The method of the course is by discussion and round table conference rather than by lecture. Such topics as the following are taken with these evening class teachers: how to arrange the subject matter in a suitable learning order; how to teach a lesson; the different methods of presentation; how to keep records and make reports; how to determine the needs of the pupil and to adjust the course to meet those needs, etc. From this work it is hoped that there may result a better adaptation of the evening classes to the needs of the community, an improvement in the teaching methods, and consequently a greater efficiency in the evening class programme.

F. P. GAVIN,
Principal.

Hamilton, February 28th, 1926.

APPENDIX U

ONTARIO SCHOOL FOR THE BLIND

ANNUAL REPORT OF THE SUPERINTENDENT

The Attendance

The average attendance for the session which ended June, 1925, was 131. School opened in September, 1924, with 129 in attendance. Before the end of the school term in June, 1925, four new pupils entered, making a total attendance of 133, of whom eighty-three were boys and fifty girls.

The number of pupils registered for the twelve months of the official year, from October 31st, 1924, to the same date in 1925, was 157; just four less than in the preceding year. The total registration at the opening of the school in September, 1925, was 135.

At the opening of the school in September, 1925, twenty-two pupils had not returned, of whom nineteen were boys and three girls. Of these, six graduated; six had too much sight and returned to public school; three remained home to receive treatment for their eyes; three were unsuitable; two remained out on account of ill health; one died; and one did not return for reasons unknown.

There were nineteen new pupils when school reopened, coming from the Provinces of Ontario, Manitoba, Alberta, and Saskatchewan.

Staff

There were no changes in the teaching staff during the year. Miss Scace was appointed Matron and her position as Boys' Nurse was taken by Mrs. Emma Thompson.

Health of Pupils

An epidemic of scarlet fever broke out in the month of February and fifteen pupils had to be transferred to the isolation ward of the Brantford General Hospital. The Medical Health Officer of Brantford applied the Dick test to all the pupils in the school, and the results form an interesting part of Dr. Marquis's report contained elsewhere. There were also several cases of chicken-pox, but these were of a very mild type.

Upon the advice of the school physician several pupils had their tonsils removed during the summer vacation and there has been a marked improvement in their general health as a result.

A young lad named Allen Clarke, whose home was in Toronto, died during the spring term of cerebral trouble caused by a tumour resulting from a fall in his early childhood.

Improvements in Main Building

The interior of the main building was much improved during the summer. The wood work and walls were painted throughout. The boys' washroom and

lavatory were taken out and replaced with new ones, modern and up-to-date in every respect.

New apparatus was added also to the playground, and additional lockers in the boys' hall.

June Concert

The programme presented by the pupils at the closing of the summer session in June always attracts a large gathering, and last June was no exception. The reputation which our concerts have enjoyed for many years was well sustained by the literary, dramatic, gymnastic and musical numbers presented. Many visitors from outside were present and expressed themselves as highly gratified with what they saw.

Social Evenings

One of the delights of our pupils is when they are able to entertain their friends in the city to a social evening. They are so frequently the recipients of favours of different kinds at the hands of their friends that they enjoy the pleasure of reciprocity in kind. And it is, in my opinion, an essential feature of our pupils' education that they be given an opportunity to meet their friends in a social way. Education is many-sided, and the side which develops self-confidence, poise and personality should not be overlooked. Dances held in the gymnasium followed by a lunch served in the club room give the boys and the girls in their different turns the privilege of sharing in some of the pleasures which are not an unimportant feature of the training of young people of the present age. I have pleasure in vouching for the manly bearing and dignified behaviour of our pupils on these occasions.

Talented Pupils

It is always a matter of surprise to our visitors to learn that the pupils of the school follow the same course of study as in the public and separate schools. All subjects prescribed by the school curriculum are taught except Art, and the textbooks in general are all the same, but printed, of course, in Braille.

Blind children hold their own remarkably well with seeing pupils. In an essay-writing competition this year one of the little girls in the Junior Third Class won a thirty-five dollar prize for a description of an imaginary trip around the world, and two others received fifty dollars for prize messages written to Queen Mary.

The Alumni Meeting in June

The members of the Alumni Association held their biennial convention in the school again this year, and carried through the best arranged programme since their organization. They assembled to the number of 140 from various parts of the Province and as on previous occasions the meeting of old friends was a genuine delight.

Miss Nesbitt, of Walkerton, was a graceful presiding officer, and after the opening invocation struck a very high note in her presidential address. She emphasized the importance to the blind of meeting together in conventions, for they usually stand alone in their own communities. Their aim should be to discover their own particular gifts and to use them diligently, as the things that cost most eventually bring into people's lives the most joy. The secret of being companionable to others is first to be pleasant company for ourselves. Miss Nesbitt warned her comrades against going through life with a wail, and urged them to sound a note of encouragement always.

Mr. Albert Lott, of Brussels, had been awarded the prize by the executive for the best poem to be used as an Alumni song. Tunes were submitted for this song and judged by the Alumni, the choice going to the composition of Miss Florence Wright, of Harrow. This song was sung at the opening of all the sessions and always with great heartiness, the words being reminiscent of school days and the air most tuneful.

Mr. Askelon Leppard, of Queensville, a farmer of forty years' experience, spoke on the topic, "Is it wise for the blind to spend much time in intellectual development." Mr. Leppard in his address revealed a mind richly stored with the treasures of literature. He elaborated upon the value of a cultured and well-informed mind to the man who had to devote a lifetime to tasks of manual labour. He spoke of the philosophic mind thus developed and its power to resist the invasion of despair and discouragement so common to the lot of the blind. The blind, he said, could not pursue travelled roads, but had to hew out their own particular paths.

Mr. Viets, a very successful blind life underwriter, of Toronto, spoke most interestingly of how the blind make a success as insurance salesmen. Insurance is sold by a combination of the brain and the tongue, and he gave instances of the success of many who had entered upon this field of labour.

Miss Mary Common, of Galt, spoke of piano tuning as a desirable vocation for blind girls and gave as evidence her own successful experience.

Miss Ethel Charlton, daughter of the Hon. W. A. Charlton, gave an address upon "Courage," which was one of the most inspiring of the convention. The salient points of the address were: "Courage is the mainspring of our spiritual life. It is for us to remember that our deficiency is only physical. Yet the majority of people are more dependent on their sight than on any other sense. What happens when the electric light of a city fails? The sighted are simply lost until it returns, and usually go to sleep in the meantime. This is too often the viewpoint that the sighted take towards us, and because of this attitude, it is a temptation for us to relax our efforts, for nothing is more precious than the sympathy of others. But to indulge in idleness means death. If the world withholds recognition and appreciation, let us not despair, for this has been the fate of better men and women than ourselves. If our efforts are crowned with success, let us rejoice, but it is not from this that our real strength comes. It comes from the divine fire within us."

Excellent addresses were also given by Mr. Robert Stewart, of Hamilton, on piano tuning, and Mr. Herbert Treneer, of Toronto, on music teaching.

Interspersed with these papers were musical selections by Messrs. Charles Duff, H. Treneer, Miss Kathryn Sells, and others, in which the organ, the piano, the violin and the human voice all showed the result of an artistic training and experience.

Mr. Rafter, graduate of Queen's University and editor of the local newspaper in Arthur, gave a brief impromptu address in which he emphasized the value of the Alumni gatherings and spoke glowingly of the feeling of friendliness being developed between the ex-pupils and the officials of the school.

A resolution was passed asking that the Annual Report of the school should be published again in separate form and sent to the members of the Alumni and the parents of the pupils attending the school. The meeting was brought to a close with the election of Herbert Treneer as president; Miss Enid Loop as first vice-president; and Mr. I. Knapp, of Windsor, as second vice-president.

PHYSICIAN'S REPORT

I beg leave to submit my report as physician to the school for the year ending October 31st, 1925.

The session was a very strenuous one in the Hospital owing largely to epidemics of scarlet fever, chicken-pox and influenza. Exclusive of the scarlet fever cases, which were taken care of in the Brantford General Hospital, there were 162 bed patients aggregating 796 days in bed. In referring to the scarlet fever outbreak, I wish to express my appreciation for the assistance and co-operation given us by Dr. W. Hutton, M.O.H. for Brantford, who carried out the Dick tests and serum treatments. The results were most gratifying. I am including a paragraph from his annual report:

"An epidemic of scarlet fever at the Ontario School for the Blind, which started January 20th, gave us an opportunity to demonstrate the value of the Dick test in picking out those who were liable to take the disease. One hundred and ten pupils were tested on January 28th. Seventy-two were Dick negative and therefore not liable to contract scarlet fever. Thirty-eight were Dick positive and therefore liable to contract the disease, and from this group eight additional children developed scarlet fever. The Dick negative group remained free from disease. On February 16th, we injected the Dick positive group with preventive serum and this practically ended the epidemic, as there was only one additional case, and the school thereafter remained free of disease."

The following is a list of disabilities including one death:—Scarlet fever, 13 cases; Chicken-pox, 14 cases; Fractures, 2 cases; Minor injuries, 4 cases; Jaundice, 1 case; Bronchitis, 1 case; Pneumonia, 1 case; Influenza, 118 cases; Tonsilitis, 10 cases; Cerebral tumour, 1 case—fatal.

The single death during the year occurred in a child who developed an acute condition in an old standing trouble. I cannot close my report without drawing your attention to the very excellent and painstaking character of the work done by Miss Wright, the nurse in charge of our Hospital.

Respectfully submitted,

J. A. MARQUIS.

Brantford, January 12th, 1926.

DENTIST'S REPORT

I have the honour to submit the following report for the year ending October 31st, 1925:

During the term the teeth of all the pupils have been examined and attended to.

Thirty pupils required almost no attention. Eight girls and twenty-one boys needed but very little, just perhaps one small filling. This is practically half the school.

In all, one hundred and thirty-one fillings were inserted for boys and seventy-two for girls.

I am pleased with the splendid co-operation I received from the pupils and I look forward with pleasure to their visits.

Respectfully submitted,

J. R. WILL.

Brantford, January 7th, 1926.

OCULIST'S REPORT

I have the honour to report the results of the examination of the pupils' eyes for the year 1925:

There were twenty-one new pupils, fifteen male and six female, examined, and a number of former pupils re-examined.

Condition of Sight

	Males	Females	Total
1. Without perception of light in either eye.....	1	..	1
2. Perception of light in one, none in the other.....	..	1	1
3. Perception of light in both eyes.....	6	..	6
4. Limited objective vision in one eye.....	4	3	7
5. Limited objective vision in both eyes.....	4	2	6
	<u>15</u>	<u>6</u>	<u>21</u>

Only one of the twenty-one pupils is in absolute darkness, but eight others are in nearly equally bad plight, as they can only distinguish light from darkness and have not sight enough to enable them to find their way about. Five others have sight enough to enable them to avoid large objects, to keep on the sidewalk, etc., while the rest have sufficient sight to be of considerable use to them in their studies, learning their trades and assisting themselves generally.

Diseases Causing Blindness

	Males	Females	Total
Optic Atrophy.....	5	1	6
Ophthalmia Neonatorum.....	3	1	4
Microphthalmus.....	2	..	2
Cataract.....	1	1	2
Aniridia.....	..	1	1
Irido-Cyclitis.....	..	1	1
Choroiditis.....	..	1	1
Vitreous Opacities.....	1	..	1
Glaucoma.....	1	..	1
Congenital Coloboma of Iris, Choroid and Retina.	1	..	1
Injury of one eye, followed by Sympathetic Ophthalmia in the other.....	1	..	1
	<u>15</u>	<u>6</u>	<u>21</u>

Four are blind from Ophthalmia Neonatorum, and the sight of all four is very bad. Nearly twenty per cent. of this year's class blind from this cause is a lamentably high rate. And these children all come from cities where one would expect the required prophylaxis to be most strictly carried out. Only one case of injury to one eye followed by Sympathetic Ophthalmia in the other was found, which is not bad, as the proportion is usually higher. These constitute the class of so-called preventable blindness, but three cases of Optic Atrophy were due to injury of the head from falls, which possibly should belong to this class.

The rest are blind from congenital and inflammatory conditions and none could be attributed to Syphilis. Also may be noted the absence of any dynamite, gunpowder or firearms injuries.

Suggestions were made for the improvement of the condition of a few of the pupils which will be carried out in due time.

A number of the pupils who had been examined on previous occasions were re-examined and their present conditions compared with that previously recorded, the usual variations were found, but none of a marked character.

Some suggestions were made for their improvement in accordance with their increasing years and experience.

A few acute conditions of the eyes required attention during the term, but none of a very prolonged or serious nature.

Respectfully submitted,

B. C. BELL.

Brantford, Ont., November 10th, 1925.

REPORT ON MUSICAL INSTRUCTION

I have the honour to present herewith my Report on the Musical Work accomplished at the Ontario School for the Blind during the academic year 1924-25.

The examinations in practical subjects were conducted on June 3rd and 4th and the theoretical papers on June 5th.

The practical work embraced Piano, Organ, Violin playing, Singing, Choral class singing, Piano and Harmonium tuning and repairing.

The theoretical work included Rudiments, four-part Harmony and Counterpoint.

The piano playing was good. There was a noticeable advance in the rendering of the selected compositions, but, in a few cases, the technical tests were not well prepared.

Several students in the Junior and Primary Grades displayed talent of a very high order; and these, given the careful mental and technical training that is available at the Ontario School for the Blind, should become brilliant performers and good musicians.

The following are the marks received for the examinations in the Introductory, Elementary, Primary, Junior and Intermediate Piano Grades, respectively:—

Introductory—Three entered, two gained honours and one passed.

Elementary—Eight entered, two gained honours and six passed.

Primary—Nine entered, seven gained honours, one passed and one failed.

Junior—Eleven entered, four gained honours, six passed and one failed.

Intermediate—Four entered, three passed and one passed in the School Grade.

Organ-playing—The one pupil who was presented has splendid natural ability and should, with careful systematic study, become a fine performer.

Violin—There is a distinct improvement in quality of the Violin playing in the the school and this is due to the sympathetic, good teaching of Mrs. F. L. Lord. Several pupils played their pieces with authority and understanding. The phrasing and bowing were much better than in previous years. The marks awarded were as follows:

Primary—Two entered, one gained honours and one passed.

Junior—Two entered, one gained honours and one passed. One student presented two original compositions for Violin solo and Piano accompaniment, both of which were of considerable melodic interest. This particular student should be encouraged to develop his great gifts.

Singing—The one candidate who entered for the Intermediate Grade, sang with ease and good tone quality, gaining Honours.

The Senior and Junior Choral classes are both in a flourishing condition. The Juniors sang their songs with evident enjoyment. Their tone quality was very sweet and the pitch was well maintained.

The Senior class which consists of about forty voices, is making splendid progress. I had the pleasure of listening to several well-chosen accompanied and unaccompanied numbers for Soprano, Contralto, Tenor and Bass. The performance of these was marked by a naturalness of expression, clearness of diction and a tone quality quite unusual in school and college choirs. Mr. F. L. Lord deserves much praise for his work in connection with the school singing.

The general development of the Choral music of the school is apparent in the expressive Hymn singing at morning prayer.

Piano and Harmonium Tuning and Repairing.—This important class is under the able direction of Mr. Ansell and has now nineteen pupils, three of whom complete their course as tuners at the end of the present term.

I found the majority of these youths very intelligent and most promising in every way. Not only are they taught to become expert tuners, but they are able to regulate and repair pianos, harmoniums and player-piano mechanism.

All the school pianos are kept in tune and repaired by the students of the Tuning Department.

It is interesting to note that a considerable number of former students are holding responsible positions in various cities of the Dominion as tuners and as piano salesmen.

Theory of Music.—The examinations in Theoretical knowledge were most successful. The Musical Director and Miss Howell are responsible for this satisfactory result. The marks awarded are:

Rudiments—Twelve entered, two gained first-class honours; five, honours; four passed and one failed.

Elementary Harmony—Eleven entered, four gained first-class honours; five, honours; one passed and one failed.

Primary Harmony—Five entered, one gained first-class honours, two passed, two failed.

Junior Harmony—Four entered, two gained first-class honours, two honours.

Junior Counterpoint—Four entered, one gained first-class honours, two honours, one passed.

It is understood that the subjects Musical History and Musical Form will be added to the Syllabus. This is a step in the right direction.

In the preparation of classical compositions a knowledge of their Form, Design or Construction will add considerable interest to teacher and pupil alike.

I would like to add a final word of congratulation to the courteous Principal and to the Music Staff generally, on the real progress that has been accomplished during the past academic year.

All the foregoing is respectfully submitted.

ALBERT HAM,
Mus. Doc., F.R.C.O.

8th June, 1925.

LITERARY EXAMINER'S REPORT

Organization

Staff

The staff is the same as last year, except that Miss I. Draper succeeds Miss H. Lowry, who resigned. The number of pupils per teacher is not unduly large, and the teachers are doing good work. The pupils are better graded than it has ever been my privilege to have seen before.

Curriculum

The curriculum of studies corresponds very closely with that laid down by the Department for use in Public and Separate schools. Work is taken up with the Fifth Class, Junior Fourth, Junior Third, Second Book, First Book, Primer and Kindergarten-Primary. Provision is also made for Manual Training, Household Science and Physical Instruction. The scope of the work in each grade is slightly more than that laid down in the Course of Studies for Public Schools. The academic subjects taught include Reading, Literature, Composition, Writing, Spelling, Geography, History, Hygiene, Grammar, Physics, Geometry, Algebra, French and Latin.

Equipment

I notice that considerable equipment has been secured since last visit, viz., a number of improved individual desks, a number of globes, relief maps, supplementary readers, etc., have been secured. These add to the comfort and convenience of both pupils and teachers.

Teaching

Fifth Class

Mr. Cole has charge of Literature, Geography, Latin, Grammar, Spelling and Physics, while Miss Burns has Geometry, Algebra, French and Ancient History. I find the pupils in Mr. Cole's classes showing considerable proficiency in their work, and Mr. Cole to present the work according to approved methods.

In Literature the pupils had entered into a detailed study of MacBeth. They had also taken a number of sight selections and memorized a number of literary gems. In Geography they have a comprehensive knowledge of world geography and a very intimate knowledge of the geography of the British Empire. The Spelling is particularly good. In Physics nature of the work is somewhat circumscribed owing to the lack of a laboratory. However, the pupils show considerable interest and had covered considerable ground.

In Geometry and Algebra the amount of work covered was limited. The teacher is handicapped from the nature of the slates used. I am of the opinion that she could handle other subjects with greater ease. I suggested more work being done mentally and less use being made of the complicated slate. Miss Burns is more at home with French and History than with Mathematics.

Junior Fourth

These classes are also taught by Mr. Cole and Miss Burns, the former taking Literature, Geography, Grammar and Arithmetic, and the latter Spelling, History and Reading. In Literature, the candidates had studied carefully The

Ancient Mariner and a number of selections from the authorized Fourth Reader. They have a clear conception of the selections and are greatly interested in literary work. The course of the Geography embraces Ontario, the Dominion of Canada and Europe in detail, with a briefer course on Asia, South America and the United States. The Arithmetic covers all work up to and including percentage. I found the pupils quite proficient in these subjects. The pupils spell and read well, and have a fairly good idea of British History and Canadian Civics.

Junior Third

These classes are in charge of Mr. Langan, and the subjects include Arithmetic, Geography, History, Composition, Grammar, Spelling, Reading, Literature, Writing and Nature Study. The limit in each case corresponds almost exactly with that laid down in the Course of Study.

I found Mr. Langan's pupils, with a few exceptions, well up in their work. There were some additions to, and promotions to, this grade during the year. These pupils were not quite as well up as those who had been present all year. I find Mr. Langan to be very much interested in his work and his pupils, and to be improving as a teacher. I might state also that he is improving his own academic standing.

Second Book

This class is in charge of Miss Moffit, an able and experienced teacher, who is doing excellent work, and who possesses the confidence and co-operation of her pupils. The subjects in this grade include Arithmetic, Spelling, Literature, Reading, Composition, History, Geography, Writing and Nature Study, as laid down for grades three and four in the Course of Study.

I found this to be one of the best graded classes in the school, and the pupils to be, with one exception, well up. The exception was a candidate who was confined to the hospital for some time. I should like to make particular mention of the excellent work in Composition which is being done in this class, and to the excellent Reading.

First Book

This class is in charge of Miss McGuire, an experienced, sympathetic and careful teacher. The work includes Arithmetic, Reading, Writing, Composition, Geography, History and Memory Selections, generally, as laid down in the syllabus for Public Schools, but more comprehensive in Geography and History. I found this class well graded and all the pupils showing marked proficiency, except three, who had suffered from illness, and had a somewhat later start than the others. The Composition in this class was good, particularly the reproductive stories.

Primer

This class is in charge of Miss I. Draper. Miss Draper is an experienced teacher, with a bright and cheerful disposition, and desire for work. While this has been my first opportunity of visiting a class under her charge the character

of the work done by the children is such as to convince me that she will succeed well with the work.

The work in this grade includes Reading, Literature, Composition, Spelling, Arithmetic, Geography, Nature Study and Hygiene. The limitation work is somewhat in advance of that laid down by the Course of Study.

Kindergarten-Primary

This class is in charge of Miss Paterson, a teacher of considerable experience and tact. The work covered includes simple Literature, Composition, Reading, Phonics, Writing, Spelling and Arithmetic. This class is divided into two sections, the senior section being fairly uniform and including children who have been there practically all year. The junior section includes some who have been ill, some who have arrived during the year, and a few of the weaker candidates.

Miss Paterson has a very difficult class to deal with, as she has to lay the foundation for the pupils, and they come to her without any knowledge of Braille or how to use the writing slates. She exercises great care and patience with the pupils and is very successful.

Manual Training and Household Science

The Manual Training is in charge of Mr. Donkin, and the Household Science in charge of Miss Cooper.

At the time of my visit Mr. Donkin was holding a very creditable exhibition of the work done by his pupils. Miss Cooper exhibited some splendid work done by the girls. While I was visiting the school the girls were engaged in doing plain sewing, such as hemming on the machine and simple dressmaking. Both these subjects are appreciated by the pupils and are being handled by competent teachers.

Physical Instruction

This subject is in charge of Capt. Clegg, and includes not only physical exercise, but instruction in personal hygiene, physiology and social hygiene.

I have only commendation for the work of Capt. Clegg. He has secured in the pupils an improvement in physique which it would be almost impossible to believe that a man could secure unless one saw the actual results. This physical improvement must necessarily react on the mental condition of the pupils, enabling them to do more literary work and to do it easier than without such instruction.

General

Principal Race and his staff are to be congratulated upon the standard of efficiency in this school.

E. E. C. KILMER,
Literary Examiner.

Brantford, June 15th, 1925.

ONTARIO SCHOOL FOR THE BLIND

I.—Attendance Since the Opening of the School

	Male	Female	Total
Attendance for portion of year ended 31st October, 1872.....	20	14	34
“ for year ended 31st October, 1873.....	41	24	68
“ “ “ 1877.....	76	72	148
“ “ “ 1882.....	94	73	167
“ “ “ 1887.....	93	62	155
“ “ “ 1892.....	85	70	155
“ “ “ 1897.....	76	73	149
“ “ “ 1902.....	68	70	138
“ “ “ 1907.....	72	72	144
“ “ “ 1912.....	69	55	124
“ “ “ 1917.....	74	53	127
“ “ “ 1922.....	96	59	155
“ “ “ 1923.....	109	64	173
“ “ “ 1924.....	99	62	161
“ “ “ 1925.....	98	57	155

II.—Ages of Pupils for the year ended 31st October, 1925

Years	Number	Years	Number	Years	Number
Seven.....	4	Thirteen.....	15	Nineteen.....	9
Eight.....	7	Fourteen.....	16	Twenty.....	4
Nine.....	4	Fifteen.....	14	Twenty-one.....	1
Ten.....	9	Sixteen.....	13	Twenty-two.....	1
Eleven.....	17	Seventeen.....	13	Twenty-three.....	1
Twelve.....	15	Eighteen.....	14		
				Total.....	157

III.—Nationality

Number	Number	Number			
American.....	2	Hebrew.....	1	Russian.....	5
Austrian.....	3	Indian.....	3	Ruthenian.....	4
Canadian.....	75	Irish.....	5	Scotch.....	12
Danish.....	1	Italian.....	3	Ukranian.....	2
English.....	28	Mennonite.....	2	Welsh.....	1
French.....	4	Norwegian.....	1		
German.....	2	Polish.....	3	Total.....	157

IV.—Denomination of Parents

Number	Number	Number			
Anglican.....	37	Lutheran.....	6	Salvation Army.....	1
Baptist.....	2	Methodist.....	30	Unknown.....	4
Christian Science.....	1	Presbyterian.....	38		
Hebrew.....	2	Roman Catholic.....	36	Total.....	157

V.—Occupation of Parents

Number	Number	Number			
Agent.....	1	Engineer.....	1	Painter.....	1
Architect.....	1	Farmer.....	31	Paper Maker.....	1
Blacksmith.....	1	Foreman.....	3	Pedlar.....	2
Bookkeeper.....	3	Gardener.....	1	Plumber.....	1
Cabinet Maker.....	1	Grocer.....	1	Printer.....	1
Caretaker.....	1	Hunter.....	1	Railway Employee.....	12
Carpenter.....	3	Insurance.....	1	Salesman.....	1
Civil Servant.....	1	Iron Worker.....	1	Sawyer.....	1
Cheesemaker.....	1	Jeweller.....	1	Shoemaker.....	2
Clerk.....	3	Labourer.....	27	Soldier.....	1
Coal Dealer.....	1	Machinist.....	8	Stone Cutter.....	1
Conductor.....	1	Mechanic.....	4	Stove Manufacturer.....	1
Cooper.....	1	Merchant.....	3	Tuner.....	4
Coppersmith.....	1	Miller.....	2	Unknown.....	13
Dairyman.....	1	Millwright.....	1	Wireless Operator.....	1
Dentist.....	2	Musician.....	1		
Drayman.....	3	Packer.....	1	Total.....	157

VI.—Cities and Counties from which Pupils were received during the official year ended 31st October, 1925

City or County	Male	Female	Total	City or County	Male	Female	Total
District of Algoma.....	1	..	1	City of Ottawa.....	1	1	2
City of Belleville.....	..	1	1	County of Oxford.....	2	2	4
City of Brantford.....	2	1	3	County of Peel.....	1	..	1
County of Bruce.....	1	..	1	County of Perth.....	1	1	2
County of Elgin.....	1	..	1	County of Peterborough...	..	2	2
County of Essex.....	3	..	3	County of Renfrew.....	3	..	3
County of Frontenac.....	..	1	1	County of Simcoe.....	3	1	4
County of Grey.....	2	..	2	County of Stormont.....	..	2	2
County of Haldimand.....	1	..	1	District of Timiskaming...	1	1	2
County of Halton.....	..	3	3	City of Toronto.....	10	8	18
City of Hamilton.....	5	6	11	County of Waterloo.....	..	1	1
City of Kingston.....	2	..	2	County of Welland.....	2	2	4
County of Lambton.....	..	1	1	County of Wellington.....	1	..	1
County of Leeds.....	4	1	5	County of Wentworth.....	2	..	2
County of Lincoln.....	2	2	4	City of Windsor.....	1	1	2
City of London.....	1	..	1	County of York.....	1	2	3
County of Middlesex.....	1	1	2	Province of Alberta.....	8	3	11
District of Muskoka.....	1	..	1	Province of Manitoba.....	12	4	16
District of Nipissing.....	2	..	2	Province of Saskatchewan..	18	7	25
County of Northumberland...	2	1	3				
County of Ontario.....	2	1	3	Totals.....	100	57	157

VII.—Cities and Counties from which Pupils were received from the Opening of the School until 31st October, 1925

City or County	Male	Female	Total	City or County	Male	Female	Total
County of Addington.....	1	1	2	County of Ontario.....	13	16	29
District of Algoma.....	12	6	18	City of Ottawa.....	29	6	35
County of Brant.....	12	8	20	County of Oxford.....	11	18	29
City of Brantford.....	22	18	40	District of Parry Sound... 3	..	..	3
City of Belleville.....	4	4	8	County of Peel.....	6	2	8
County of Bruce.....	13	12	25	County of Perth.....	8	13	21
County of Carleton.....	2	2	4	County of Peterborough... 15	11	26	
County of Dufferin.....	2	1	3	County of Prince Edward.. 7	2	9	
County of Dundas.....	5	3	6	County of Prescott.....	2	2	4
County of Durham.....	4	4	8	County of Renfrew.....	15	8	23
County of Elgin.....	9	6	15	County of Russell.....	6	4	10
County of Essex.....	21	22	43	District of Rainy River... 1	1	2	
County of Frontenac.....	5	7	12	City of St. Catharines... 3	2	5	
County of Glengarry.....	8	2	10	City of St. Thomas.....	4	2	6
County of Grenville.....	3	2	5	City of Sarnia.....	..	1	1
County of Grey.....	15	12	27	City of Stratford.....	3	1	4
City of Guelph.....	4	5	9	County of Simcoe.....	19	15	34
County of Haldimand.....	8	5	13	County of Stormont.....	5	5	10
County of Haliburton.....	2	..	2	City of Toronto.....	113	74	187
County of Halton.....	7	3	10	District Thunder Bay... 1	..	1	
City of Hamilton.....	33	33	66	District of Timiskaming... 2	2	4	
County of Hastings.....	6	6	12	County of Victoria.....	9	2	11
County of Huron.....	16	13	29	County of Waterloo.....	13	8	21
City of Kingston.....	12	4	16	County of Welland.....	12	11	23
County of Kent.....	11	8	19	County of Wellington... 13	9	22	
County of Lambton.....	20	9	29	County of Wentworth... 15	11	26	
County of Leeds.....	27	7	34	City of Windsor.....	2	2	4
County of Lanark.....	4	4	8	County of York.....	23	21	44
County of Lennox.....	4	1	5	Province of Quebec.....	5	1	6
County of Lincoln.....	7	7	14	Province of Alberta.....	39	15	54
City of London.....	17	12	29	Province of British Columbia.....	11	4	15
County of Middlesex.....	14	15	29	Province of Manitoba... 57	33	90	
District of Muskoka.....	6	4	10	Province of Saskatchewan.. 50	29	79	
County of Norfolk.....	11	10	21	United States.....	1	1	2
City of Niagara Falls... ..	..	1	1				
District of Nipissing.....	13	9	22				
County of Northumberland... 10	11	21					
				Totals.....	884	616	1,500

VIII.—Cities and Counties from which Pupils were received who were in Residence on 31st October, 1925

City or County	Male	Female	Total	City or County	Male	Female	Total
District of Algoma.....	1	..	1	City of Ottawa.....	1	1	2
City of Belleville.....	..	1	1	County of Oxford.....	2	2	4
City of Brantford.....	1	1	2	County of Peel.....	1	..	1
County of Bruce.....	1	..	1	County of Perth.....	..	1	1
County of Essex.....	3	..	3	County of Peterborough...	..	2	2
County of Frontenac.....	..	1	1	County of Renfrew.....	3	..	3
County of Grey.....	2	..	2	County of Simcoe.....	3	..	3
County of Haldimand.....	1	..	1	County of Stormont.....	..	2	2
County of Halton.....	..	3	3	City of Toronto.....	9	8	17
City of Hamilton.....	2	6	8	County of Waterloo.....	..	1	1
City of Kingston.....	1	..	1	County of Welland.....	2	1	3
County of Lambton.....	..	1	1	County of Wellington.....	1	..	1
County of Leeds.....	3	1	4	County of Wentworth.....	2	..	2
County of Lincoln.....	2	2	4	County of York.....	..	1	1
City of London.....	1	..	1	City of Windsor.....	1	2	3
County of Middlesex.....	1	1	2	Province of Alberta.....	6	3	9
District of Muskoka.....	1	..	1	Province of Manitoba.....	10	4	14
District of Nipissing.....	2	..	2	Province of Saskatchewan..	17	7	24
County of Northumberland...	..	1	1				
County of Ontario.....	1	1	2	Totals.....	81	54	135

Maintenance Expenditure for the year ending October 31st, 1925, as compared with the previous year

Maintenance for year ending October 31st, 1924.....	\$91,228 22
Maintenance for year ending October 31st, 1925.....	82,230 42
<hr/>	
Expenditure for year ending October 31st, 1925.....	\$82,230 42
Less amount of Casual Revenue returned.....	16,897 13
<hr/>	
Actual Cost of Maintenance.....	\$65,333 29
<hr/>	
Average attendance year ending October 31st, 1924.....	138
Average per capita cost for year ending October 31st, 1924.....	\$517 66
Average attendance year ending October 31st, 1925.....	131
Average per capita cost for year ending October 31st, 1925.....	\$498 73

G. H. RYERSON,
Bursar.

APPENDIX V

ONTARIO SCHOOL FOR THE DEAF

ANNUAL REPORT OF THE SUPERINTENDENT

The Attendance

The total number of pupils registered during the school session of 1924-25 was 300. The average attendance was 286.

Health

The health of the pupils was exceptionally good during the year and no serious interruption to the work of the school resulted from illness. With the exception of an occasional outbreak of some contagious or infectious disease, such as measles, chicken-pox, etc., it might be said that the pupils enjoyed almost perfect health. This desirable condition is largely the result of capable supervision of the pupils by the physician, the nurse, and the staff generally, and is a great tribute to all those members of the staff who are responsible for the physical well-being of those entrusted to their care.

The Work of the School

The work of the school during the year was, on the whole, quite uneventful. The good health of the pupils and teaching staff made it possible to have full classes during nearly the whole of the session and the results obtained were correspondingly satisfactory. The Teachers' Training Course, which was put into effect a year ago, has been continued, and this year twelve teachers are taking the training of the three-year course—four in the first year, four in the second year and four in the third year, and two from outside the Province are taking the one-year Normal Course, one from the Province of British Columbia and one from the Province of Manitoba. Last year, three teachers, Miss M. A. Coffey, Miss A. M. Aitchison and Miss C. B. Blakely, finished their training and were given Certificates of Teachers of the Deaf.

The Farm

The operation of the farm during the year was, on the whole, quite satisfactory. The yield of farm produce, with the exception of the potato crop, was good. The potato crop was a comparative failure, the same as it was throughout the Province generally. The abundance of good, clean milk, fresh eggs and fresh vegetables obtained from the farm has had much to do with maintaining the high standard of healthfulness among our children.

The report of the Literary Examiner, H. J. Clarke, B.A., and Dr. Boyce, the Attending Physician, are hereto appended.

Before concluding this report, I wish to thank you, Sir, and the officers of your department for courtesies received during the year.

C. B. COUGHLIN,
Superintendent.

Officers of the School

C. B. Coughlin, M.D.	Superintendent.
Hugh Wiggins	Bursar.
W. W. Boyce, M.D.	Physician.
J. Chant, M.D.	Oculist and Aurist.
Miss E. A. Willoughby.	Matron.
Miss E. F. MacFarlane.	Dietitian-Housekeeper.

Teachers

MANUAL—D. R. Coleman, M.A., Teacher Emeritus; Mrs. Sylvia C. Balis, Miss Ada James, Miss Nina Brown.

ORAL—W. J. Campbell, Supervising Teacher, Senior Oral Department; Miss C. Ford, Supervising Teacher, Junior Oral Department; Geo. F. Stewart, E. B. Lally, K. C. Van Allen, M. Blanchard, Miss E. Deannard, Miss V. G. Handley, Miss E. Nurse, Miss L. Carroll, Miss B. Rierdon, Miss A. Aitchison, Miss M. Coffey, Miss M. Cass, Miss L. Churchill, Miss K. Simmons, Miss H. McTear, Miss E. Vanderwater, Miss M. Coulter, Miss P. Van Allen, Miss H. Hill, Alex. Gordon, Miss M. Squire, Miss A. Coulter.

Mrs. L. G. Williams	Teacher of Sewing.
Miss K. Bawden	Clerk and Stenographer.
Miss M. Allison	Trained Nurse.
J. Spanner	Printer and Instructor in Printing.
A. Morrice	Shoemaker and Instructor in Shoemaking.
J. N. Boyd	Baker and Instructor in Baking.

Literary Examiner's Report

ACCOMMODATIONS.—The appointments at this school are of the very best and leave nothing to be desired in the way of first class school accommodations. The class rooms are commodious, well lighted, properly heated and ventilated, while the seating throughout is of the latest design in school furniture. In appearance the buildings could not well be improved upon, and in design and finish they are highly satisfactory.

The "Shops," too, are greatly improved over conditions that existed before the new buildings were provided. These shops are not housed in the new buildings at all, but some of the older structure that formerly served as school rooms, etc., has been remodelled into very satisfactory "Printing Office," "Shoe Shop" and "Carpenter Shop," and "Manual Training Department."

EQUIPMENT.—The equipment here is satisfactory in most respects. They cannot, however, have too much material for supplementary reading, provided that it is of the proper kind. Much has been done along this line, and as history is taken up in several of the grades, I would recommend that "The Story of the British People" be placed in the school in sufficient quantity to meet the requirements. While visiting officially, I brought the "Country Life Reader" to the notice of the Supervisor, and she is asking for a supply of these also. "The Story of the Earth and Its People" would be useful, no doubt, also. Several of my Public schools have bought the McConnell Maps and are finding them very helpful. They would probably be equally useful here.

ATTENDANCE.—This is where this school excels any public school, or what is likely to be attained in any public school. Here the actual class room attendance is practically 100 per cent. of the possible, for the children living as they do right on the premises are in class on every day that their health will permit them to be there. And considering the large number of children congregated in this school, the health is remarkably good. Such close observation is kept of them, that there is very little serious illness among them.

There are in the school twenty-six regular literary classes. In addition, there are classes in Household Science and Dressmaking for the girls, and Printing, Shoemaking, Manual Training and Carpenter Work for the boys. Several of the larger boys are taking instruction in Agriculture.

TEACHERS' QUALIFICATIONS.—The teachers in this school are all specially trained for the work of teaching the deaf. Several members of the staff have taken training at the Clarke School at Northampton, Massachusetts, which ranks very high among the oral schools for the deaf in America. The teachers that are now being taken on the staff are required to have proven their ability as Public School Teachers, before they are accepted here at all, for none but the successful are suited to this work. That is, all are successful teachers with Normal school training. On entering this staff they are required now to take a course of training which amounts in reality to another Normal Course so far as this particular class of work is concerned. The course extends over three years. Lectures are given by members of the staff especially fitted to give them on the work of the several grades. The teachers in training are also given several periods a week of observation in classes in charge of the more experienced members of the staff, where they see the best methods applied to the actual work of teaching. Further, Miss Ford, who has been so successful as a supervisor of the Junior Oral Department of the school, gives personal demonstrations of the teaching methods that have been found most efficient in the teaching of this class of children. Special instruction is given in the correction of speech by Miss Deannard, who has made a very full study of this particular branch of the work. Miss Bradley, a recent graduate of the Northampton School, gives special work in Sense Training and Hand Work, and as a final training as it were, the Superintendent has a course of lectures dealing with the causes of deafness, etc. His training as a medical doctor especially fits him for such a course. I have looked into this course as far as opportunity offered, and I am of the opinion that the results will be beneficial to the school, but at the same time it entails considerable work upon the members of the staff, who are already fully occupied with their own classes. However, it is an old saying, that if you want anything done, ask a busy man to do it, and on this theory this work will be well done.

During the year there have been several changes on the staff, at least there have been several changes since my last report. The new members of the staff are taking hold of the work with an earnestness that promises well for the future, and it is to be hoped that some solution may be found to minimize the frequency of changes among the teachers who are doing work that meets with the approval of the supervising teacher.

TEACHERS' WORK—ORGANIZATION.—As stated above, the literary part of the school is undertaken in twenty-six classes, of which twenty-three are Oral Classes. These classes number from ten to twelve pupils each, for from the nature of things, a great deal of the instruction, particularly in the lower grades, is individual, and larger classes are impossible to handle satisfactorily.

TEACHING.—In the Oral Classes, the instruction is entirely given in accordance with the best approved methods in oral schools for the deaf. The children become very proficient in lip-reading, while a considerable degree of proficiency is also developed in oral speech. I found no great difficulty in making myself understood by the classes above the lower grades, nor had I very much trouble in understanding their speech, and I am totally ignorant of their natural signs, and the finger spelling is also foreign to me. As a matter of fact, natural signs are not permitted in the class room among the oral classes. In the Manual Classes, which consist of pupils who came in late in years, or from some other cause, are not able to satisfactorily take up the training in an Oral Class, the instruction is given by Manual Methods. In every class I saw good work done, and in some classes work of a very superior quality. I cannot in a report such as this is, particularize among the teachers, but some of them are certainly

experts in their work among the deaf. While there may be one or two who are not fully measuring up to what is expected of them, from close observation, I have come to the conclusion that the present staff, taken as a whole, is perhaps the best balanced that I have found here in the eighteen years that it has been my privilege to inspect the school.

DISCIPLINE.—As is to be expected from the care that is taken of these children, there is not much of what is commonly known as "School Discipline" in this school. During the three weeks that I spent in this school, I saw nothing in the way of discipline, that I would not fully approve of.

PUPILS' WORK—PROFICIENCY.—I found the several classes covering the work outlined for the grade in a satisfactory manner. To itemize the subjects in the several classes would make this report altogether too lengthy, but I have notes on the several classes that I can use to prepare such, should you desire it. A visitor here cannot but be struck by the fact that so large a number of the children seem anxious to learn. If we could get our Public School Classes to put forth the same effort, the results would be very gratifying.

PROGRESS.—While no mental survey has been made here, still the grades have been classified more or less along the lines of mental capacity. In each grade pupils are found who readily cover the prescribed work in a year, while others require longer, just as they do in speaking or, rather, hearing schools. I would say that the progress is quite satisfactory having in mind all the conditions.

DEPORTMENT.—I consider these children to be well behaved children. I frequently meet them in the city, when they are allowed to come to the city, and they are always most respectful. I say when they are allowed to come to the city, for whenever there is known to be contagious disease in the city, that they may carry back to the school, they are not allowed to visit us at all. This will partly account for the absence of epidemics among the pupils in the Ontario School for the Deaf.

GENERAL REMARKS.—In order to make the inspection conform to that in Public schools as nearly as may be, I divided my time so as to spend one week in the school before the Christmas vacation, and two weeks in March. I was thus able to judge of the progress made, from personal observation. I went carefully into the work of each teacher, and I can assure you that on the whole, faithful and efficient service is being rendered.

While I was not instructed to do so, I visited the "Shops." This was done largely because the Superintendent wished me to observe the instruction that is there given in language, particularly the language of the trade in question. I found the instructors making every effort in this respect. I also found them giving efficient instruction in the particular trade. These boys are being given a training that should go a long way towards fitting them to earn a living when they leave the school.

On this occasion I missed the genial Superintendent, who was enjoying a well-earned holiday, the first, I believe, since he entered upon his duties as Superintendent some nineteen years ago. The Matron was also incapacitated by a broken leg, and she also was missed from her accustomed place.

Mr. Pearce, the Acting Superintendent, did everything in his power to assist me in my official duties, and to him and the staff in general, I wish to extend my sincere thanks.

H. J. CLARKE.

Public School Inspector.

South Hastings, Belleville and Trenton.

November 1st, 1925.

Physician's Report

While we have had rather more sickness than during the preceding session, we attribute it to epidemic influence which we have been unable to entirely and successfully combat. We find that when contagious diseases abound more than ordinarily throughout the Province, we are more than likely to be affected here. Such was the case during the past session. The officers and attendants are constantly on the alert to detect anything of the kind, and very prompt and energetic means adopted to prevent. Careful inspection of the children and all they bring with them at the opening of school and, wherever any suspicion exists, prompt disinfection is carried out. But in spite of all this, we have contagious diseases creep in. During the early weeks of the session we had measles, and early in 1925 we had whooping cough and in latter months quite an epidemic of mumps. Generally the cases were mild and recovered promptly. Thorough system of quarantine was necessary and consequently regular classroom work was for a time considerably disturbed. There were a few serious cases of measles, and one delicate boy died in consequence of complications. A number of minor accidents occurred, mostly in connection with health exercises and amusements. Two cases of fractured arms, both recovering satisfactorily. Excellent organization exists at the school in connection with the care and health of the children—careful supervision of officers in charge as well as the teachers. Frequent inspection of the School and prompt attention to every complaining case or where a departure from health is apparent.

Of the more important cases of sickness we have had, I would mention one of appendicitis, with operation and recovery, several cases of pneumonia, all recovering, two rheumatic fever, a number of tonsillitis, gastro-intestinal disorders and other minor afflictions of more or less importance.

Belleville, November 1st, 1925.

W. W. BOYCE.

Number of Pupils in Attendance each Official Year since the Opening of the School

Period	Male	Female	Total
From October 27th, 1870, to September 30th, 1871.....	64	36	100
" " 1st, 1871, " 1872.....	97	52	149
" " 1872, " 1873.....	130	63	193
" " 1873, " 1874.....	145	76	221
" " 1874, " 1875.....	155	83	238
" " 1875, " 1876.....	160	96	256
" " 1876, " 1877.....	167	104	271
" " 1877, " 1878.....	166	111	277
" " 1878, " 1879.....	164	105	269
" " 1879, " 1880.....	162	119	281
" " 1880, " 1881.....	164	132	296
" " 1881, " 1882.....	165	138	303
" " 1882, " 1883.....	158	135	293
" " 1883, " 1884.....	156	130	286
" " 1884, " 1885.....	168	116	284
" " 1885, " 1886.....	161	112	273
" " 1886, " 1887.....	151	113	264
" " 1887, " 1888.....	156	109	265
" " 1888, " 1889.....	153	121	274
" " 1889, " 1890.....	159	132	291
" " 1890, " 1891.....	166	130	296
" " 1891, " 1892.....	158	127	285
" " 1892, " 1893.....	162	136	298
" " 1893, " 1894.....	158	137	295
" " 1894, " 1895.....	160	135	295
" " 1895, " 1896.....	173	137	310
" " 1896, " 1897.....	164	128	292

Number of Pupils in Attendance each Official Year since the Opening of the School—
Continued

Period	Male	Female	Total
From October 1st, 1897, to September 30th, 1898.....	167	138	305
“ “ 1898, “ 1899.....	161	132	293
“ “ 1899, “ 1900.....	153	130	283
“ “ 1900, “ 1901.....	157	143	300
“ “ 1901, “ 1902.....	147	141	288
“ “ 1902, “ 1903.....	140	143	283
“ “ 1903, “ 1904.....	137	134	271
“ “ 1904, “ 1905.....	130	138	268
“ “ 1905, “ 1906.....	116	143	259
“ “ 1906, “ 1907.....	126	145	271
“ “ 1907, “ 1908.....	133	143	276
“ “ 1908, to October 31st, 1909.....	130	151	281
From November 1st, 1909, “ 1910.....	143	149	292
“ “ 1910, “ 1911.....	138	143	281
“ “ 1911, “ 1912.....	135	126	261
“ “ 1912, “ 1913.....	139	129	268
“ “ 1913, “ 1914.....	152	144	296
“ “ 1914, “ 1915.....	156	160	316
“ “ 1915, “ 1916.....	158	152	310
“ “ 1916, “ 1917.....	145	148	293
“ “ 1917, “ 1918.....	143	147	290
“ “ 1918, “ 1919.....	137	140	277
“ “ 1919, “ 1920.....	143	134	277
“ “ 1920, “ 1921.....	153	147	300
“ “ 1921, “ 1922.....	173	147	320
“ “ 1922, “ 1923.....	183	158	341
“ “ 1923, “ 1924.....	188	158	346
“ “ 1924, “ 1925.....	185	155	340

ONTARIO SCHOOL FOR THE DEAF

Cost per Pupil, School for the Deaf, Years Ending October 31st, 1924 and 1925

Heading of Expenditure	Total expenditure year ending October 31st, 1924		Yearly cost per pupil October 31st, 1924		Weekly cost per pupil October 31st, 1924		Total expenditure year ending October 31st, 1925		Yearly cost per pupil October 31st, 1925		Weekly cost per pupil October 31st, 1925	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Medical department.....	356	62	1	22	02		388	33	1	36		
General groceries.....	22,327	18	76	99	1	48	19,011	27	66	50	1	28
Bedding and Clothing.....	147	03		50	01		248	34		87		02
Fuel, light, power and water.....	20,951	74	72	26	1	39	21,485	74	75	12	1	45
Laundry, soap and cleaning.....	1,451	24	5	00	10		2,082	65	7	28		14
Furniture and furnishings.....	455	88	1	57	03		2,147	87	7	51		14
Farm expenses.....							300	70	1	05		02
Repairs and alterations.....	1,673	18	5	78	11		2,441	41	8	54		16
School supplies, equipment.....	1,634	74	5	64	11		1,973	45	6	90		13
Sewage works, chemicals, etc.....	322	55	1	12	02		209	50		73		01
Contingencies.....	2,797	84	9	65	19		2,538	35	8	77		17
Salaries and wages.....	76,398	88	263	43	5	06	74,308	54	259	82	4	99
Total expenditure.....	128,516	88	443	16	8	52	127,136	15	444	45	8	54
Refunded to Provincial Treasurer for perquisites, paying pupils, etc..	14,925	85	51	46	99		13,507	09	47	23		91
Net expenditure.....	113,591	03	391	70	7	53	113,607	03	397	22	7	63

Average number of pupils, 1923-24, 290.

Annual cost per pupil, \$391.70.

Weekly cost per pupil, \$7.53.

Average number of pupils, 1924-25, 286.

Annual cost per pupil, \$397.22.

Weekly cost per pupil, \$7.63.

Certified correct,

H. WIGGINS,
Bursar.





UNIVERSITY OF TORONTO
REPORT OF THE
BOARD OF GOVERNORS
FOR THE
YEAR ENDING 30th JUNE
1925

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



ONTARIO

TORONTO

Printed and Published by Clarkson W. James, Printer to the King's Most Excellent Majesty
1926



UNIVERSITY OF TORONTO

REPORT OF THE

BOARD OF GOVERNORS

For the year ending 30th June, 1925

To His Honour the Lieutenant-Governor in Council:

The Governors of the University of Toronto have the honour to submit their nineteenth annual report, consisting of the President's review of the academic work of the University and its Colleges for the Session 1924-25, the reports of various officers and departments, and the usual statements in detail of the receipts and expenditures of the Board for the fiscal year which closed on 30th June, 1925, with the certificate of the auditor, Mr. G. T. Clarkson, attached.

During the year the construction of the new Forestry building was carried on and it was ready for occupation by the opening of the Session. The expenditure thereon to 30th June was \$53,149. The total cost, including furnishings and equipment, is expected to be about \$130,000, of which the major portion will be met from the proceeds of the twenty-year annuity debentures issued for the purpose and guaranteed by the Provincial Government.

Since the close of the year plans have been approved and contracts let for the new building for the Department of Hygiene and Public Health, towards which the Rockefeller Foundation has made a donation of \$400,000, together with a promise of \$250,000 for an endowment for the School of Hygiene. The cost of the building is expected to exceed slightly the amount of this grant, but arrangements have been made for financing the excess cost without trenching upon general University funds.

The gross revenue for the year was \$1,053,241, the deduction from which of interest written to Scholarship and other trust funds, \$20,618, left a net revenue of \$1,032,623, an increase over the previous year of \$15,607. To this there was added the special Legislative grant for the year of \$935,626, making together a total income of \$1,968,249.

The expenditure under the appropriations for salaries and maintenance (exclusive of the Ontario College of Education, which is supported by a special vote) was \$1,976,415. This total exceeds that of the previous year by \$3,672 only, and is less by \$89,211 than the anticipated expenditure shown by the estimates prepared before the beginning of the fiscal year; an evidence, the Governors feel, of the economy and care with which the services are administered.

The excess of expenditures over receipts was \$8,166. This has been charged to the Contingent Fund created out of available balances of former years, which stood at the beginning of the year at \$88,753, leaving a sum of \$80,587 carried forward to meet the needs of the present or future years.

All of which is respectfully submitted.

H. J. CODY,
Chairman.

Toronto, 30th November, 1925.



PRESIDENT'S REPORT

1924-1925

To the Governors of the University of Toronto:

GENTLEMEN:—

I beg to submit the following report on the academic work of the University and University College during the twelve months ended June 30th, 1925.

The total staff of the University and University College numbered 595, of whom 72 were professors, 61 associate professors, 58 assistant professors, 92 lecturers, associates (in medicine) and instructors in the College of Education, 1 director, 2 directors of field work, 309 demonstrators, fellows and instructors with sessional appointments. They were distributed as follows:

	Professors,	Associate Professors,	Assistant Professors,	Associates,	Lecturers.	Director.	Director of Field Work.	Other Sessional Appointments.
University (Faculty of Arts).....	26	19	21	..	22	..	..	63
University College.....	11	12	6	..	7	..	..	9
Faculty of Medicine.....	21*	13	15	22	7**	..	..	169
Faculty of Applied Science.....	11	7	12	..	13†	..	..	39
Faculty of Household Science.....	..	2	1	..	2	..	..	5
Faculty of Forestry.....	1	3	..	..	..	..	..	1
Faculty of Music.....	..	..	..	..	4	..	..	..
Public Health Nursing.....	..	..	..	..	..	1	1	43
Social Service.....	1	..	..	..	..	..	1	10
Ontario College of Education.....	2	5	3	..	19	..	..	..

*One also in University.

**Two also in Ontario College of Education.

†Two also in University.

In Victoria College there were:

Professors.....	14
Associate Professors.....	2
Lecturers.....	6
Special Instructors.....	3

In Trinity College there were:

Professors.....	12
Lecturers.....	7

In St. Michael's College there were:

Professors.....	11
Lecturers.....	8

The following members of the staff retired:

John Macnaughton, M.A., LL.D. (Queen's), Professor of Latin; Albert Ham, Mus. Doc., Lecturer on Church Music.

Professor Macnaughton occupied the chair of Latin in University College for six years after long and varied service in Queen's and McGill Universities. His former students will always carry with them the memory of a brilliant and inspiring teacher who pointed out to them as few could the meaning of classical

literature. His colleagues will always think of him as a warm-hearted friend and most stimulating companion.

The retirement of Dr. Albert Ham is the conclusion of his close association for a quarter of a century with the musical affairs of the University, which is deeply grateful for his long and sustained interest.

It is with deep regret that I record the deaths of Dr. W. Ray Hodge and Dr. G. S. Strathy, two of the most promising of the younger members of the staff of the Faculty of Medicine. At the time of his death Dr. Hodge was carrying on research in the Connaught laboratories and seemed to be on the threshold of a brilliant career. Dr. Strathy also, who died after a longer illness, had already marked out for himself a future to which we were looking forward in this University with much satisfaction.

The following resigned:

James Winfred Bridges, B.A. (McGill), A.M., Ph.D. (Harvard), Associate Professor of Psychology; Ubert Cecil Holland, B.A.Sc., Lecturer in Mechanical Engineering.

Leave of absence was granted to the following:

For the Michaelmas term:—Joseph Horace Faull, B.A., Ph.D. (Harvard), Professor of Botany.

For the year:—Herbert John Davis, M.A. (Oxon.), Associate Professor of English; Francois Charles Archille Jeanneret, B.A., Associate Professor of French, owing to ill-health; Marcel Moraud, B ès L., Associate Professor of French, to exchange with Miss E. R. L. Reed of the University of Western Australia.

The following new appointments and promotions were made during the year:

In the Faculty of Arts—Appointments:—Jacques Chapelon, D.Sc. (Paris), Professor Agrée in Mathematics for the year; Reynold Kenneth Young, B.A. (Tor.), Ph.D. (Cal.), Associate Professor of Astronomy; Wilhelm Ernst Blatz, M.A., M.B. (Tor.), Ph.D. (Chicago), Assistant Professor of Psychology; Earle Douglas MacPhee, M.A., B.Educ. (Edinburgh), Assistant Professor of Psychology; Fulton H. Anderson, Ph.D., Lecturer in Philosophy; Alexander Brady, B.A. (Oxon), Lecturer in Political Economy; Sperrin Noah Fulton Chant, M.A., Lecturer in Psychology; James Forrester Davison, B.A., LL.B. (Dalhousie), LL.M. (Harvard), Lecturer in Roman Law and Jurisprudence; George Glazebrook, B.A. (Tor. and Oxon), Lecturer in History; William John Knox Harkness, M.A., Lecturer in Limnobiology; Miss Evangeline Harris, B.A. (Oxon), M.A. (Tor.), Lecturer in Latin; Miss Adeline M. Lobb, B.A. (Oxon), M.A. (Tor.), Lecturer in English.

Promotions:—Eli Frank Burton, B.A. (Cantab), Ph.D. (Tor.), from an associate-professorship to a professorship in Physics; Robert Boyd Thomson, B.A., from an associate-professorship to a professorship in Phanerogamic Botany; William Hall Clawson, B.A. (N.B.), M.A., Ph.D. (Harvard), from an assistant-professorship to an associate-professorship in English; Lachlan Gilchrist, M.A., Ph.D. (Chicago), from an assistant-professorship to an associate-professorship in Physics; Henry Allan McTaggart, B.A. (Cantab), Ph.D. (Tor.), from an assistant-professorship to an associate-professorship in Physics; Irvine Rudsdale Pounder, M.A., from an assistant-professorship to an associate-professorship in Mathematics; William Harold Trevorrow Baillie, M.A., M.B., from a lectureship to an assistant-professorship in Mammalian Anatomy; George Henry Duff, Ph.D., from a lectureship to an assistant-professorship in Botany; Harold Adams Innis,

M.A. (McMaster), Ph.D. (Chicago), from a lectureship to an assistant-professorship in Political Economy.

In the Faculty of Medicine—Appointments:—Clarence B. Farrar, A.B. (Harvard), M.D. (Johns Hopkins), Professor of Psychiatry; John Taylor Fotheringham, B.A., M.B., M.D., C.M., LL.D., Professor of History of Medicine; William Ludlow Holman, B.A., M.D. C.M. (McGill), Associate Professor of Bacteriology; Henry Albert Beatty, M.B., Assistant Professor of Clinical Surgery; Herbert Ernest Clutterbuck, M.D., C.M., Associate in Clinical Surgery; David Edwin Robertson, M.B., Associate in Clinical Surgery; Gordon Campbell Cameron, M.D., Lecturer in Bacteriology.

Promotions:—William Lipsett Robinson, B.A. (McMaster), M.B. (Tor.), from a lectureship to an assistant-professorship of Pathology.

In the Faculty of Applied Science—Appointments:—William Gourlay McIntosh, B.A.Sc., Lecturer in Machine Design; E.A. Smith, M.A. (McMaster), Lecturer in Chemical Engineering.

Promotions:—Clarence Richard Young, B.A.Sc., C.E., from an associate-professorship to a professorship of Structural Engineering; Eric Ross Arthur, M.A., B.Arch. (Liverpool), from a lectureship to an assistant-professorship of Architecture; William James Turnbull Wright, B.A.Sc., from a lectureship to an assistant-professorship of Engineering Drawing.

In the Ontario College of Education—Promotions:—Frederick Ethbert Coombs, M.A., from an assistant-professorship to an associate-professorship of Elementary Subjects; John Oliver Carlisle, M.A., from an instructorship to an assistant-professorship of Classics.

Public Health Nursing Department—Appointment:—Miss Florence Emory, Assistant Director.

The total number of students registered in the University in 1924-1925 was 4,802, distributed as follows:

	Men	Women	Total	Men	Women	Total
Faculty of Arts.....				1,311	1,189	2,500
University of Toronto.....	145	163	308			
University College.....	716	570	1,286			
Victoria College.....	272	285	557			
Trinity College.....	80	71	151			
St. Michael's College.....	112	114	226			
Registered twice.....	14	14	28			
Faculty of Medicine.....				730	68	798
Faculty of Applied Science and Engineering.....				485	3	488
Faculty of Household Science.....				..	23	23
Ontario College of Education.....				252	219	471
Faculty of Forestry.....				43	..	43
Faculty of Music.....				19	44	63
School of Graduate Studies.....				240	96	336
Department of Social Service.....				12	83	95
Department of Public Health Nursing.....				..	50	50
Registered twice.....				41	24	65
				3,051	1,751	4,802

The figures may be further analyzed as follows:—

FACULTY OF ARTS

University of Toronto

	Men	Women	Total
Teachers' Courses and Summer Session.....	128	153	281
Occasional Arts students.....	17	10	27
	145	163	308

University College

	Men	Women	Total
First year undergraduates.....	250	170	420
Second year undergraduates.....	163	122	285
Third year undergraduates.....	163	120	283
Fourth year undergraduates.....	108	127	235
Occasional students.....	33	32	65
Registered twice.....	1	1	2
	718	570	1,286

Victoria College

	Men	Women	Total
First year undergraduates.....	78	76	154
Second year undergraduates.....	83	62	145
Third year undergraduates.....	52	79	131
Fourth year undergraduates.....	45	61	106
Occasional students.....	14	7	21
	272	285	557

Trinity College

	Men	Women	Total
First year undergraduates.....	29	26	55
Second year undergraduates.....	14	15	29
Third year undergraduates.....	19	14	33
Fourth year undergraduates.....	14	14	28
Occasional students.....	4	2	6
	80	71	151

St. Michael's College

	Men	Women	Total
First year undergraduates.....	49	36	85
Second year undergraduates.....	17	19	36
Third year undergraduates.....	26	31	57
Fourth year undergraduates.....	19	28	47
Occasional students.....	1	..	1
	112	114	226

FACULTY OF MEDICINE

	Men	Women	Total
First year undergraduates.....	91	14	105
Second year undergraduates.....	103	13	116
Third year undergraduates.....	105	12	117
Fourth year undergraduates.....	115	9	124
Fifth year undergraduates.....	176	9	185
Sixth year undergraduates.....	117	10	127
B.Sc. (Med.) undergraduates.....	4	1	5
Candidates for D.P.H.....	7	..	7
Candidates for Diploma of Radiology.....	2	..	2
Short Courses in Radiology.....	1	..	1
Post Graduate students.....	6	..	6
Occasional students.....	3	..	3
	730	68	798

FACULTY OF APPLIED SCIENCE AND ENGINEERING

	Men	Women	Total
First year undergraduates.....	115	1	116
Second year undergraduates.....	119	2	121
Third year undergraduates.....	113	..	113
Fourth year undergraduates.....	138	..	138
	485	3	488

FACULTY OF HOUSEHOLD SCIENCE

	Men	Women	Total
First year undergraduates.....	..	19	19
Second year undergraduates.....	..	4	4
	..	23	23

ONTARIO COLLEGE OF EDUCATION

	Men	Women	Total
Students in attendance.....	114	190	304
Extra-mural students.....	29	20	49
Students in B.Paed. course.....	109	9	118
	252	219	471

FACULTY OF FORESTRY

	Men	Women	Total
First year undergraduates.....	13	..	13
Second year undergraduates.....	6	..	6
Third year undergraduates.....	12	..	12
Fourth year undergraduates.....	12	..	12
	43	..	43

FACULTY OF MUSIC

	Men	Women	Total
First year undergraduates.....	10	23	33
Second year undergraduates.....	4	14	18
Third year undergraduates.....	4	7	11
Candidates for Mus. Doc. degree.....	1	..	1
	19	44	63

SCHOOL OF GRADUATE STUDIES

	Men	Women	Total
Candidates for Ph.D.....	53	16	69
Candidates for M.A.....	91	48	139
Candidates for M.D.....	2	..	2
Candidates for Ch.M.....	1	..	1
Candidates for M.A. Sc.....	10	..	10
Candidates for M.Arch.....	2	..	2
Candidates for C.E.....	3	..	3
Candidates for E.E.....	1	..	1
Candidates for Chem.E.....	2	..	2
Candidates for F.E.....	1	..	1
Candidates for D.Paed.....	53	4	57
Graduate students.....	26	28	54
Duplicates.....	5	..	5
	240	96	336

DEPARTMENT OF SOCIAL SERVICE

	Men	Women	Total
First year full-time students.....	1	24	25
Second year full-time students.....	3	13	16
Part-time students.....	8	46	54
	12	83	95

DEPARTMENT OF PUBLIC HEALTH NURSING

	Men	Women	Total
Full-time students.....	..	33	33
Part-time students.....	..	17	17
	..	50	50

In addition to the students in regular courses at least 2,545 persons have been receiving instruction provided by the University through its evening classes held in Toronto, Hamilton, and other cities and towns of the Province.

The numbers examined in the different departments of the University, including those persons granted standing for Military Studies, were as follows:

Arts:

Fourth year.....	432
Third year.....	550
Second year.....	577
First year.....	743
Teachers' Course.....	238
	2,540

Medicine:

Sixth year.....	130
Fifth year.....	186
Fourth year.....	124
Third year.....	114
Second year.....	99
First year.....	101
D.P.H.....	3
D.R.....	2
B.Sc. (Med.).....	5
	<hr/>
	764

Applied Science and Engineering:

Fourth year.....	137
Third year.....	110
Second year.....	121
First year.....	114
	<hr/>
	482

Household Science.....	22
Education.....	425
Forestry.....	42
Music.....	54
Graduate Studies.....	148
Social Service.....	64
Public Health Nursing.....	29
Law.....	29
Dentistry.....	364
Pharmacy.....	89
Agriculture.....	39
Veterinary Science.....	15
Local Examinations in Music.....	12,415

The degrees conferred were:

	Men	Women	Total
LL.D. (Honorary).....	4	1	5
D.Litt. (Honorary).....	1	..	1
M.D. (Honorary).....	1	..	1
D.Sc. (Honorary).....	9	..	9
Ph.D.....	11	2	13
M.A.....	44	27	71
M.A.Sc.....	9	..	9
M.Arch.....	2	..	2
C.E.....	2	..	2
E.E.....	1	..	1
Chem.E.....	1	..	1
F.E.....	1	..	1
B.A.....	185	218	403
B.Comm.....	12	..	12
M.B.....	129	13	142
B.Sc. (Med.).....	4	1	5
B.A.Sc.....	123	..	123
B.Arch.....	8	..	8
B.Paed.....	25	3	28
B.Sc. F.....	10	..	10
Mus.Bac.....	1	1	2
LL.B.....	4	..	4
D.D.S.....	102	..	102
B.S.A.....	44	..	44
B.V.Sc.....	15	..	15
Phm.B.....	72	7	79
D.P.H.....	6	..	6
	<hr/>	<hr/>	<hr/>
	826	273	1,099

The number of students in the Faculty of Arts exceeded that of the previous year by nearly 170, there being a gain in all the Colleges, especially University College. The ratio of men to women was approximately 50 per cent., though in University College it was somewhat higher. In Medicine and in Applied Science there was a slight reduction, but it may be expected that in all the Faculties we have reached a stable condition, so that in the next few years much change need

not be anticipated. In recent years growth in the Graduate School has been noticeable, but here also quiet increase is to be expected.

In view of the raising of standards at matriculation that has recently taken place it is of interest to observe the average age of students who are now entering the University of Toronto. In the last four years the average of those entering Arts has been 19 years, Medicine 19.87, Applied Science 19.5, Forestry 20.15. In the last two years the age of entrance both into Arts and into Medicine has been slightly lower than in previous years, whereas in Applied Science it has remained stable. These figures support what I have so often said, that when the University raises its standards of entrance gradually the schools of the Province are able to respond without in the long run increasing materially the time for preparation required in school. In the future it is to the schools rather than to the University that we are looking for raising the standards, and I am confident that as in European countries a higher grade of work is attainable if we set out to return to the schools some of the work that is now done in universities. Increased intensiveness in the training of such pupils as are looking forward to professional and academic courses together with the opportunity of the earlier and more thorough study of languages would in some measure prevent the waste and the disabilities that attend so much of the secondary education of this continent as compared with that of Britain and Western Europe.

The work of the University is very fully outlined in the reports herewith appended, and I draw the attention of those interested in the University to what is there contained which sets forth the variety of studies and researches that have been conducted during the past year. I have no doubt that the work here outlined has been conducted with much efficiency, and that the standards have been well maintained during the past year.

The health of the undergraduate body is being cared for with increasing efficiency. Nearly 94 per cent. of the men and 88.6 per cent. of the women are qualified to take physical training. Corrective and supervised classes have done much to improve those who had deficiencies in former years, and among the women 62 per cent. of such persons show improvement over the former year. Dr. Edith Gordon, however, again calls attention to the lack of infirmary facilities, which are specially felt in the case of the students of the College of Education. Here I must once more emphasize strongly the need of a new building for women in which adequate accommodation will be provided for their physical training. The large number of women who are entering the University is increasing the urgency of this need every year.

One hundred and one men learned to swim and 217 received the Royal Life Saving award. Throughout the year there was healthy sport, which is not to be judged by failure to win spectacular games which draw the attention of the public. The Rowing Club had an unusually successful year. The Senior Eight "won the Olympic trials, and at Paris were defeated only by Yale and that by a very small margin." The University is fortunate in those who have the oversight of its physical departments and in the healthy tone that prevails.

I am glad also to report again that there has been a great increase in the use of the Library, especially by undergraduates, and also by graduates. In the last three years it has amounted to fully one hundred per cent. This means further demands upon the funds which are still insufficient to meet the rapidly growing needs of a university in which intellectual activity is so much awake.

It will be observed also from the reports submitted that there is a continued activity in research in a great variety of departments. Space forbids even enumerating the chief contributions that have been made through these investi-

gations. They cover all the sciences, and many of them have most important bearing on practical results, and several have received recognition among the learned societies of both Great Britain and the United States.

In this report I wish to draw attention to the work that has been done in the course in commerce and finance leading to the degree of Bachelor of Commerce. It was inaugurated in the year 1920 and from small beginnings has come to enrol a body of students which has steadily increased year by year. The first year registration is now between seventy and eighty, and from present indications seems likely to maintain itself at not less than that level. The total enrolment in the course for the six years since its inauguration is as follows:

1920-1921	1921-22	1922-23	1923-24	1924-25	1925-26
25	33	70	125	156	185

We can therefore with probability contemplate in the next two or three years a total enrolment of at least 230 students.

It was considered, by the members of the staff chiefly concerned with the work of the course, to be especially important that high standards should be maintained. The character of the work was established on the same basis as an honour course in Arts, and those who failed to reach that standard were eliminated. As a result the quality of the students compares now favourably with those in "honour" courses.

While the larger part of the work of the course fell within the subjects of economics, special training was provided in actuarial science and accounting, and other classes, including economic geology and business administration, were added. Special classes in modern languages were also provided by the language departments to meet the needs of the commerce students. It was felt that the object of the course was not to train students in the technical aspects of business—a training which can be acquired in any case only in the practical experience of the business world—but to give that insight into the principles of economics, of statistics, of accounting, and other subjects which constitute the best academic preparation for the world of affairs. During their training all the students of the course are required to spend at least one summer in some field of business, but it was not thought desirable to establish courses in subjects like salesmanship, advertising, and so forth.

The work of the course has been greatly aided by the generous co-operation of leading business men in the city of Toronto and elsewhere. Thus in the year 1924-25 the students of the course were addressed by Mr. Ireland and Mr. Mills of the T. Eaton Company, Mr. C. L. Burton of the Robert Simpson Company, Mr. Fox of the Wm. Davies Company, Mr. Kent of W. J. Gage and Company, Mr. Atkinson of the Toronto Daily Star, Mr. Hunter of the McLean Publishing Company, Mr. Glazebrook of Glazebrook and Cronyn, Mr. Douglas Kerr of the Canada Life Company, Mr. Locke of the Confederation Life Company, all of the city of Toronto. In addition lectures were given by Mr. Dennis of the Canadian Pacific Railway, Montreal; Mr. Coats of the Dominion Bureau of Statistics, Ottawa; Mr. Nicholson of Austin and Nicholson, Chappleau; Mr. Sloan of the Standard Statistics Company, New York; Mr. Baldwin of the Babson Statistical Organization, Wellesley Hills, Mass., and Professor Bullock of the Harvard Economic Service. I wish to express our appreciation of the ready and valuable assistance rendered by these gentlemen and the organizations which they represent. In this way the students are given a wide acquaintance with the conditions and problems of commerce and finance which they could not otherwise obtain.

Special lectures are also arranged where possible to acquaint the students with economic conditions outside of Canada. During the session 1924-25, addresses were generously given by Sir George Paish on "The Financial Prospect in France," and by Mr. S. K. Ratcliffe on the "Situation in Britain."

Under the direction of the Department of Political Economy, special investigations of Canadian industries have been planned, in the conduct of which the senior students of the course in commerce and finance are enlisted. The first investigation, conducted by Professor Innis, was one into the fur trade, and the results, published in a number of bulletins, have received very favourable comment from those engaged in the trade. The second investigation is now being arranged, a report on the mining industry of Northern Ontario, which is to be conducted by Professor Jackson. It is planned to have a similar investigation every two years, and it is hoped that the publication of the resulting reports will be of real value not only to the students but to the business world.

The students of the course have already developed a solidarity and *esprit de corps* of their own. A Commerce Club has been instituted by them, which arranges debates, addresses and social functions, forming a meeting ground for all the years.

As soon as the finances of the University permit, a chair of Geography should be established. This subject is now receiving great attention in England, but except in so far as it is dealt with on the physical side it has not yet been given adequate recognition in Canadian universities, though it is essential for historical, economic and commercial studies.

During the past session two additional subjects have been added to the courses of instruction. That of ceramics has been made possible by the generous gift of the National Clay Products Association, the fulfilment of long deferred hope. Also, a lectureship in ethnology was established, thus resuming a line of investigation and instruction which many years ago was carried on in this University. There are almost unlimited opportunities for the development of this subject in Canada, and for this work no place is better situated than Toronto with its great archaeological museum. Though for several years Sir Bertram Windle has been delivering courses of public lectures on archaeological subjects, which have been greatly appreciated, it was felt by the Governors that the time had come to make a permanent appointment in ethnology whereby the subject could be treated more fully in undergraduate and graduate work.

After much careful deliberation the long-hoped-for creation of a Faculty of Dentistry has been consummated, and on July 1st, 1925, the Royal College of Dental Surgeons handed over the School of Dentistry, with its building and equipment, to the University, so that hereafter the work in dental education and research will be controlled by the University through the Faculty of Dentistry. We congratulate the Royal College of Dental Surgeons on the long and successful career of the school and on the reputation it has made for itself on this continent. We welcome the new Faculty into the University and hope that this change will mean still further progress in dental education.

As in former years, there has been great activity in the Extension Department, especially in the courses for teachers from Toronto and neighbouring districts. The effort of the University is also to provide instruction in as many subjects as possible for any body of earnest students who desire advanced work.

Of 248 postgraduate students, 73 came from other Canadian universities, 12 from Imperial universities, and 8 from foreign universities. The incoming of so many students from such widely scattered areas adds greatly to the interest

of the University and stimulates this school, the great range of which is evident in the variety of subjects chosen for study.

Another educational element in the University which has been developing in recent years is found in the distinguished lecturers who visit the University during the year, and in their great variety of themes. These lecturers have come to us from other universities and from various walks in life and bring new points of view to groups of students and of the staff with whom they are associated.

During the session the following special lectures were delivered: A series of lectures, particularly for the students in the Department of Political Economy, on "Australian Labour Problems" and "Geography and Resources of Australia," by Professor H. Heaton of the University of Adelaide; a course of twelve lectures on "Some Religions of the World," by Sir Bertram Windle, F.R.S., Special Lecturer on Ethnology in the University of Toronto; two lectures on "Cosmological Consequences of the Finite Extent of the Universe," by Dr. L. Silberstein of the Eastman Research Laboratory, Rochester, N.Y.; two lectures on "The Geology of North Greenland" and "Explorations in North Greenland," by Dr. Lauge Koch of the Geological Survey of Denmark; two lectures by Rt. Hon. H. A. L. Fisher on "Our Heritage" and "Methods in Historical Research"; two lectures by Dr. Lauro De Bosis of the Royal University of Rome on "Benedetto Croce and the Sense of Beauty" and "The New Literary Movements"; a lecture on "The Recovery Process in Muscular Activity," by Professor A. V. Hill, F.R.S., Jodrell Professor of Physiology, University College, London, England; a lecture on "Some Episodes in the Early History of Oxford," by Rt. Rev. A. C. Headlam, Lord Bishop of Gloucester; a lecture on "Aesthetic Problems of the Twentieth Century," by E. F. Carritt, Esq., University College, Oxford, Exchange Professor at the University of Michigan; a lecture on "Ore Magmas," by Josiah E. Spurr, Esq., Editor-in-Chief of the Engineering and Mining Journal-Press, New York; a lecture on "English Experiments in Wage Regulation," by Miss M. Cecile Matheson; a lecture on "Nationality," by Sir Richard Lodge, formerly Professor of History of the University of Edinburgh.

A Classical Conference was held in February, the aim of which was to call attention to the widely extended revival of interest in the teaching of languages, and in particular to awaken a new confidence in the value of the Latin and Greek classics as instruments of education. At this conference addresses were delivered by Professor Robert J. Bonner of the University of Chicago on "Oratory and Litigation in Ancient Athens"; by Professor George Lincoln Hendrickson, Yale University, on "Archilochus and the Victims of his Iambics"; by Professor F. W. Shipley, Washington University, St. Louis, on "Virgil in the Nineteenth and Twentieth Centuries"; and by Professor Berthods L. Ullman, State University of Iowa, on "Recent Tendencies in the Teaching of Latin."

Dr. F. A. Moure, the University organist, again gave during the year a successful series of organ recitals, beginning in October and ending in March. The majority of these recitals were broadcast by arrangement with the "Toronto Daily Star."

The activities of Hart House have been greater than ever. The indefatigable labour and interest of the Warden have during the past year been successfully supported by the new Comptroller, Mr. Gilley, who has devoted himself with unremitting ability to his work. Mr. Campbell, the new steward, has also made a great success of the dining hall.

During the past year the University has received the following benefactions:

From the Rockefeller Foundation, payment on account of grant for construction of new Hygiene Building, \$100,000; first payment on account of School

of Hygiene, \$12,503.91; Eaton Endowment (annual payment), \$25,000; Carnegie Corporation for research in diabetes, \$8,175; His Honour Sir J. A. M. Aikins, LL.D., for a scholarship in English, \$5,000; Dr. A. H. F. Barbour of Edinburgh, for further endowment of the George Brown memorial scholarship in medical science, \$4,847.50. Graduate fellowships: Colonel R. W. Leonard, \$500; Imperial Oil Company, \$500; Sir Edward Kemp, \$500; Robert Simpson Company (for 1925-26), \$500; Canadian Pacific Railway (for 1925-26), \$1,500; the late D. A. Dunlap, Esq., donation for psychology, \$2,400; Canadian Oral Prophylactic Association, for research in dentistry, \$1,632.38; A. R. Kaufman, Esq., for fellowship in town planning, \$600; Dr. R. A. Reeve, bequest and prize, \$650; Jenkins Brothers Limited, for scholarship in engineering, \$500; Robert Bruce Bursary, \$458.93; Hon. N. W. Rowell, LL.D., K.C., for Langford Rowell scholarship, University Schools, \$200. McCaul scholarship in classics: G. A. H. Fraser, Esq., \$25; Principal M. Hutton, \$25; A. M. Stewart, Esq., K.C., \$25; Professor F. Tracy, for prize in ethics, \$20; University College Alumnae, for prize in English, \$10; an echelon spectrograph for the physical laboratory, from Sigmund Samuel, Esq., and F. D. Benjamin, Esq., valued at \$2,500.

I cannot refrain from mentioning the death, a few months ago, of one of the greatest benefactors of the Royal Ontario Museum of Archaeology, George Crofts, Esq., LL.D. Through his wide knowledge of Chinese art, his long experience in China and in the Orient and his generosity he made it possible for the trustees of the museum to possess as they do to-day one of the finest collections of Chinese art in the world.

Also the University and the Province have lost through the death of D. A. Dunlap, Esq., a most liberal benefactor, who in his lifetime contributed generously to the support of objects for which his help was asked, and who bequeathed to the University one hundred thousand dollars for medical research.

The erection of the new Forestry Building has opened a new chapter for that Faculty, and it is hoped that the botanical laboratory with which it so long shared the old building will soon have adequate quarters.

Among other urgent building needs of the University at present are residences for the men and women of University College. The College cannot fulfil its purpose for the people of this Province until this long delayed accommodation is provided. I hope that it will be possible in the near future to make a beginning in its provision.

The acquisition of the grounds formerly owned by the Aura Lee Company has been a very great boon for the University of Toronto Schools. It has been a solution of their long-standing problems.

In the month of March, Dean Pakenham left on a long-earned holiday, the first that he has had since he undertook his duties in the University, and during his absence his place was worthily filled by Professor Sandiford.

I have to thank the Board of Governors for their kindness in granting me leave of absence from the end of March until the opening of the current academic year. During these months I had the opportunity of visiting most of the leading universities of Great Britain and of comparing their methods with our own. I wish to take this opportunity also to express my appreciation to Principal Hutton of his kindness in undertaking the duties of President during my absence.

All of which is respectfully submitted.

ROBT. A. FALCONER,
President.

November 26th, 1925.

SUMMARY

	Faculty of Arts.	Faculty of Medicine.	Faculty of Applied Science and Engineering.	Faculty of Household Science	College of Education.	Faculty of Forestry.	Faculty of Music.	School of Graduate Studies.	Department of Social Service.	Department of Public Health Nursing.	Duplicates.	Totals.
Ontario:												
(1) Province....	1,149	103	393	257	9	268	20	15	28	13	23	2,232
(2) Toronto....	1,212	164	315	194	11	169	13	35	52	31	35	2,161
Nova Scotia.....	6	6	2	1	..	3	..	..	3	..	..	21
New Brunswick...	11	..	..	1	..	1	..	..	1	..	..	14
Prince Edward Is..	2	1	1	..	..	..	..	..	..	..	..	4
Quebec.....	8	2	1	..	..	5	1	1	3	..	..	21
Manitoba.....	8	7	1	3	..	10	1	..	1	..	..	31
Saskatchewan....	31	10	18	6	..	7	..	2	1	1	3	73
Alberta.....	8	8	10	4	..	2	..	3	2	..	..	37
British Columbia..	19	13	43	7	..	4	2	5	..	..	..	93
Yukon.....	2	..	1	3	..	..	..	..	..	..	..	6
United States....	22	4	6	..	1	1	1	2	1	..	2	36
Elsewhere.....	22	18	7	12	2	1	5	..	3	5	2	73
Totals.....	2,500	336	798	488	23	471	43	63	95	50	65	4,802

The students from the Province of Ontario are distributed as follows:

	Faculty of Arts.	Faculty of Medicine.	Faculty of Applied Science and Engineering.	Faculty of Household Science.	College of Education.	Faculty of Forestry.	Faculty of Music.	School of Graduate Studies.	Department of Social Service.	Department of Public Health Nursing	Duplicates.	Totals.
Algoma.....	7	11	7	..	2	1	..	1	..	..	3	26
Brant.....	37	20	8	..	3	..	..	2	1	..	1	70
Bruce.....	23	7	6	..	2	1	..	3	2	1	..	45
Carleton.....	44	11	6	..	17	2	..	4	4	3	..	91
Dufferin.....	13	4	1	..	2	1	..	..	..	..	1	21
Dundas.....	12	1	1	1	2	..	..	1	1	..	..	19
Durham.....	19	10	3	..	3	1	2	3	..	..	1	40
Elgin.....	8	6	6	..	5	..	..	1	..	..	..	26
Essex.....	34	13	4	1	7	1	..	1	..	1	2	60
Frontenac.....	3	2	..	..	5	..	..	3	2	..	..	15
Glengarry.....	2	1	..	..	2	..	..	..	..	..	..	5
Grenville.....	8	1	1	..	5	1	..	..	1	1	..	18
Grey.....	25	15	6	..	5	2	..	3	..	..	..	56
Haldimand.....	20	10	4	..	2	..	..	1	..	..	..	37
Haliburton.....	..	..	..	..	..	..	..	..	..	..	..	..
Halton.....	45	11	9	..	7	..	2	3	..	..	1	76
Hastings.....	17	8	5	1	7	..	..	3	1	..	2	40
Huron.....	32	12	8	..	5	..	..	4	..	2	1	62
Kenora.....	2	..	..	..	..	..	..	..	..	..	..	2
Kent.....	17	10	6	..	3	..	..	2	1	..	1	38
Lambton.....	15	7	5	..	6	..	..	3	..	..	1	35
Lanark.....	14	3	..	..	7	1	..	5	..	1	..	31
Leeds.....	10	3	2	..	5	..	..	..	..	..	..	20
Lennox and Addington.....	10	1	1	..	4	..	..	1	..	..	..	17
Lincoln.....	48	13	10	2	5	..	..	4	..	..	2	80
Manitoulin.....	1	..	..	..	1	..	..	..	..	..	..	2
Middlesex.....	29	4	13	..	23	..	2	10	2	..	1	82
Muskoka.....	15	4	5	..	1	..	..	1	..	..	1	25
Nipissing.....	8	9	..	1	4	..	..	2	..	..	..	24
Norfolk.....	15	7	4	1	..	..	..	..	..	..	..	27
Northumberland..	15	5	4	..	3	..	1	2	..	1	..	31
Ontario.....	49	12	9	1	2	..	1	2	1	..	1	76
Oxford.....	31	5	6	..	9	..	1	4	..	..	..	56
Parry Sound.....	5	2	1	..	2	..	1	..	..	..	..	11
Peel.....	31	12	13	..	7	..	..	..	..	..	..	63
Perth.....	34	8	8	..	11	..	2	4	..	..	..	67
Peterborough.....	30	5	7	..	11	..	..	..	..	..	..	53
Prescott.....	2	1	..	..	4	..	..	1	..	..	..	8
Prince Edward Is..	2	1	..	..	1	..	..	..	..	..	..	4
Rainy River.....	3	..	..	..	..	..	..	..	..	..	..	3
Renfrew.....	15	2	1	..	3	..	1	1	..	..	..	23
Russell.....	2	..	..	..	2	..	..	..	..	..	..	4
Simcoe.....	66	20	13	1	6	1	..	4	3	..	..	114
Stormont.....	2	..	2	..	2	..	..	..	..	..	..	6
Sudbury.....	5	..	..	..	..	1	..	..	..	1	..	7
Thunder Bay.....	5	3	4	..	3	..	..	..	..	..	..	15
Timiskaming.....	5	2	4	..	2	..	..	..	..	..	..	13
Victoria.....	16	10	1	..	4	..	..	1	..	..	..	32
Waterloo.....	46	16	11	..	8	..	..	3	1	1	..	86
Welland.....	34	19	8	..	5	..	..	2	1	1	..	70
Wellington.....	44	14	9	..	12	1	1	6	1	..	2	86
Wentworth.....	107	26	17	..	12	1	1	6	2	..	1	171
York.....	67	26	18	..	19	5	..	6	4	..	2	143
Toronto.....	1,212	315	194	11	169	13	35	164	52	31	35	2,161
Totals.....	2,361	708	451	20	437	33	50	267	80	44	58	4,393

FINANCIAL STATEMENT

Balance Sheet, 30th June, 1925.

FUNDS AND LIABILITIES

General Endowments Fund.....	Schedule 1.....	\$8,312,621 55
Specific Endowment Funds.....	“ 2.....	303,362 50
Retirement Fund.....	“ 3.....	53,775 38
Trust Funds.....	“ 4.....	1,498,862 95
Annuity Debentures.....	“ 5.....	962,651 80
Contingent Funds, etc.....	“ 6.....	340,235 07
Fees paid in advance.....		2,520 00
		<u>\$11,474,029 25</u>

ASSETS

Site Lands, Buildings and Contents.....	Schedule 7.....	\$7,761,913 44
Unproductive Lands.....	“ 8.....	57,242 02
Leased Properties.....	“ 9.....	772,692 96
Investments, Cash and Accounts Receivable..	“ 10.....	2,22,176 16
Royal Ontario Museum Investment.....		251,002 80
Superintendent's Stores.....	Appendix IV.....	9,001 87
		<u>\$11,474,029 25</u>

NOTE.—This statement does not include any assets or liabilities of the Toronto Conservatory of Music.

SCHEDULE 1

GENERAL ENDOWMENTS FUND

Additions for 1924-25:		
Convocation Hall advance:		
Restoration from proceeds of Wild Lands Sales, nineteenth instalment.....		\$ 604 19
Annuity debentures:		
Portion of 1924-25 instalments reducing principal:		
Sixteenth instalment, issue of July, 1909.....	\$9,475 46	
Fourteenth instalment, issue of January, 1911 ..	2,279 00	
Fourteenth instalment, issue of January, 1911... ..	5,259 00	
Tenth instalment, issue of April, 1915.....	1,526 63	
First instalment, issue of July, 1924.....	3,768 80	
		22,308 89
Connaught Laboratories:		
Additional land purchased, 12 67 100 acres, at cost	5,000 00	
Aura Lee Grounds, 3 7 100 acres, purchased for athletics, etc., at cost.....	17,276 27	
Ontario College of Education, equipment, etc., for new building, at cost	33,266 53	
Forestry building, now under construction, estimated cost....	130,000 00	
Building No. 6 Queen's Park, further payment upon purchase...	430 10	
Building No. 8 Queen's Park, last of ten instalments paid on purchase.....	750 00	
Building No. 100 Queen's Park, seventh of ten instalments paid on purchase.....	720 00	
Building No. 184 College Street, ninth of ten instalments paid on purchase.....	500 00	
Building No. 86 Queen's Park, fourth instalment paid on purchase	5,000 00	
Library proper:		
Additions for year, less depreciation (Schedule 7).....	12,921 56	
		<u>\$228,777 54</u>
<i>Contra</i>		
Annuity Debentures:		
Issue of July, 1924, to provide for the construction and equipment of the Forestry Building.....	124,622 00	
Reduction in amounts previously entered for the following buildings, to adjust at exact cost:		
Administration (Simcoe Hall).....	944 90	
Ontario College of Education.....	1,758 01	
		<u>127,324 91</u>
		<u>\$101,452 63</u>
Return of 30th June, 1924.....		<u>\$8,211,168 92</u>
Return of 30th June, 1925.....		<u>\$8,312,621 55</u>

SCHEDULE 2

SPECIFIC ENDOWMENT FUNDS

(Scholarships, Prizes, etc.)

A. A. A. S. Scholarship (Physics, etc.)	\$2,35 00
Aggett, Harvey, Memorial (Applied Science)	1,584 97
Aikins (English Literature)	5,125 00
All Souls' Historical Essay Prize	2,493 09
Balmer, Jean (Science)	1,155 05
Bankers' (Political Science)	1,200 00
Blake (Matriculation)	31,363 72
Blake (Science and Moderns)	3,750 00
Board of Trade (Commerce and Finance)	43 00
Boiler Inspection and Insurance Company (Applied Science)	150 00
Booth (University Schools)	1,000 42
Brown, George, Memorial (Medical Science)	10,239 22
Brown, George (Modern Languages)	1,128 34
Bruce, Robert	510 70
Chappell, Walter F., Prize (Medicine or Surgery)	618 93
Cockburn, G. R. R. (Greek)	1,050 00
Crawford, Allan Rudyard (University Schools)	500 00
Dickenson, Marion E. (Household Science)	4,913 40
Fulton, Alexander T. (Mathematics and Science)	3,351 30
Gibson (Pass Matriculation)	4,579 79
Gibson (Matriculation)	2,971 27
Graduate Fellowships (Sundry)	2,125 00
Hardie, William (Matriculation)	2,100 00
Jardine Memorial Prize (English Verse)	500 00
Jenkins (Engineering)	1,938 15
Khaki University Memorial	441 82
Lyle Medal (Orientals)	499 02
MCaul Medal (Classics)	4 24
McCaul Scholarship (Classics)	13,164 21
McCharles, Aeneas, Bequest	11,191 54
McCrae, John (Matriculation)	23,951 08
McPhedran, Alexander, Research Fellowship (Medicine)	2,080 00
Macdonald, John (Philosophy)	17,542 60
Mackenzie, Alexander, Memorial (Political Science)	5,377 75
Mackenzie, J. J., Fellowship (Pathology)	6,619 10
Marfleet, Pearson Kirkman, Lectureship	50 00
Mathematics Scholarship (Beatty and Pounder)	50 00
Menorah Prize (Jewish History, etc.)	28,143 73
Mickle, Charles, Fellowship	28,010 33
Mickle, Ellen, Fellowship	2,000 00
Moss (Classics)	2,838 74
Mulock, Mary (Classics)	2,000 00
Mulock, William (Classics and Mathematics)	525 31
Nesbitt, Wallace, Medals (University Schools)	20,550 00
Nipissing, Research Fellowship (Mining)	2,100 00
Ontario Hockey Association, War Memorial (Matriculation)	3,400 00
Peters, George A. (Surgery)	5,000 00
Porter, T. M. (University Schools)	950 00
Prince of Wales (Matriculation)	1,050 00
Quebec Bonne Entente Prize (French)	1,072 22
Ramsay, William (Physics)	1,009 42
Ramsay, William (Political Economy)	50 00
Reading Camp Association Prize	679 08
Reeve, Anna Howe, Prize (Household Science)	150 00
Reeve, R. A., Prize (Medicine)	250 00
Reeve, R. A., Scholarship (Medicine)	10,000 00
Richardson, James H., Research Fellowship (Anatomy)	1,000 00
Rossin, Julius (Modern Languages)	100 00
Rowell, Langford (University Schools)	290 00
Squair French Prose Prize	6,818 28
Starr Bequest (Medals)	20 00
Tracy Prize (Ethics)	10,466 12
Ubukata (Japanese students)	2,000 00
Wilson, Daniel (Natural Science)	150 00
Women's Mining Association Prize (Geology)	5,026 56
Young Memorial (Philosophy)	
Ledger balances on 30th June, 1925	\$303,362 50

Return of 30th June, 1924.....	\$290,812 24	
Additions to funds during year (including income from investments).....	23,661 00	
Interest written to endowments.....	5,229 90	
		\$319,703 14
Expended for scholarships, prizes, etc.....		16,340 64
		<u>16,340 64</u>
Return of 30th June, 1925.....		<u>\$303,362 50</u>

SCHEDULE 3

RETIREMENT FUND BENEFICIARIES, 30TH JUNE, 1925

W. Lash Miller.....	\$16,297 52	
T. L. Walker.....	14,905 70	
W. A. Parks.....	8,839 56	
J. W. Bain.....	7,344 83	
H. W. Price.....	6,387 77	
		\$53,775 38
Fund of 30th June, 1924.....	\$48,251 60	
Contributions, 1924-25.....	3,075 00	
Interest written.....	1,260 78	
Interest from War Loan Bonds.....	1,188 00	
		<u>1,188 00</u>
Return of 30th June, 1925.....		<u>\$53,775 38</u>

SCHEDULE 4

TRUST FUNDS

Connaught Laboratories Research Fund.....	\$200,000 00	
Library Funds:		
King Alfred Millenary.....	\$10,353 45	
Phillips Stewart.....	1,701 83	
John Squair (French) No. 1.....	1,205 21	
John Squair (French) No. 2.....	1,247 50	
Alex. Edwin Hamilton.....	190 59	
		14,698 58
Insulin Committee Funds:		
Banting.....	\$5,177 71	
Best.....	5,177 71	
Surplus.....	5,625 33	
		\$15,980 75
Banting Research Foundation (Subscriptions).....	635 00	
Banting and Best Research Fund.....	45 13	
Carnegie Corporation Research (Diabetes).....	3,624 44	
Carnegie Corporation Research (Physics).....	95 40	
D. A. Dunlap Fund (Psychology).....	527 02	
Eaton Endowment (Medicine).....	37,149 69	
Fulford Estate Donation (Base Hospital).....	2,252 77	
Horton, John Hughes, Bequest (not allocated).....	732 31	
Hoskin, John, Bequest (Residences).....	16,325 90	
Langton, John, Memorial.....	30 00	
Massey Foundation.....	43,407 56	
Massey-Treble Bequest, Household Science.....	10,965 31	
Microscopes Fund, Medical Faculty.....	1,750 10	
Ontario Archaeology Special Fund.....	514 55	
Reeve, R. A., Bequest (not allocated).....	10,533 83	
Rockefeller Fund.....	1,062,769 61	
Rockefeller Institute Grant (Banting).....	5,420 54	
Rockefeller Hygiene Endowment.....	12,503 91	
Simpson, Mary A., Bequest (not allocated).....	86 03	
Special Investigation Fund, Pathology.....	78 30	
University Studies.....	19 14	
Walker, E. C., Bequest (Residences).....	33,585 23	
Walker, J. Harrington, Bequest (Residences).....	17,950 17	
Women's Residence.....	50 00	
Caput Fines.....	1,916 68	
Sundry Security Deposits:		
Residences.....	1,945 00	

Summer Session.....	\$1,065 00	
Keys.....	205 00	
Hamilton, R. J.....	2,000 00	
Ledger balances on 30th June, 1925.....		\$1,498,862 95
Return of 30th June, 1924.....	\$1,426,249 84	
Additions to funds during year (including income from investments).....	192,385 33	
Interest written to endowments.....	14,127 26	
	\$1,632,762 43	
Expended during year.....	133,899 48	
Return of 30th June, 1925.....		<u>\$1,498,862 95</u>

SCHEDULE 5

ANNUITY DEBENTURES

Issue of July, 1909, \$500,000 repayable in forty equal annual amounts of \$25,260 each.		
Value as on 30th June, 1925, of the (twenty-four) outstanding instalments..		\$385,138 09
Issue of January, 1911, under 1 George V, Cap. 80, for construction of Pathological building, \$130,000, repayable in forty equal annual amounts of \$6,568 each.		
Value as on 30th June, 1925, of the (twenty-six) outstanding instalments..		104,976 00
Accrued on 30th June, 1925, of fifteenth payment and charged to Revenue, 1924-25.....		3,284 00
Issue of January, 1911, under 1 George V, Cap. 80, as a grant towards construction of Toronto General Hospital, \$300,000, repayable in forty equal annual amounts of \$15,157 each.		
Value as on 30th June, 1925, of the (twenty-six) outstanding instalments..		242,251 00
Accrued on 30th June, 1925, of fifteenth payment and charged to Revenue, 1924-25.....		7,578 50
Issue of April, 1915, under R.S.O., 1914, Cap. 279, to provide for the payment of \$100,000 to the Hart A. Massey Estate towards the Gymnasium portion of Hart House, \$110,000, repayable in forty equal annual amounts of \$5,975 each.		
Value as on 30th June, 1925, of the (thirty) outstanding instalments.....		97,326 21
Accrued on 30th June, 1925, of eleventh payment and charged to Revenue, 1924-25.....		1,244 80
Issue of July, 1924, under R.S.O., 1914, Cap. 279, for construction of Forestry building, \$124,622, repayable in twenty equal annual amounts of \$10,000 each.		
Value as on 30th June, 1925, of the (nineteen) outstanding instalments.....		120,853 20
		<u>\$962,651 80</u>

SCHEDULE 6

CONTINGENT FUNDS, ETC.

Contingent Fund (Investment Reserve):		
Balance on 30th June, 1924.....	\$52,502 20	
Added thereto, interest on special deposits.....	14,282 58	
	\$66,784 78	
Less difference on exchange of municipals for railway bonds..	6,178 83	
		\$60,605 95
Organ Fund:		
Balance on 30th June, 1924.....	\$5,910 07	
Music fees transferred, and other receipts.....	1,380 00	
	\$7,290 07	
Expenditure, 1924-25.....	453 25	
		6,836 82
University Press:		
At credit of Operating Account (Appendix III).....	\$21,003 43	
Less Publications Account debit.....	597 06	
		20,406 37
Ontario College of Education:		
At credit of account (Appendix V).....		10,941 31

Special Grant voted by Legislature for 1924-25.....	\$935,626 00	
Balance brought forward from 1923-24.....	88,753 26	
	<u>\$1,024,379 26</u>	
Deficit upon ordinary revenue account for the year as per Schedule 6a.....	943,791 94	\$80,587 32
Legislative Grant for Administration building:		
Balance brought forward from 1923-24.....	\$48,664 80	
Expenditure 1924-25.....	47,719 90	
		944 90
Legislative Grant for Ontario College of Education building:		
Balance brought forward from 1923-24.....	\$52,677 14	
Balance brought forward from 1923-24 (Furnishing Account)..	687 09	
	<u>\$53,364 23</u>	
Expenditure, 1924-25.....	51,872 75	1,491 48
Hygiene Building (Construction):		
Received on account of Rockefeller Grant of \$400,000 during 1924-25.....		100,000 00
Forestry Building (Construction):		
Proceeds of issue of debentures, July, 1924.....	\$119,503 80	
Transferred from Revenue towards furnishings and equipment	11,904 20	
	<u>\$131,408 00</u>	
Expenditure, 1924-25.....	53,148 64	78,259 36
		<u>\$360,073 51</u>
Sundry Ledger balances (items in suspense):		
Fire Insurance premiums paid in advance.....	\$27,561 55	
Fees advanced to Hospitals.....	300 00	
	<u>\$27,861 55</u>	
International Mathematical Congress.....	8,023 11	19,838 44
		<u>\$340,235 07</u>

SCHEDULE 6a
REVENUE, 1924-25

	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.....		360,000 00	343,479 60
Interest:			
On Purchase Moneys.....			847 38
On Loans.....			762 68
On Debentures.....			2,600 69
On Government and Railway Bonds.....			19,364 35
On Bank Balances.....			2,722 69
		55,000 00	
Rentals:			
University Park ground leases.....			16,502 06
City of Toronto payment.....			6,000 00
Business properties.....			12,878 03
Sundry houses, etc.....			1,182 55
Sundry Land Earnings.....			210 00
Men's Residence dues.....	21,000 00		21,575 87
Women's Residence dues:			
(Queen's Hall group, \$32,546.37; St. George Street, \$9,516.37; Argyll House, \$4,506.05).....	44,500 00		46,568 79
University College Women's Union:			
Membership fees.....	2,000 00		2,180 00
Receipts from rooms and meals.....	27,000 00		23,127 68
Central Power Plant:			
Wycliffe, Victoria and Knox Colleges.....	\$25,678 19		
Royal Ontario Museum.....	4,393 50		
Sundry Accounts.....	2,398 15		
		35,000 00	32,469 84

Casual Revenue	\$3,500 00	\$3,768 45
	<u>\$1,065,000 00</u>	<u>\$1,053,240 66</u>
Expenditures		
Under appropriations as per Appendix II	\$2,065,626 00	\$1,976,414 66
Interest written to Scholarship and other funds	20,000 00	20,617 94
	<u>\$2,085,626 00</u>	<u>\$1,997,032 60</u>
Receipts as above	1,065,000 00	1,053,240 66
	<u>\$1,020,626 00</u>	<u>\$943,791 94</u>

SCHEDULE 7

Site Lands, Buildings and Contents

Site Lands:		
2,859,197 square feet at forty cents per foot	\$1,143,678 80	
307,481 square feet at cost price	409,048 00	
	<u>1,552,726 80</u>	
Buildings:		
Anatomical building	\$482,388 37	
Argyll House	10,450 00	
Baldwin House	12,000 00	
Biological building	129,745 30	
Botanical building (formerly Forestry)	30,101 65	
Chemical building	77,469 88	
Convocation Hall	214,866 22	
Electrical building	346,699 89	
Engineering building	50,000 00	
Forestry building (estimated)	130,000 00	
Geodetic Observatory building	12,000 27	
Hart House (not appraised)		
Household Science building	455,000 00	
Insulin building (formerly Y.M.C.A.)	1 00	
Library building	327,425 50	
Mechanical building	119,017 21	
Medical building	165,000 00	
Men's Residences	170,000 00	
Military Studies building	8,239 47	
Mining building	384,736 89	
Ontario College of Education	554,324 09	
Pathological building	169,694 38	
Physics building	363,945 85	
President's House	33,000 00	
Press building	1 00	
Psychology building No. 1	13,433 26	
Psychology building No. 2	8,900 00	
Simcoe Hall (Administration building)	399,055 10	
Social Service building	7,500 00	
University College building	450,000 00	
University College Women's Union	70,059 19	
Women's Residences	99,227 54	
No. 1 Queen's Park (Department of Medicine)	6,075 77	
	<u>\$5,300,357 83</u>	
Less balances of purchase money yet due on Military Studies Building, Argyll House and President's House	12,660 00	
	<u>5,287,697 83</u>	
Library	\$309,064 89	
General Museum specimens	1 00	
Convocation Hall Organ	19,603 11	
	<u>328,669 00</u>	
Departmental Equipment:		
Anatomy	\$1,340 00	
Architecture and Drawing	10,830 00	
Astronomy	1,635 00	
Biology	6,131 25	
Botany	5,500 00	

Chemical Engineering and Applied Chemistry.....	\$10,114 00	
Chemistry.....	14,040 00	
Civil Engineering, Municipal and Structural.....	10,075 00	
Civil Engineering, Surveying and Geodesy.....	12,980 00	
Electrical Engineering.....	30,923 00	
Engineering, Physics and Photography.....	4,127 00	
Geology.....	7,505 00	
Household Science.....	19,000 00	
Mathematics.....	500 00	
Mechanical Engineering.....	10,000 00	
Mechanics.....	750 00	
Mineralogy.....	10,145 00	
Mining.....	16,270 00	
Ontario College of Education.....	45,042 44	
Pathology.....	18,440 56	
Pathological Chemistry.....	7,925 74	
Pharmacology.....	2,430 00	
Physics.....	29,250 00	
Physiology.....	12,500 00	
Psychology.....	2,700 00	
Furniture and Furnishings:		\$290,153 99
Men's Residences.....	\$13,198 30	
Women's Residences.....	5,513 25	
University College Women's Union.....	10,950 00	
University College and other buildings—general furniture.....	11,938 00	
		\$41,599 55
Athletic Field Stadium and equipment.....		11,817 88
Gymnasium equipment.....		7,620 19
Dining Hall equipment.....		1 00
Printing Plant.....		1 00
Connaught Laboratories (Farm buildings and equipment).....		80,000 00
“ “ (Medical building plant).....		1 00
Central Power Plant.....		133,098 93
Surveying Practice Camp, Lutterworth Township (land \$1,250, buildings, etc., \$10,000).....		11,250 00
Aura Lee grounds and equipment.....		17,276 27
Total valuation.....		<u>\$7,761,913 44</u>
Return of 30th June, 1924.....	\$7,580,075.99	
Additions thereto:		
Aura Lee grounds, purchased for athletics, etc.....	17,276 27	
Connaught laboratories, additional land purchased.....	5,000 00	
Forestry building, estimated cost of construction.....	130,000 00	
Ontario College of Education, equipment.....	33,266 53	
Instalments paid on balances due on purchases of houses.....	6,970 00	
Library Proper:		
Value of additions for 1924-25 as reported by the Librarian.....	\$22,480 27	
Less depreciation at 3 per cent. on \$318,623.60.....	9,558 71	
	12,921 56	
		\$7,785,510 35
Central Power Plant:		
Repayment from Revenue for 1924-25.....	\$20,208 00	
Women's Residences:		
Furniture written off by application of credit from sales of wild lands set apart for Women's Residences.....	686 00	
Adjustment to exact cost of the following buildings temporarily entered at approximate figures:		
Simcoe Hall.....	\$944 90	
Ontario College of Education.....	1,758 01	
	2,702 91	
		23,596 91
Return of 30th June, 1925.....		<u>\$7,761,913 44</u>

SCHEDULE 8.

Unproductive Lands.

Vacant land in Port Hope.....	\$6,895 00	
Endowment lands unsold in various townships.....	152 00	
U.C.C. Block on King Street.....	50,195 02	
		<u>\$57,242 02</u>

SCHEDULE 9.

Leased Properties.

Land leased to City of Toronto.....	\$120,000 00	
Park lots leased.....	353,521 40	
Toronto business properties.....	261,400 00	
Caradoc farm.....	2,700 00	
		<u>\$737,621 40</u>
House and land, 47 St. George Street.....	\$10,172 95	
Building, No. 719 Spadina Avenue.....	4,000 00	
Building, No. 721 Spadina Avenue.....	4,023 51	
Building, No. 6 Queen's Park.....	5,885 25	
		<u>24,081 71</u>
Rentals and City of Toronto payment accrued.....	\$10,502 34	
Rentals, etc., past due.....	487 51	
		<u>10,989 85</u>
		<u>\$772,692 96</u>
Return of 30th June, 1924.....	\$770,375 35	
Further payment upon purchase of No. 6 Queen's Park.....	430 10	
Increase in rentals outstanding.....	1,887 51	
		<u>\$772,692 96</u>
Return of 30th June, 1925.....		<u>\$772,692 96</u>

SCHEDULE 10.

Investments, Cash and Accounts Receivable.

Municipal and other debentures.....	\$51,702 37	
Interest accrued.....	590 31	
		<u>\$52,292 68</u>
Loans secured by mortgages on real property.....	\$7,171 00	
Interest accrued.....	47 14	
		<u>7,218 14</u>
Unpaid purchase money upon land sales.....	\$12,150 00	
Interest accrued.....	166 13	
Interest past due.....	34 50	
		<u>12,350 63</u>
Dominion and Province of Ontario Bonds.....	\$1,524,507 98	
Interest accrued.....	2,294 07	
		<u>1,526,802 05</u>
Dominion Government Railway Bonds (guaranteed).....	\$129,766 27	
Interest accrued.....	2,897 61	
		<u>132,663 89</u>
Dominion Power and Transmission Co. shares.....	2,000 00	
Loan to Hart House Committee.....	6,500 00	
Loan to Banting Research Foundation.....	1,000 00	
Advances to Royal Ontario Museum:		
For share of salaries and expenses for the year 1924-25 payable		
by the Provincial Government.....	\$36,395 18	
Less Museum Special Accounts at credit.....	12,415 13	
		<u>23,980 05</u>
Balance unpaid on 30th June of special Legislative grant for 1924-25.....		<u>185,626 00</u>
Accounts Receivable:		
University Press.....	\$11,587 43	
Department of Photography.....	131 24	
Miscellaneous labour and material.....	3,365 19	
		<u>15,083 86</u>
Central Power Plant:		
Victoria College Account.....	\$12,960 33	
Wycliffe Colleg. Account.....	5,462 12	
Knox College Account.....	7,255 74	
		<u>25,678 19</u>
Canadian Bank of Commerce, on deposit.....		<u>630,980 67</u>
		<u>\$2,622,176 16</u>

Transactions, 1924-25.

Inwards.		
Debentures redeemed.....	\$142,426	25
Mortgage loans repayments.....	322	98
Dominion Bonds repayments.....	13,306	16
Hart House Loan repayment.....	3,500	00
Purchase money collections.....	3,000	00
Withdrawals from Canadian Bank of Commerce.....	2,954,189	46
		\$3,116,744 85
Outwards.		
Dominion and Railway Bonds investments.....	\$158,710	08
Deposits in Canadian Bank of Commerce.....	2,916,501	84
Increase in accrued revenue.....	248	00
Increase in accounts outstanding.....	200,997	91
		3,276,457 83
Return of 30th June, 1924.....		\$159,712 98
		2,462,463 18
Return of 30th June, 1925.....		\$2,622,176 16

APPENDIX I.

Fees, 1924-25.

Balance brought forward from 1923-24.....		\$1,901 00
Total of fees collected, 1924-25.....		438,284 10
		\$440,185 10
Distribution thereof:		
Sundry refunds during year.....		\$2,454 50
Paid to Hart House, share of fees.....		19,898 00
Paid to Men's Students' Administrative Council.....		7,209 00
Paid to Women's Students' Administrative Council.....		3,656 00
Paid to Medical Society.....		1,481 00
Paid to Post Graduate Students' Union.....		197 00
Paid to University College Literary and Athletic Society.....		1,338 00
Paid to University College Women's Undergraduate Association.....		559 00
Paid to hospitals, fees payable from students in medicine:		
Toronto General.....	\$6,540 00	
Toronto General (Burnside).....	968 00	
		\$7,508 00
St. Michael's.....	1,975 00	
Sick Children's.....	1,985 00	
Toronto Western.....	1,765 00	
		13,233 00
Credited to Postponed Fees (Hospital Advances).....		570 00
Credited to Microscopes Account.....		2,279 00
Credited to Ontario College of Education.....		37,931 00
Credited to Organ Fund.....		1,200 00
Credited to University College Women's Union.....		2,180 00
Fees paid in advance for 1925-26.....		2,520 00
Balance to Revenue Account (Schedule 6a).....		343,479 60
		\$440,185 10

DETAILS OF FEES RECEIVED

		FACULTIES								Total
		Arts	Medicine	Applied Science	Education and Pedagogy	Forestry	Music	Household Science	Post Graduate	Total
Lecture fees										
General	\$50,628 00	\$112,078 00	\$70,715 75			\$1,578 00		\$615 00	\$1,994 00	\$237,608 75
Special courses:										
Summer		1,390 00			705 00					2,095 00
Post Graduate		25 00								25 00
Review		40 00								40 00
Radiology		275 00								275 00
Sundry Instruction	5,203 00									5,203 00
Teachers in Training					8,402 00					8,402 00
University Schools	95 00				28,306 00					28,306 00
Dispensations from lectures										
Dispensations from lectures (University College)	45 00				338 00		300 00		920 00	45 00
Registration			2 00							2 00
Honour Certificates	141 00		5 00				50 00			141 00
Matriculation	1,418 60									1,418 60
Ad Examin.	130 00	170 00	50 00			10 00		10 00		370 00
Examinations	27,362 00	8,860 00	6,610 00	417 00		585 00	1,845 25	210 00	1,115 00	47,004 25
Degrees	4,435 00	2,721 00	1,270 00	560 00		110 00	20 00		1,345 00	10,461 00
Laboratory Supplies	2,845 00	3,738 00				328 00		123 00		7,034 00
Library	4,145 00	1,474 00	982 00			82 00	2 00	42 00	6 00	6,733 00
Women's Athletics	1,820 00	98 00	8 00	520 00				64 00	8 00	2,518 00
Women's Union	2,047 00	88 00						46 00		2,181 00
Women's Undergraduate Association	546 00							15 00		561 00
Penalties (University College)	867 00									867 00
Penalties (University)	427 00	767 00	259 00			25 00	72 00	5 00	2 00	1,557 00
Hart House	9,252 00	5,544 00	3,866 00	970 00		332 00	8 00			19,972 00
Men's Students' Adm. Council	3,402 00	2,028 00	1,419 00	248 00		123 00	3 00			7,223 00
Women's Students' Council	3,000 00	210 00	9 00	374 00				63 00		3,656 00
Literary and Athletic Society	1,340 00									1,340 00
Medical Society		1,481 00								1,481 00
Graduate Students' Union									198 00	198 00
Microscopes		2,279 00								2,279 00
Physical Training	3,153 00	785 00	970 00			90 00				4,998 00
	\$122,301 60	\$144,058 00	\$86,158 75	\$40,840 00	\$3,268 00	\$2,300 25	\$1,193 00	\$5,588 00	\$405,707 60	

DETAILS OF FEES RECEIVED—CONTINUED

	DEPARTMENTS								Total
	University Extension	Social Service	Public Health Nursing	Law	Dentistry	Pharmacy	Veterinary Science	Agriculture	
Lecture Fees.....		\$2,654 00	\$1,856 00	\$.....	\$.....	\$.....	\$.....	\$.....	\$4,510 00
Summer Session:									
Lecture fees, (\$2,209 of which \$1,211 was paid in 1923-24).....	998 00								998 00
Lecture fees (in advance for 1925-26).....	2,200 00								2,200 00
Correspondence Courses.....	2,831 50								2,831 50
Teachers' Courses.....	3,242 00								3,242 00
Tutorial Courses.....	1,849 00								1,849 00
Special Short Courses:									
Dramatic Art (\$1,175, of which \$650 was paid in 1923-24).....	525 00								525 00
Art of the Theatre (in advance for 1925-26).....	320 00								320 00
Nurses' Summer Course.....	404 00								404 00
Business Cycle.....	222 00								222 00
Public Health Nurses.....	342 00								342 00
Insurance.....	4,501 00								4,501 00
Nurses in Training.....	835 00			100 00	300 00	415 00			835 00
Matriculation.....					170 00				170 00
Ad Eundem.....					1,980 00	1,056 00		440 00	5,443 00
Examinations.....	1,667 00	10 00	20 00	270 00	1,020 00	850 00	150 00	380 00	2,530 00
Degrees.....				130 00					
Women's Athletics.....		8 00	64 00		5 00				77 00
Penalties.....	11 00	21 00	5 00	7 00	718 00				44 00
Physical Training.....									718 00
	\$19,947 50	\$2,693 00	\$1,945 00	\$507 00	\$4,193 00	\$2,321 00	\$150 00	\$820 00	\$32,576 50

CLASSIFICATION OF SERVICES

	Gross Receipts	Refunds	Other Deductions	Net Amount
Lecture Fees, etc.:				
Arts.....	\$55,831 00	\$247 00		\$55,584 00
Medicine.....	113,808 00		13,803 00	100,005 00
Applied Science.....	70,715 75	178 00		70,537 75
Education, Teachers in Training...	9,445 00	237 00	9,208 00	
Education, University Schools.....	28,306 00		28,306 00	
Forestry.....	1,578 00	120 00		1,458 00
Music.....	300 00			300 00
Household Science.....	615 00			615 00
Post Graduate Studies.....	2,914 00	20 00		2,894 00
University Extension.....	18,269 50	803 50		17,466 00
Social Service.....	2,654 00	50 00		2,604 00
Public Health Nursing.....	1,856 00			1,856 00
Dispensation from lectures.....	140 00			140 00
Honor Certificates.....	143 00			143 00
Matriculation.....	2,293 60			2,293 60
Ad Eundem.....	540 00			540 00
Examinations.....	52,447 25	315 00	1,617 00	50,515 25
Degrees.....	12,991 00	101 00		12,890 00
Laboratory Supplies.....	7,034 00	3 00		7,031 00
Library.....	6,733 00	2 00		6,731 00
Women's Athletics.....	2,595 00	24 00		2,571 00
Women's Union.....	2,181 00	1 00	2,180 00	
Women's Undergraduate Association.....	561 00	2 00	559 00	
Penalties.....	2,468 00	250 00		2,218 00
Hart House.....	19,972 00	74 00	19,898 00	
Men's Students' Council.....	7,223 00	14 00	7,209 00	
Women's Students' Council.....	3,656 00		3,656 00	
Literary and Athletic Society.....	1,340 00	2 00	1,338 00	
Medical Society.....	1,481 00		1,481 00	
Graduate Students' Union.....	198 00	1 00	197 00	
Microscopes.....	2,279 00		2,279 00	
Physical Training.....	5,716 00	10 00		5,706 00
	\$438,284 10	\$2,454 50	\$91,731 00	\$344,098 60

RECAPITULATION

University Fees proper.....	\$381,541 10	\$1,960 50	\$91,731 00	\$287,849 60
University College Fees proper.....	56,743 00	494 00		56,249 00
Balance brought forward from 1923-24.....	1,901 00			1,901 00
	\$440,185 10	\$2,454 50	\$91,731 00	\$345,999 60
Less paid in advance for 1925-26.....				2,520 00
				\$343,479 60

APPENDIX II.
Revenue Expenditures—1924-1925

	Appropriation	Supplementary	Unused	Total
I. Administration:				
1. Salaries.....	\$81,695 00		\$866 66	\$80,828 34
2. Pensions and Retiring Allowances.....	10,450 00		1,025 44	9,424 56
3. President's Office.....	500 00	111 80		611 80
4. Bursar's Office.....	5,000 00		65 64	4,934 36
5. Registrar's Office.....	7,000 00		243 55	6,756 45
6. Superintendent's Office.....	3,150 00		228 89	2,921 11
7. Convocation Hall and Simcoe Hall.....	13,700 00	63 57		13,763 57
8. President's House.....	800 00		112 87	687 13
	\$122,295 00	\$175 37	\$2,543 05	\$119,927 32
II. Library and University Studies:				
9. Salaries.....	38,800 00		199 66	38,600 34
10. Library Building and Department.....	37,680 00		33 96	37,646 04
11. University Studies.....	3,000 00			3,000 00
	\$79,480 00		\$233 62	\$79,246 38
III. 12. Royal Ontario Museum.....				
	\$37,500 00		\$1,104 82	\$36,395 18
IV. Athletics, Physical Training, Military Studies, etc.:				
13. Athletics and Physical Training—Men.....	\$26,300 00	\$4,087 29		\$30,387 29
14. Athletics and Physical Training—Women.....	5,350 00	121 98		5,471 98
15. Health Service—Men.....	6,000 00		218 43	5,781 57
16. Health Service—Women.....	3,850 00		95 91	3,754 09
17. Military Studies.....	8,285 00		538 89	7,746 11
	\$49,785 00	\$4,209 27	\$853 23	\$53,141 04
V. Faculty of Arts:				
18. Salaries.....	\$512,310 00		\$7,268 98	\$505,041 02
19. Biological Building and Department.....	10,900 00		986 81	9,913 19
20. Botanical Department.....	8,600 00		348 03	8,251 97
21. Chemical Building and Department.....	10,900 00		549 42	10,350 58
22. Physics Building and Department.....	17,300 00		1,443 34	15,856 66
23. Astronomy Department.....	6 0 00	135 62		785 62
24. Geological Department.....	1,200 00		199 00	1,001 00
25. Mineralogical Department.....	1,200 00		7 56	1,192 44
26. Philosophy and Psychology.....	5,430 00	105 91		5,535 91
27. Mathematical Department.....	150 00		120 10	29 90
28. Mechanics.....	300 00		83 16	216 84
29. Political Economy and History.....	5,375 00		689 34	4,685 66
30. History (see above).				
31. Ethnology.....	150 00		19 32	130 68
32. Italian and Spanish.....	50 00		6 52	43 48
33. History of Industrial Art.....	50 00			50 00
34. 200 College Street (transferred to No. 29 above).				
35. University College Building.....	13,700 00		1,747 78	11,952 22
36. University College Departments.....	430 00		164 50	265 50
37. University College General expenses.....	1,520 00		241 33	1,278 67
38. Trinity College Service.....	1,500 00	307 74		1,807 74
	\$591,715 00	\$549 27	\$13,875 19	\$578,389 08

Revenue Expenditures—1924-1925—Continued

	Appropriation	Supplementary	Unused	Eaton and Rockefeller Funds	Total
VI. Faculty of Medicine:					
39. Salaries.....	\$195,536 00		\$3,638 95	\$67,150 00	\$259,047 05
40. Anatomy.....	4,400 00		152 48	1,679 73	5,927 25
41. Pathology and Bacteriology.....	10,750 00		731 77		10,018 23
42. Pathological Chemistry.....	2,050 00	187 81		137 30	2,37 11
43. Pharmacy and Pharmacology.....	2,070 00		31 07	421 67	2,460 60
44. Bio-Chemistry.....	3,500 00		26 20		3,473 80
45. Physiology.....	3,500 00		303 40		3,196 60
46. Hygiene.....	900 00		9 32	100 00	990 68
47. Medicine.....	1,810 00		368 33	2,805 52	4,247 19
48. Surgery.....				474 95	474 95
49. Obstetrics and Gynaecology.....	500 00		227 50		272 50
50. Ophthalmology.....	500 00		500 00		
51. Oto-Laryngology.....	500 00		17 12		482 88
52. Therapeutics.....	100 00		21 83		78 17
53. Medical Jurisprudence.....					
54. Radiology.....	200 00		4 00		196 00
55. Medical Building.....	9,400 00		966 71		8,433 29
56. Pathological Building (including lecture room, Toronto General Hospital).....	13,050 00		2,614 14		10,435 86
57. Anatomical Building.....	5,950 00		1,649 24		4,300 76
58. General Expenses.....	4,620 00	762 56		745 23	6,127 79
59. Summer Session.....	2,500 00			05	2,499 95
60. Post-Graduate Courses.....	2,800 00		2,386 79		413 21
	\$264,636 00	\$950 37	\$13,648 90	\$73,514 40	\$325,451 87
VII. Faculty of Applied Science:					
61. Salaries.....	\$234,315 00		\$5,521 00		\$228,794 00
62. Mining Building.....	10,150 00		1,063 76		9,086 24
63. Engineering Building.....	6,550 00		1,023 17		5,526 83
64. Electrical Building (including Mechanical Building and Wind Tunnel).....	9,600 00		758 53		8,841 47
65. Geodetic Observatory Building.....	580 00		70 92		509 08
66. Electrical Engineering.....	5,250 00		167 30		5,082 70
67. Mechanical Engineering.....	7,500 00		399 28		7,100 72
68. Civil Engineering: Municipal and Structural.....	3,300 00		322 34		2,977 66
69. Mining Engineering.....	2,260 00		9 20		2,250 80
70. Metallurgical Engineering.....	1,665 00		1 85		1,663 15
71. Civil Engineering: Surveying and Geodesy.....	5,000 00		359 14		4,640 86
72. Chemical Engineering and Applied Chemistry.....	8,200 00		223 35		7,976 65
73. Architecture.....	1,275 00		10 28		1,264 72
74. Engineering Drawing.....	950 00		154 72		795 28
75. Engineering, Physics and Photography.....	4,100 00		2,579 26		1,520 74
76. General Expenses.....	4,650 00		1,34 04		3,300 96
	\$305,345 00		\$14,013 14		\$291,331 86

Revenue Expenditures—1924—1925—Continued

	Appropriation	Supplementary	Unused	Total
VIII. Faculty of Household Science:				
77. Salaries.....	\$17,990 00			\$17,990 00
78. Household Science Building and Department.....	10,250 00		968 63	9,281 37
	\$28,240 00		\$968 63	\$27,271 37
IX. Faculty of Forestry:				
79. Salaries.....	\$19,150 00			\$19,150 00
80. Forestry Building and Department.....	9,335 00		1,069 75	8,265 25
	\$28,485 00		\$1,069 75	\$27,415 25
X. 81. Faculty of Music.....	\$1,850 00		\$326 70	\$1,523 30
XI. 82. School of Graduate Studies....	\$2,350 00		\$41 77	\$2,308 23
XII. Public Health Nursing:				
83. Salaries.....	\$7,100 00		\$320 00	\$6,780 00
84. Maintenance of Department.....	500 00	\$258 05		758 05
	\$7,600 00	\$258 05	\$320 00	\$7,538 05
XIII. Social Service:				
85. Salaries.....	\$10,250 00	\$50 00		\$10,300 00
86. Social Service Building and Department.....	3,135 00		975 25	2,159 75
	\$13,385 00	\$50 00	\$975 25	\$12,459 75
XIV. 87. Examinations, etc.....	\$23,000 00		\$5,680 35	\$17,319 65
XV. University Extension and Publicity:				
88. Salaries.....	\$9,500 00		\$900 00	\$8,600 00
89. Extension and Publicity Departments.....	26,000 00	501 55		26,501 55
	\$35,500 00	\$501 55	\$900 00	\$35,101 55
XVI. Residences and Women's Union:				
90. Men's Residences.....	\$15,050 00		\$2,198 89	\$12,851 11
91. Women's Residences.....	44,185 00		2,556 12	41,628 88
92. University College Women's Union.....	33,762 00		6,023 69	27,738 31
	92,997 00		10,778 70	82,218 30
XVII. 93. Central Power Plant.....	\$114,150 00		\$20,878 54	\$93,271 46
XVIII. Miscellaneous and General:				
94. Grounds.....	\$26,050 00		\$357 16	\$25,692 84
95. Protective Service.....	12,950 00		1,166 38	11,783 62
96. Telephones.....	6,500 00		721 44	5,778 56
97. Insurance.....	18,000 00		3,854 88	14,145 12
98. Law Costs.....	1,500 00		662 14	837 86
99. Auditor's Fees.....	2,000 00			2,000 00
100. Travelling Expenses.....	2,800 00	945 66		3,745 66
101. Convocation Expenses.....	2,500 00	747 44		3,247 44
102. Receptions to Societies and University Visitors.....	5,000 00		3,445 44	1,554 56
103. Aid to Publications and Societies.....	2,850 00		60 79	2,789 21

Revenue Expenditures—1924-1925—Continued

	Appropriation	Supplementary	Unused	Total
104. Alumni Federation.....	\$1,000 00			\$1,000 00
105. Senate Elections.....	2,000 00		\$1,094 06	905 94
106. Contingencies.....	12,500 00	\$5,033 61		17,533 61
	\$95,650 00	\$6,726 71	\$11,362 29	\$91,014 42
XIX. 107. Capital Account Charges...	\$81,663 00		\$282 40	\$81,380 60
XX.-108-109. Special Research, including Banting and Best....	\$90,000 00		\$2,775 60	\$87,224 40

RECAPITULATION

	Appropriation	Supplementary	Unused	Eaton and Rockefeller Funds	Total
I. Administration.....	\$122,295 00	\$175 37	\$2,543 05		\$119,927 32
II. Library and University Studies.....	79,480 00		233 62		79,246 38
III. Royal Ontario Museum.....	37,500 00		1,104 82		36,395 18
IV. Athletics, Physical Training, Military Studies, etc.....	49,785 00	4,209 27	853 23		53,141 04
V. Faculty of Arts, University and University College.....	591,715 00	549 27	13,875 19		578,389 08
VI. Faculty of Medicine..	264,636 00	950 37	13,648 90	73,514 40	325,451 87
VII. Faculty of Applied Science.....	305,345 00		14,013 14		291,331 86
VIII. Faculty of Household Science.....	28,240 00		968 63		27,271 37
IX. Faculty of Forestry...	28,485 00		1,069 75		27,415 25
X. Faculty of Music.....	1,850 00		326 70		1,523 30
XI. School of Graduate Studies.....	2,350 00		41 77		2,308 23
XII. Public Health Nursing	7,600 00	258 05	320 00		7,538 05
XIII. Social Service.....	13,385 00	50 00	975 25		12,459 75
XIV. Examinations, etc....	23,000 00		5,680 35		17,319 65
XV. University Extension and Publicity.....	35,500 00	501 55	900 00		35,101 55
XVI. Residences and Women's Union.....	92,997 00		10,778 70		82,218 30
XVII. Central Power Plant..	114,150 00		20,878 54		93,271 46
XVIII. Miscellaneous and General.....	95,650 00	6,726 71	11,362 29		91,014 42
XIX. Capital Account Charges.....	81,663 00		282 40		81,380 60
XX. Special Research.....	90,000 00		2,775 60		87,224 40
	\$2,065,626 00	\$13,420 59	\$102,631 93 13,420 59	\$73,514 40	\$2,049,929.06
	89,211 34		\$89,211 34		
Charged to Revenue.....	\$1,976,414 66				
Charged to Eaton and Rockefeller Funds.....	73,514 40				
Total Expenditure as above...	\$2,049,929 06				

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